Chola MS GENERAL INSURANCE

Motor Commercial Vehicle Package Policy - For Goods Carrying Vehicles

(See Rule 51 of Central Motor Vehicles Rules, 1989 of Motor Vehicles Act,1988.)

Chola click-easy insurance Buy & Renew Car Insurance at www.cholainsurance.com

467E52B7D1865A83256B7775A7440D9606672E4F828BAB380EEC6B100C6D70CFC8CA4D2F0D6AF99853F550D564A2A400

CHOLAMANDALAM MS GENERAL INSURANCE COMPANY LTD.
ADDRESS: PUNE BRANCH - 1
3RD FLOOR, WELLESLY COURT,CTS NO 15 B,
DR. AMBEDKAR ROAD CAMP,PUNE
DR.B.A. CHOWK S.O
CITY: PUNE **STATE:** MAHARASHTRA
GSTIN: 27AABCC6633K1ZJ

GST Invoice No.: 3379568427468
DATE: 12/02/2025
PAN: AABCC6633K
SAC Code: 997134
SAC Description: Motor vehicle insurance services

Business Location: PUNE BRANCH - 1		**Cover Note No:** -
Policy Number: 3379/04270763/000/00	Customer Code: 190000022550825	**Policy Type:** Package - Goods Carrying Vehicle

Name&Communication Address:
YOGESH ANKUSH HARGUDE
TALERAN WADI KESNAND KOLAWADI,ROAD KESNAND CHAVADI
JAVAL TAL,,PUNE,,,,,
KESNAND B.O,PUNE
MAHARASHTRA,PIN- 412207 **Mobile-8805246430**

Name and Registration Address:
TALERAN WADI KESNAND KOLAWADI,ROAD KESNAND CHAVADI
JAVAL TAL,,PUNE,,,,,
KESNAND B.O,PUNE
MAHARASHTRA,PIN- 412207 **Mobile-8805246430**

Period of Insurance: from 15/02/2025 00:00 hours to midnight on 14/02/2026	Business or Profession: Individual	Geographical Area: No Extension
Certificate Number: 3379/04270763/000/00		Issue Date: 12/02/2025

PARTICULARS OF THE VEHICLE INSURED

Date of Registration: **03/09/2022**		Place of Registration: PUNE		Registration Mark: **MH-12-UM4-665**			
Make: MAHINDRA	Model: BOLERO - PIK UP FB 1.3T PS BS VI		Variant: PIK UP FB 1.3T PS BS VI		Vehicle Colour: -	Year of Mfg: 2022	
Type of Body: PICK UP	Fuel Used: DIESEL	Engine No: **TNN4F75584**		Chassis No: **MA1ZN2TNK6F34446**			
Cubic Capacity: 2523	K.Watts : -	Gross Vehicle Weight(GVW): 2995	GVW as per RC: 0	Public/Private Carrier: PUBLIC	Registration Mark(Trailer): -	Contract No: -	
Licensed Passenger Carrying Capacity: 2	Driver 1	Cleaner: 0	Conductor: 0	Total Seating Capacity Including Driver: 3	Chassis No.(Trailer): -		

IDV (Insured Declared Value)

Value of Chassis (Rs): 750000	Value of Body (Rs): 0	For Vehicle (Rs): 750000	For Trailer (Rs): 0	Non-Electrical Accessories (Rs): 0
Electrical/Electronic Accessories (Rs): 0		Value of CNG/LPG Kit (Rs): 0	**Total Value (Rs):** 750000	

A. OWN DAMAGE

	SI	No. of Person	IMT	Premium (Rs)
Basic OD	750,000.00			12,945.00
IMT 23	12,945.00		23	1,942.00
TOTAL				14,887.00
Own Damage Premium				14,887.00
Experience Based Discount (85%)				12,653.95
TOTAL(A)				2,233.00

B. LIABILITY

	SI	No. of Person	IMT	Premium (Rs)
Basic TP				16,049.00
Paid Driver		1	40	50.00
TOTAL				16,099.00
TOTAL PREMIUM(B)				16,099.00

C.PERSONAL ACCIDENT COVERS

PA for owner driver	1,500,000.00			550.00
TOTAL PREMIUM(C)				550.00

D.ADD-ON COVERS(BENEFITS)

	Benefit No.	Option No.		
Waiver of Reduction in Depreciation for Partial Loss Claims	2	100%		2,400.00
ADD-ON COVERS PREMIUM				2,400.00
Add-On Covers Discount				.00
TOTAL ADD-ON-COVERS PREMIUM (D)				2,400.00

E.OTHER CHARGES (NON PREMIUM)

Chola value added services				0.00
TOTAL OTHER CHARGES (NON PREMIUM) (E)				0.00

TOTAL (A+B+C+E)				21,282.00
TOTAL CONSIDERATION				21,282.00
CGST				1,433.00
SGST				1,433.00
IGST				
AMOUNT COLLECTED				24,148.00

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 incase 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 bodly 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.1,500,000.00 **Deduction Under Section 1: Rs.500** 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: 23,21,40,7 .
Coverage Under this policy is subject to realisation of premium cheque(s). Incase 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 12/02/2025.

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 drving licence.

Nominee Details:
Financier Name & Address: MAHINDRA AND MAHINDRA FINANCIAL SERVICES LIMITED,pune,pune

Intermediary Name: PROBUS INSURANCE BROKER PRIVATE LIMITED

POSP Name:

Code: 2016023030050001

POSP PAN No.:

Contact No: 9175702318

POSP Aadhaar No.:

Note: The Motor Policy Schedule cum Certificate of Insurance is an important document issued based on your declaration. We request you to verify the details and ensure that everything is in order. In case of any discrepancies, please contact us within 15 days from the date of issuance of policy.

Place: CHENNAI Date:12/02/2025 Receipt No: Receipt Date:

For Cholamandalam MS General Insurance Company Ltd.
@CholaSign1

Duly Constituted Attorney(s)

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 and also as per Notification No. 13/2020-CT dated 21-03-2020. This policy schedule shall be in lieu of Tax Invoice and hence no separate GST invoice required In compliance with Rule 54(2) of CGST Rules, 2017.

Consolidated Stamp Duty Paid Vide G.O Rt No 627, Commercial Taxes and Registration (j1) Department, Tamil Nadu dated 08/11/2024

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.
In the event of a claim under Compulsory personal accident cover (CPA), the intimation of the claim to the Insurer shall be within 30 days of its occurrence
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.

Whether tax is payable under reverse charge basis - No.

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

ISO 9001 Certified

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	