

Welcome

Mrs. UJWALA SATISH GUNJAL

DR MINU MEHTA HSG SOCIETY
KONDHAWA SASWAD ROAD YEWALEWADI
PUNE
PUNE CITY
MAHARASHTRA India - 411048
9067*****

**From here on,
you're our responsibility.**

Welcome on board.

Your Reliance Commercial Vehicles (Passengers
Carrying 4W>6 & 3W>17) Package Policy -
Schedule, with Policy

Number 170122523400000537 is now live to
access your policy anytime, anywhere download
our Reliance Selfi App and enjoy a host of
special features.



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My Policy

Attach, Access or
Download your policy



Claim Status

Register, Track
or Submit claim
documents



Locator

Go cashless,
Tap and spot from
amongst 5000+
network garages.



Video Claim Assistance

Intimate claims
instantly through
live video streaming.

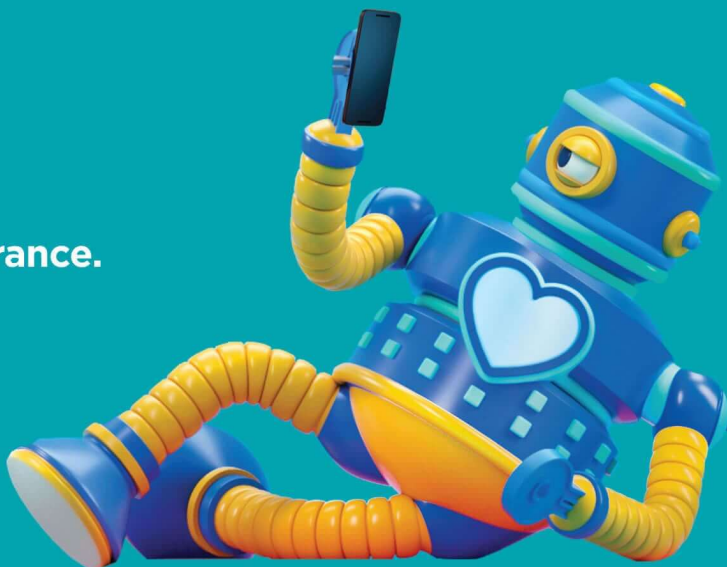
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Customer Information Sheet (CIS)

**Now *Live Smart*
With Reliance general Insurance.**

Tech+ 

Best Regards,



reliancegeneral.co.in



022 4890 3009 (Paid)



74004 22200 (WhatsApp)



Reliance Commercial Vehicles (Passengers Carrying 4W>6 & 3W>17) Package Policy - Policy Schedule

Important

- The validity of this certificate of Insurance cum policy is subject to realization by the company of the premium cheque paid by the Insured.
- Except as provided in GR 27 Rule (g) of Erstwhile Indian Motor Tariff (i.e. Sale of Vehicle), No NCB will be allowed when a policy is not renewed within 90 days of its expiry.

Policy Number : 170122523400000537	Proposal/Covernote No: R25022593796
Insured Name : Mrs. UJWALA SATISH GUNJAL	Period of Insurance : From 00:00 Hrs on 26-Feb-2025 to Midnight of 25-Feb-2026
Communication Address & Place of Supply : KONDHAWA SASWAD ROAD YEWALEWADI PUNE PUNE CITY, PUNE, MAHARASHTRA, India, 411048.	Policy Issuing Branch : A Block, Heritage House, Ground floor, 6 Ramabai Ambedkar Road, , PUNE, MAHARASHTRA, 411001.
Mobile No : 9067*****	Tax Invoice No. & Date: R25022593796 & 25 Feb 2025 06:09
Email-ID : a*****@sparkinsure.in	GSTIN/UIN & Place of Supply : 27DOZPG323MIZA and MAHARASHTRA

Insured Vehicle Details			
Registration No.	MH12UM2379	Mfg. Month & Year	AUG-2022
Make / Model & Variant	TATA WINGER FL SK 3200 FR	CC / HP / Watt	1948
Engine No. / Chassis No.	VARICOR11HXXJ20524 / MAT557029NUH05989	LCC Including Driver	19
Type of Body	NA	Total Premium	31990
RTO Location	MAHARASHTRA - Pune	Total IDV	1,400,000.00
Manufacturer fully build in	Yes	Hypothecation/Lease	JANSEVA SAHKARI BANK LTD
Vehicle Category	Bus	Vehicle Usage Type	Contract Carriage
Vehicle Usage Sub Type	School Bus		

Insured Declared Value (IDV)			
Chassis IDV	0.00	Non Electrical Accessories	0.00
Body IDV	0.00	CNG / LPG Kit	0.00
Vehicle IDV	1,400,000.00	Trailer / Side Car	0.00
Electrical / Electronic Accessories	0.00	Total IDV	1,400,000.00

Premium Summary			
Own Damage - Section I	Amount (`)	Liability - Section II	Amount (`)
Basic OD	1,176.70	Basic Liability (TPPD 1)	25,602.00
Covers for Lamps Tyres/Tubes Mudguards/Bonet/Side parts etc (IMT-23)	176.51	Total Basic Liability Premium	25,602.00
Total Basic Own Damage Premium	1,353.21	PA Benefits - Section III	
Less		Compulsory PA cover to Owner Driver	375.00
Deduct 20 % for NCB	-270.64	Total PA Premium	375.00
Sub Total of Deductions	-270.64	Legal Liability to paid driver and/or Conductor and/or cleaner	50.00
		TOTAL LIABILITY PREMIUM	26,027.00
		TOTAL PACKAGE PREMIUM (Sec I + II + III)	27,110.00
		CGST (@9.00%)	2440.00
		SGST (@9.00%)	2440.00
TOTAL OWN DAMAGE PREMIUM	1,083.00		
TOTAL PREMIUM PAYABLE (`)			31,990.00

Subject to I.M.T.Endt.Nos. & Memorandum printed/herein/attached hereto. IMT 40,23,21,7

GSTIN :27AABCR6747B1ZG

HSN : 997134, Description of services : Motor vehicle Insurance Service

"As per the GST regulations, the amount of GST will not be refunded if the policy / endorsement is cancelled after 31st October of the next financial year."

PA-Nominee Details	Name	Age	Relation
1	LEGAL HEIR	40	Legal Heir

Consolidated Stamp duty Paid vide Letter of Authorisation "NO LOA/ENF-1/CSD/05/2025/(Validity Period Dt. 27/01/2025 to Dt. 01/12/2026)/424 Date 24-01-2025" at General Stamp Office, Mumbai. ** Not Applicable for the State of Jammu & Kashmir.

25P78323 / SARAPHARAJ
SHAKILSHAIKH

9561617858

sparkpolicy@gmail.com

*****810L

Intermediary Code/Name

Intermediary Contact No.

Intermediary E-mail ID

POS UID Aadhaar No. / PAN No.

- Limits of liability** : PA cover for owner driver under section III CSI 1500000 (a) Under Section II (1)(i) of the Policy-Death of or bodily injury to any person so far as it is necessary to meet the requirements of the Motor Vehicle Act, 1988. (b) Under Section II (1)(ii) of the Policy-Damage to property other than property belonging to the insured or held in trust or in the custody of control of the insured up to the limits specified- (TPPD 1 Sum Insured - 7,50,000/-, TPPD 2 Sum Insured- 6,000/-).
- Limitations as to use** : The policy covers the use only under a permit within the meaning of Motor Vehicle Act, 1988 or such a carriage falling under sub-section (3) of Sec 66 of the Motor Vehicle Act, 1988. The Policy covers use for any purpose other than: (a) Organized racing (b) Pace making (c) Speed testing (d) Reliability trials.(e) Use whilst drawing a trailer except the towing (other than for reward) of any one disabled mechanically propelled vehicle.
- Persons/Classes of persons entitled to drive:** : Any person including insured:
Provided that a person driving holds a valid driving license at the time of the accident and is not disqualified from holding or obtaining such a license. Provided that the person holding a valid learner's license may 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.
- Deductible under Section-I :** : (i) Compulsory deductible ` 1000/- (ii) Additional compulsory deductible ` 00/- (iii) Voluntary deductible ` 0/-

*No Claim Bonus is subject to no claim on the previous policy. Benefits under the policy stands forfeited if claim is/was made in previous policy.

"It is hereby declared and agreed that any damages pre-existing, any losses occurred & any Liability having been incurred, prior to the commencement of cover under this policy are excluded from the scope of this policy."

% of Discount on Own Damage Premium	
Period of Insurance	% of NCB on OD Premium
The Preceding Year	20%
Preceding Two Consecutive Years	25%
Preceding Three Consecutive Years	35%
Preceding Four Consecutive Years	45%
Preceding Five Consecutive Years	50%

The NCB provided is on Basic OD Premium excluding Add-on wherever applicable. The policy wording with detailed terms, conditions and exclusions are available on our website www.reliancegeneral.co.in

Statutory Provisions :

"As per Section 146 of the Motor Vehicle Act, 1988 it is Mandatory to have your vehicle insured against third party risk."

As per Section 196 of the Motor Vehicle Act, 1988 driving an uninsured vehicle is punishable with fine or Rs. 2000 and/or imprisonment up to 3 months for the first offence and fine of Rs. 4000 and/or imprisonment up to 3 months for the second offence."

I/We hereby certify that the Policy to which the certificate relates as well as this certificate of insurance are issued in accordance with the provision of Chapter X and Chapter XI of M.V. Act, 1988.

Note :In the event of dishonor of cheque, this policy document automatically stands cancelled from inception irrespective of whether a separate communication is sent or not.

Safeguard your transaction by paying your premium via crossed cheque/DD in favour of Reliance General Insurance Co. Ltd.

The policy has been issued based on the information provided by you and the policy is not valid if any of the information provided is incorrect. Subject otherwise to the terms, conditions and exclusions of the Reliance Miscellaneous and Special Types of Vehicles Package Policy Certificate Cum Policy Schedule. In witness whereof this Policy has been signed at Mumbai on policy tax invoice date in lieu of Proposal/Covernote No. as mentioned in the policy.

This document shall be treated as a Tax Invoice as per Rule 46 of the Central Goods and Services Tax Rules 2017.

Updating Registration Number of vehicles within 15 days of policy inception is MANDATORY as per IRDA. Kindly provide the same to your Agent/Our Call centre/Policy issuing Branch (Applicable for policies booked without Registration No of vehicles).

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 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 legal interpretation, English version will hold good.

In case of a renewal, the benefits provided under the policy and/or terms and conditions of the policy including premium rate may be subject to change.

As per National Highways Authority of India, kindly ensure to affixed FASTag on your vehicle.

Grievance Clause : For resolution of any query or grievance, Insured may contact the respective branch office of the Company or may call at 02248903009 or may write an email at rgicl.services@relianceada.com. In case the insured is not satisfied with the response of the office, insured may contact the Nodal Grievance Officer of the Company at rgicl.grievances@relianceada.com. In the event of unsatisfactory response from the Nodal Grievance Officer, insured may email to Head Grievance Officer at rgicl.headgrievances@relianceada.com. In the event of unsatisfactory response from the Head Grievance Officer, he/she may, subject to vested jurisdiction, approach the Insurance Ombudsman for the redressal of grievance. Details of the offices of the Insurance Ombudsman are available at IRDAI website www.irda.gov.in or on company website www.reliancegeneral.co.in or on www.gbic.co.in. The insured may also contact the following office of the Insurance Ombudsman within whose territorial jurisdiction the branch or office of the Company is located.

Office of the Insurance Ombudsman, 3rd Floor, Jeevan Seva Annexe, S. V. Road, Santacruz (W), Mumbai - 400 054. Tel.: 022 - 26106552 / 26106960 Fax: 022 - 26106052 Email: bimalokpal.mumbai@cioins.co.in

Note: Kindly acknowledge the receipt of this policy. In case you find any variations against your proposal or any discrepancy in the policy, kindly contact us immediately.

Fast Tag ID -

The policy does not cover liability for death, bodily injury or damage as excluded under Section 150 (2) (ii) and (iii): b and C of the Motor Vehicles Act 1988 (Inserted Vide GSR no 164 (f) dated 25.02.2022 w. e. f 01.4.2022)

In the unfortunate event of a claim, please call quoting your Policy No. on 022 48903009(Paid) and register your claim immediately within 7days from the date of loss. In the absence of any communication from you within a period of 15 days of receipt of this letter, we will consider that the issued policy is in order and as per your proposal.

Special Conditions : ACERemark as ACE of Rs.25000 Additional Compulsory Excess of Rs.5000.0 RGICL_ORB.

Policy has been issued with reference to vehicle inspection report, reference lead no. & special conditions. The inspection report remarks can be viewed on company's website by the lead no.

For Reliance General Insurance Co. Ltd.

Authorised Signatory

Risk Assumption Letter

Dear **Mrs. UJWALA SATISH GUNJAL**

Thank you for choosing Reliance General Insurance.

Please find enclosed policy no.: 170122523400000537 which has been issued based on the details declared by the applicant.

Insured Vehicle Details			
Registration No.	MH12UM2379	Mfg. Month & Year	AUG-2022
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Engine No. / Chassis No.	VARICOR11HXXJ20524 / MAT557029NUH05989	LCC Including Driver	19
Type of Body	NA	Total Premium	31990
RTO Location	MAHARASHTRA - Pune	IDV	1400000
Manufacturer fully build in	Yes	Hypothecation/Lease	JANSEVA SAHKARI BANK LTD

Insured's Declared Value (IDV)			
Chassis IDV	0.00	Non Electrical Accessories	0.00
Body IDV	0.00	CNG / LPG Kit	0.00
Vehicle IDV	1400000	Trailer / Side Car	0.00
Electrical / Electronic Accessories	0.00	Total IDV	1,400,000.00

Previous Policy Details			
Previous Year Policy No.	Period of Insurance	Previous Policy-Claim Status	
63013808020000	From: 22/02/2024 To: 21/02/2025 midnight	☐ Yes	☒ No

YOU HAVE OPTED FOR THE FOLLOWING COVERS

Standard Cover	Vehicle Own Damage + Third Party Coverage
☐	Electrical/electronic accessories
☐	Non-electrical accessories
☐	Bi-fuel kits comprising LPG/CNG systems

Add-on Covers

☐ Nil Depreciation Cover	No deduction for depreciation on vehicle parts other than tyres and tubes with respect of approved partial loss claims.
☐ Additional towing Charges	Provides cover for towing charges over and above the standard policy guideline as per the cover opted by customer (Sum Insured - ` 0.0/-).
☐ Additional Limit of TPPD	Indemnify the Insured for an additional TPPD amount opted for damage to property other than the property belonging to the Insured or held in trust or in custody of Insured.
☐ Emergency Hotel Accommodation	Provide allowance towards the Hotel accommodation insured vehicle met with accident/ stolen 200 kms away from the location provided in policy copy.
☐ NCB Retention Cover	No-Claim Bonus % is retained even after a claim, which would have become 0% without this cover.
☐ Total Cover	Provides cover for registration charges, road tax and insurance premium (Total Cover Sum Insured - ` 0.0/-)0/-).
☐ EMI Protect	Pays for car EMIs for the time period during which the vehicle is in one of our network garages for repair.
☐ Daily Allowance Benefit	Provides allowance as per plan opted, if vehicle is in garage for more than minimum days & for initial two eligible own damage claim., and in case of theft where vehicle is not found for more than 90 days
☐ Daily Allowance Benefit Plus	Provides allowance as per plan opted, if vehicle is in garage for more than minimum days & for eligible own damage claim., and in case of theft where vehicle is not found for more than 90 days
☐ Tyre Protector	Covers repair or replacement expenses arising out of accidental loss or damage to tyre & tubes
☐ Rim Protector	Covers repair or replacement expenses arising out of accidental loss or damage to Rims
☐ Personal belongings Cover	Covers loss of personal belongings of insured or his family while such items are in vehicle at the time loss or damage to the vehicle
☐ Key Protect Cover	Provides replacement cost of keys in the event the keys are lost. It also covers replacement cost of locks if the vehicle is broken into
☐ Assistance cover	Provides help or support in various emergency situation to the insured and Insured Vehicle due to accident or breakdown
☐ Tools and Equipment Cover	It will provide an allowance of specified amount for loss or damage to the tools and equipments at the time of event
☐ Voluntary Deductible	The insured shall be given reduction in premium if insured opts for specified amount of voluntary deductible and will bear the specified expense at the time of event
☐ No Claim Discount retention Insurance	It will maintain the current applicable NCB at the time of renewal of the policy
☐ Consumable Expenses	Covers expenses incurred towards consumable items due to damage to vehicle caused by perils covered.

Please take a moment to carefully check your policy details mentioned above and in the policy schedule. Kindly confirm that the same are in order. In case of discrepancies, please let us know immediately. You can write to us at rgicl.services@relianceada.com or call us 022 48903009(Paid) for necessary changes/rectification. In the absence of any communication from you within a period of 15 days of receipt of this letter, we will consider that the issued policy is in order and as per your proposal. Non disclosure and/or misrepresentation of claims in the previous policy period can lead to cancellation of your policy or rejection of your claims.

(Note- 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.)

For Reliance General Insurance Co. Ltd.



Authorised Signatory

Know your policy

Remember to carefully go through the Risk Assumption Letter and confirm your personal as well as your vehicle details.

In case of any discrepancy in the policy details, kindly revert within 15 days from the policy start date on 022 48903009 (Paid) or visit any of our branches.

Kindly refer to the Key Feature Document and Policy Wording at www.reliancegeneral.co.in to understand your policy better and learn more about the policy coverages, add-on covers and Policy Exclusion. This document is a statement of the specific provisions that form the Terms and Conditions of this Policy.

What documents do you require for making any change to your policy

1. Changes in vehicle make & model/cubic capacity/seating capacity/engine & chassis no./year of manufacture/registration no./ location/address

Documents required : Letter for change, policy copy and registration certificate copy along with additional premium cheque, if applicable.

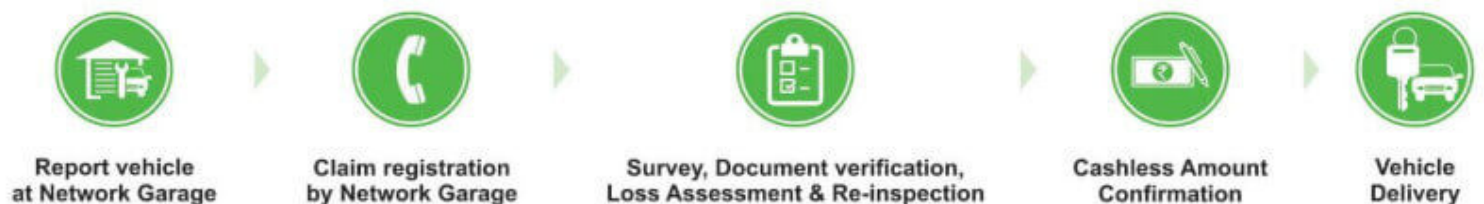
2. Changes in electrical and non electrical accessories/CNG/LPG kit

Documents required : Letter for addition, policy copy, invoice copy of accessories, endorsed registration certificate copy (for CNG/LPG kit) and cheque for additional premium.

3. Changes in financier details (Hypothecation/Lease/Hire purchase)

Documents required : Letter for change, policy copy, endorsed registration certificate copy and no objection certificate from financier (not mandatory for deletion, if registration certificate copy is endorsed).

How to register a Claim - Cashless



How to register a Claim - Reimbursement



What documents do you require to register a Claim

1. Claim form duly filled and signed (company stamp in case of company registered vehicles)
2. Registration copy
3. Driving License of the driver at the time of loss
4. Policy copy
5. Vehicle fitness certificate
6. Vehicle route permit
7. Vehicle carriage permit
8. Road tax copy
9. Load Challan (if applicable)

Note: 1. As soon as a claim occurs, please intimate immediately to our call centre 022 48903009 (Paid). Delay in intimation would result in the violation of policy condition.

2. Any additional document, if required, will be informed.

How to renew your policy conveniently			Payment Modes
Visit reliancegeneral.co.in and renew online	Call 022 4890 3009 (Paid) and renew	Submit a cheque/DD along with signed Renewal Notice to branch/agent and renew	Internet banking
			Cheque/DD
			Credit/Debit Card

The content on this page is for additional information & Should not be considered as part of the policy document/Schedule