

CERTIFICATE OF INSURANCE CUM POLICY SCHEDULE
PRIVATE CAR STANDALONE OWN DAMAGE POLICY (IRDAN123RP0002V01201920) ISSUED AT: 13:09 HOURS ON 11-DEC-2023

POLICY DETAILS					RENEWAL
POLICY NUMBER	PROPOSAL NUMBER AND DATE	PERIOD OF OWN DAMAGE (OD) COVER		PERIOD OF LIABILITY (TP) COVER	
TCH/97776754	P23056598 11-DEC-2023	(00:00 HOURS) 12-DEC-2023 To Midnight of 11-DEC-2024		- To Midnight of -	
PREVIOUS POLICY DETAILS					
OD POLICY INSURER	OD POLICY NUMBER	PERIOD OF OD POLICY	TP POLICY INSURER	TP POLICY NUMBER	PERIOD OF TP POLICY
SBIGI	TSB/30542446	12-DEC-2022 To 11-DEC-2023	SBIGI	TSB/30542446	12-DEC-2022 To 11-DEC-2025
INSURED DETAILS					INDIVIDUAL
NAME		GSTIN	PANCARD NUMBER	UIN	PAY AS YOU DRIVE / USE
MRS. JUHI GANGLELE		NA	BOAPG9792Q	0	
ADDRESS					DATE OF BIRTH
C/O GAGAN KRISHNA GANGELE SUNDER PRINTING PRESS KE SAMNE SHREE JEE MARKET CHAKRAGHAT WARD NO 40, SAGAR , MADHYA PRADESH-470002					08-JAN-1992
NOMINEE NAME		NOMINEE AGE	NOMINEE RELATIONSHIP	MOBILE NUMBER	EMAIL ID
MR. CHETAN JAIN		33	HUSBAND	87***0974	Chet***@gmail.com
VEHICLE DETAILS					PRIVATE
VARIANT		MAKE/MODEL	CHASSIS NUMBER	ENGINE/ MOTOR NUMBER	YEAR OF MANUFACTURE
TOYOTA GLANZA G PETROL MT.		TOYOTA / GLANZA	MBHJWC13SNJ260462	K12NP7137407	2022
HYPOTHECATION/LEASE		INVOICE DATE	CC / KW / GVW	SEATING CAPACITY	FUEL TYPE
HDFC BANK LTD. INDORE		12-DEC-2022	1197	5	PETROL
GEOGRAPHICAL AREA EXT.		GEOGRAPHICAL AREA	RTO CITY	REGISTRATION NUMBER	VEHICLE USAGE
		INDIA	INDORE	MP-09-ZH-9032	-

INSURED DECLARED VALUE (Rs.)					
VEHICLE	BODY	NON ELECTRICAL ACCESSORIES	ELECTRICAL ACCESSORIES	CNG / LPG	TOTAL
728451	0	80	0	0	728531

SCHEDULE OF PREMIUM					
A. OWN DAMAGE (OD) SECTION		AMOUNT (Rs.)	B. LIABILITY SECTION		AMOUNT (Rs.)
BASIC PREMIUM			BASIC PREMIUM		
VEHICLE		8136	THIRD PARTY LIABILITY (INCLUDING TPPD)		0
NON ELECTRICAL ACCESSORIES		3	GEOGRAPHICAL AREA EXT. (IMT-1)		0
ELECTRICAL ACCESSORIES (IMT-24)		0	BI FUEL KIT		0
BI FUEL KIT (IMT-25)		0	SUB TOTAL (THIRD PARTY LIABILITY)		0
BODY		0			
SUB TOTAL (BASIC PREMIUM)		8139	PERSONAL ACCIDENT (PA) COVER		
GEOGRAPHICAL AREA EXT (IMT-1)		0	COMPULSORY PA COVER FOR OWNER DRIVER (IMT-15) Rs. 15 LAC		0
IMT 23		0	PA COVER FOR PAID DRIVER (IMT-17) Rs. 2 LAC		0
SUB TOTAL		8139	PA COVER (100000 FOR 5 UNNAMED PERSONS) (IMT-16)		0
DISCOUNTS			SUB TOTAL (PA COVER)		0
VOLUNTARY DEDUCTIBLE (IMT-22A)		0	LEGAL LIABILITY		
ANTI THEFT DEVICE (IMT-10)		0	PAID DRIVER (IMT-28)		0
AA MEMBERSHIP (IMT-8)		0	EMPLOYEE (FOR 0 PERSON) (IMT-29)		0
HANDICAPPED DISCOUNT (IMT-12)		0	NON-FARE PAYING PASSENGER (IMT-37)		0
NCB (20%)		1628	UNNAMED PASSENGER (0) ON AMBULANCE/HEARSES (IMT- 46)		0
SUB TOTAL (DISCOUNTS)		1628	SUB TOTAL (LEGAL LIABILITY)		0
			NET LIABILITY PREMIUM (B)		0
ADD-ONS		7651	TOTAL PREMIUM (A+B)		14162
LOANER CAR PREMIUM (IMT-58)		0	CGST (9%)		1275
THEFT AND CONVERSION RISK (IMT-43)		0	SGST (9%)		1275
INDEMNITY TO HIRER (IMT-44)		0			0
PAY AS YOU DRIVE / USE DISCOUNT		0			0
NET OWN DAMAGE PREMIUM (A)		14162	GROSS PREMIUM PAID		16712

ADD-ON COVERS OPTED IN THE POLICY		
CONSUMABLES	NIL DEPRECIATION	ENGINE PROTECT
RETURN TO INVOICE		

The CPA cover is not opted : Owner driver has a separate existing Personal Accident cover (Standalone / in Other Motor Policy) against Death and Permanent Disability (Total and Partial) for Sum Insured of at least Rs.15 lacs.
Note:- 1. Issue of Policy is subject to realisation of cheque if premium is paid by cheque. 2. Consolidated stamp duty paid to state exchequer. 3. The Policy is subject to a compulsory deductible of **Rs. 1000 (IMT-22)** and Voluntary Deductible of Rs. 0.

PREMIUM PAYMENT DETAILS :

INVOICE NUMBER : TCH/97776754	SAC CODE : 997134	DESCRIPTION OF SERVICE : GENERAL INSURANCE SERVICE
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The coverage under this policy is only for the Own Damage component of the package policy and no other liability in connection with the vehicle.
Warranty: Warranted that the insured named herein/owner of the vehicle holds a valid pollution under control (PUC) certificate and/or valid fitness certificate, as applicable, on the date of commencement of the policy and undertakes to renew and maintain a valid and effective PUC and/or fitness certificate, as applicable, during the subsistence of the policy. Further, the company reserves the right to take appropriate action in case of any discrepancy in the PUC or fitness certificate.
Limitations As To Use: Use only for social, domestic and pleasure purposes and for the insureds business. The policy does not cover the use for: (1) hire or reward (2) carriage of goods (other than samples or personal luggage) (3) organised racing (4) pace making (5) speed testing (6) reliability trials (7) any purpose in connection with motor trade.
Driver's Clause: Any person including the insured: provided that the person driving holds an effective driving license at the time of the accident and is not disqualified from holding or obtaining such a license. Provided also that the person holding an effective learners license may also drive the vehicle and that such a person satisfies the requirements of rule 3 of the central motor vehicles rules, 1989.
Important Notice: The insured is not indemnified if the vehicle is used or driven otherwise than in accordance with this schedule. Any payment made by the company by reasons of wider terms appearing in the certificate in order to comply with the motor vehicle act, 1988 is recoverable from the insured. See the clause headed "AVOIDANCE OF CERTAIN TERMS AND RIGHT OF RECOVERY". For legal interpretation, English version will hold good.
Grievance Clause : For resolution of any query or grievance, insured may contact the respective branch office of the company or may call at (1800-200-5544) or may write an email at (customercare@cholams.murugappa.com). In case the insured is not satisfied with the response of the office, insured may contact the grievance officer of the company at (ramyay@cholams.murugappa.com).in the event of unsatisfactory response from the grievance office, he/she may, subject to vested jurisdiction, approach the insurance ombudsman for the redressal of grievance. Details of insurance ombudsman offices are available at IRDAI website: www.irdai.gov.in, or on the website of general insurance council: www.gicouncil.in or on the company website (www.cholainsurance.com).
 I/We hereby certify that the policy to which this certificate relates as well as this certificate of insurance are issued in accordance with the provisions of Chapter X and Chapter XI of M.V. Act, 1988.
 We hereby declare that though our aggregate turnover in any preceding financial year from 2017-18 onwards is more than the aggregate turnover notified under sub-rule (4) of rule 48, we are not required to prepare an invoice in terms of the provisions of the said sub-rule.

BROKER NAME : Toyota Tsusho Insurance Broker India Pvt Ltd	SCAN QR CODE TO VIEW THE POLICY	For & On Behalf of Cholamandalam MS General Insurance Co. Ltd.
Broker Code / IRDAI Composite Licence No. : 381 (Valid up to 01/09/2026). CIN: U66010KA2008PTC045231 Email ID : bos@ttibi.co.in Contact No. : 080-40449900 MISP Code : TTIBI/T/MP/SAN1154A MISP Name : SHRI AUTOMOBILE INDORE PVT LTD Designated Person Name :MANISH YADAV		 Authorised Signatory

FOR RENEWAL / CLAIMS ASSISTANCE PLEASE CONTACT **INS.CO. & BROKER** C/O SANGHI TOYOTA SURVEY NO. 180/4/1/1, PATWARI HALKA NO. 14, PIPLIYARAO, A.B. ROAD., INDORE, MADHYA PRADESH, PIN CODE: 452001 CONTACT NO: -91-97970001238