



CHOLAMANDALAM MS GENERAL INSURANCE COMPANY LTD.			GST Invoice No.: 3379562099297		
ADDRESS: PUNE BRANCH - 1 3RD FLOOR, WELLESLEY COURT, CTS NO 15 B, DR. AMBEDKAR ROAD CAMP, PUNE DR. B.A. CHOWK S.O CITY: PUNE STATE: MAHARASHTRA GSTIN: 27AABCC6633K1ZJ			DATE: 07/01/2025 PAN: AABCC6633K SAC Code: 997134 SAC Description: Motor vehicle insurance services		
Business Location: PUNE BRANCH - 1			Cover Note No.: -		
Policy Number: 3379/04225150/000/00		Customer Code: 190000021343297		Policy Type: Package - Goods Carrying Vehicle	
Name & Communication Address: KRISHNAE INFRASTRUCTURE PVT LTD 10TH FLR S NO 209 CTS NO 2709 UNIT, NO 1 V B CAPITOL RANGE HILL ROAD, SHIVAJINAGAR,, BANER ROAD S.O, PUNE MAHARASHTRA, PIN- 411007 Mobile-9067887858			Name and Registration Address: 10TH FLR S NO 209 CTS NO 2709 UNIT, NO 1 V B CAPITOL RANGE HILL ROAD, SHIVAJINAGAR,, BANER ROAD S.O, PUNE MAHARASHTRA, PIN- 411007 Mobile-9067887858		
Period of Insurance: from 07/01/2025 11:07 hours to midnight on 06/01/2026			Business or Profession: Corporate		Geographical Area: No Extension
Certificate Number: 3379/04225150/000/00			Issue Date: 07/01/2025		

PARTICULARS OF THE VEHICLE INSURED					
Date of Registration: 18/12/2024	Place of Registration: PUNE	Registration Mark: MH-12-XM-1041			
Make: BHARATBENZ	Model: 3528C - 8X4 BSVI	Variant: 8X4 BSVI	Vehicle Colour: -	Year of Mfg: 2024	
Type of Body: TIPPER	Fuel Used: DIESEL	Engine No: 926956D0179347	Chassis No: MEC854FBKRP170941		
Cubic Capacity: 7200	K. Watts: -	Gross Vehicle Weight (GVW): 35000	GVW as per RC: 0	Public/Private Carrier: PUBLIC	Registration Mark (Trailer): -
Licensed Passenger Carrying Capacity: 2	Driver: 1	Cleaner: 1	Conductor: 0	Total Seating Capacity Including Driver: 3	Chassis No. (Trailer): -

IDV (Insured Declared Value)				
Value of Chassis (Rs): 6491780	Value of Body (Rs): 0	For Vehicle (Rs): 6491780	For Trailer (Rs): 0	Non-Electrical Accessories (Rs): 0
Electrical/Electronic Accessories (Rs): 0		Value of CNG/LPG Kit (Rs): 0	Total Value (Rs): 6491780	

A. OWN DAMAGE					B. LIABILITY				
	SI	No. of Person	IMT	Premium (Rs)		SI	No. of Person	IMT	Premium (Rs)
Basic OD	6,491,780	0.00		118,258.00	Basic TP				43,950.00
IMT 23	118,258	00	23	17,739.00	Paid Driver		1	40	50.00
TOTAL				135,997.00	Legal Liability to Cleaner		1		50.00
Own Damage Premium				135,997.00	TOTAL				44,050.00
Experience Based Discount (85%)				115,597.45	TOTAL PREMIUM (B)				44,050.00
TOTAL (A)				20,400.00					
D. ADD-ON COVERS (BENEFITS)					C. PERSONAL ACCIDENT COVERS				
	Benefit No.	Option No.							
Waiver of Reduction in Depreciation for Partial Loss Claims	2	100%		11,101.00	PA cover for Paid driver		17		12.00
ADD-ON COVERS PREMIUM				11,101.00	TOTAL PREMIUM (C)				12.00
Add-On Covers Discount				.00	TOTAL (A+B+C+E)				75,563.00
TOTAL ADD-ON COVERS PREMIUM (D)				11,101.00	TOTAL CONSIDERATION				75,563.00
E. OTHER CHARGES (NON PREMIUM)					CGST				5,479.00
Chola value added services				0.00	SGST				5,479.00
TOTAL OTHER CHARGES (NON PREMIUM) (E)				0.00	AMOUNT COLLECTED				86,521.00

LIMITATIONS AS TO USE: The Policy covers use of the vehicle for any purpose other than: a) Organised Racing. b) Use while drawing a Trailer, except the towing (other than for reward) of any one disabled mechanically propelled vehicle. c) Pace Making. d) Reliability Trial. e) Speed Testing. f) Use for carrying passengers in vehicles; except employees not exceeding the number permitted in the registration document and coming under the purview of Workmen's Compensation Act 1923.

1. As per Sec 147 of MV Act issued policy the premium received only to an extent of liability fixed by IRDA/Central Govt
2. Sec 150 (2) (b) that the policy is void on the ground that it was obtained by, nondisclosure of any material fact or by representation of any fact which was, false in some material particular;
i. Or
ii. (c) that there is non-receipt of premium as required under section 64VB of, the Insurance Act, 1938.
3. No Application for compensation shall be entertained unless it is made within 6 Months from the date of occurrence of the Accident
4. No Sum shall be payable by an Insurer in case a person driving the vehicle does not have a valid driving license or is under the influence of Alcohol or Drug.

DRIVER CLAUSE: Any person including insured provided that a 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 learner's license may also drive the vehicle when not used for the transport of goods at the time of the accident and that such a person satisfies the requirements of Rule 3 of the Central Motor Vehicles Rules 1989.

LIMITS OF LIABILITY: Under Section II-1 (1) of the Policy - Death or bodily injury such amount as is necessary to meet the requirements of the Motor Vehicle Act, 1988. Under Section II - 1 (ii) of the Policy - Damage to Third Party Property - Rs.750000 P.A. Cover for the Owner cum Driver Under Section III (CSI) - Rs.00 **Deduction Under Section 1: Rs.1500** Additional compulsory deductibles under Section 1 Rs.0.00
Additional Imposed deductibles under Section 1 Rs.0
Subject to I.M.T. Endt. Nos. and Memorandum: 23,21,40,17.
Coverage Under this policy is subject to realisation of premium cheque(s). In case of dishonor of cheque(s). No separate intimation will be given and the policy stands cancelled from inception.

Product Plan:
Applicable benefits: 2
The policy wordings with detailed terms, conditions, warranties exclusions and the list of Ombudsman details are available on our website www.cholainsurance.com.
Date and Signature of the proposal 07/01/2025.

Warranties:
Warranted that NCB under this Policy is based on representation regarding NCB and absence of claim under the previous Policy. If the information be found incorrect or false in any aspect, this Policy shall be void ab initio and no benefit shall be payable by the company.
This policy has been issued upon declaration by the Assured that a valid Pollution Under Control (PUC) Certificate is held on the date of commencement of the Policy
It is hereby warranted the coverage under this Policy commences only from the Risk Start time and Date as mentioned in the Policy schedule. No Liability shall attach under this Policy in respect of any Accident/Loss prior to the time and date of commencement of Period of insurance

Nil Dep: Notwithstanding anything contained in the Policy, it is warranted that Maximum Liability of the company under Nil Dep cover shall not exceed 2 claims during the Policy Period.

No Claim Bonus will only be allowed provided the policy is renewed within 90 days of the expiry date of the previous policy.

CVAS NEW:
As per GR 36A-PA for Owner driver refers to the Owner of the insured vehicle holding an effective driving licence.

Financier Name & Address:

POSP Name:

POSP PAN
No.:

POSP
Aadhaar No.:

Place: CHENNAI Date: 07/01/2025 Receipt No: Receipt Date: For Cholamandalam MS General Insurance Company Ltd.
@CholaSign1

Duly Constituted Attorney(s)

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 the Motor Vehicles Act, 1988.

IMPORTANT NOTICE: The insured is not indemnified if the vehicles is used or driven otherwise than in accordance with this schedule. Any payment made by the company by reason 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 Information/Claims: Contact Toll Free Helpline at 1800 208 5544: sms "CHOLA" to 56677 For CARE contact 1800 103 5354;

E-mail: customercare@cholams.murugappa.com ; www.cholainsurance.com

Note:UIN for this product and the related add on covers availed under this policy are as mentioned in the attached sheet ,which forms part of the Policy Schedule.

Cholamandalam MS General Insurance Company Ltd.

Regd.&Head Office:Dare House, 2nd Floor, No.2, N.S.C Bose Road, Chennai-600 001, India
CIN: U66030TN2001PLC047977 | IRDAI Reg. No. 123



**An ISO 9001 : 2015 Certified
Company For Motor Claims**

Product :
Name :
UIN :

UIN for Add-on Covers

Sl.No	Add on cover Name	IRDA BAP UIN	UIN
1	Waiver of Reduction in Depreciation	IRDAN123RP0003V02100001/A0011V02201213	