HDFC ERGO General Insurance Company Limited

Certificate of Insurance cum Policy Schedule

PRIVATE CAR COMPREHENSIVE POLICY

230220755470670000

	Vehicle Details		Policy Details	
MR RAMESH BABAN WAGHULE Communication Address: SADGURU NAGAR PIMPALWANDI PIMPALWANDI PUNE MAHARASHTRA PUNE PUNE MAHARASHTRA - 412412 Tel. 99XXXXXXX3	Make	MARUTI	Policy No.	**2302 2075 5470 6700 000**
	Model	EECO-5 STR WITH A/C HTR CNG	Period of Insurance	**From 10 Jul, 2025 14:59 hrs** **To 09 Jul, 2026 23:59**
	Registration No	**MH-14-JM-2173**		
	RTO	PIMPRI-CHINCHWAD	Issuance Date	10/07/2025
	Chassis No.	MA3ERLF1S00903335	Invoice No.	207554706700000
	Cubic Capacity /Watts	1196 Seats 5	Customer Id	101603534048
	Year of Manufacture	2021 Body Type MUV		
	Engine No.	G12BN915158	EIA No.	Not provided
	Odometer reading:			
	Payment Details : PMT23207313101449 , Bank Name:BIZDIRECT			
	Email ID : spxxxxxxxcy@gxxxx.com			

Policy Year	Policy Period	For the Vehicle (₹)	Trailer (₹)	Non Electrical Acc. (₹)	Electrical Acc. (₹)	CNG/LPG Kit (₹)	Total IDV (₹)
Year 1	From 10/07/2025 To 09/07/2026	460601	0	0	0	0	460601

Bundled cover				Liability only Cover			
From Date & Time	10/07/2025 14:59 hrs	**To Date & Time**	09/07/2026 Midnight	**From Date & Time**	10/07/2025 14:59 hrs	**To Date & Time**	09/07/2026 Midnight

Note: Bundled policy wordings and Liability only policy wording will be applicable for the respective policy durations mentioned above

Premium Details (₹)

Own Damage Premium(a)	(₹)	**Liability Premium(b)**	(₹)
Basic Own Damage	15122	Basic Third Party Liability	3416
Total Basic Premium	15122	LL to Paid Driver (IMT-28)	50
		PA Cover for Owner Driver of 1500000	325
		Third Party Liability for CNG/LPG Kit	60
		PA Cover for Un-Named Persons of 100000 Each (for 5 Persons) (IMT-16)	250
		Net Liability Premium (b)	4101
		Total Package Premium (a+b)	19223
		GST 18% : Central Tax 9% (₹1730) + State Tax 9% (₹1730)	3460
Net Own Damage Premium (a)	15122	**Total Premium**	22683

Geographical Area	India	**Compulsory Deductible (IMT-22)**	1,000	**Voluntary Deductible**	0
Nominee for Owner driver	Mrs Waghule, Spouse	**Appointee**			

LIMITATIONS AS TO USE: The Policy covers use of the vehicle for any purpose other than: a) Hire or Reward b) Carriage of goods (other than samples or personal luggage) c) Organized racing d) Pace making e) Speed testing f) Reliability Trials g) Any purpose in connection with Motor Trade. **Persons or Class of Persons entitled to drive:** Any person including the 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 and that such a person satisfies the requirements of Rule 3 of the Central Motor Vehicles Rules, 1989. **Limits of Liability** 1. Under Section II-1 (i) of the policy - Death of or bodily injury - Such amount as is necessary to meet the requirements of the Motor Vehicles Act, 1988. 2. Under Section II - 1(ii) of the policy -Damage to Third Party Property- ₹ 750000 3. P. A. Cover under Section III for Owner - Driver(CSI): ₹ 1500000 **Terms, Conditions & Exclusions:** As per the Indian Motor Tariff. A personal copy of the same is available free of cost on request and the same is also available at our website.

I / We hereby certify that the policy to which the certificate relates as well as the certificate of insurance are issued in accordance with the provision of chapter X, XI of M. V.Act 1988.The stamp duty of Rs. 0.5/- paid vide Order No:(LOA/ENF-1/CSD/64/2024-25/ Validity Period Dt. 15/10/2024 to Dt. 31/12/2028, OW No. 4742 Dt 04/10/2024 GRN NO. MH007778466202425M,Dt. 10/09/2024, SBI Bank & DEFACE No. 0005045616202425,Dt. 03/10/2024) as prescribed by Government of Maharashtra Notification No. Mudrank 2017/C.R.97/M-1, Dt.09/01/2018. I / 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. **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". **Disclaimer:** The Policy shall be void from inception if the premium in full is not realised by the company. In the event of misrepresentation, fraud or non-disclosure of material fact, the Company reserves the right to cancel the Policy. Please note that the insured vehicle was pre-inspected and a report was prepared accordingly. The existing damages to the vehicle as mentioned in the report shall not be paid by the Company. The policy is issued basis the information provided by you, which is available with the company. In case of discrepancy or non recording of relevant information in the policy, the insured is requested to bring the same to the notice of the company within 15 days.

"Please note that your communication address is treated as the address for underwriting purposes, which is generally address where you would be currently and temporarily residing, and is different from your permanent address. Details alongwith the proof for your permanent address is provided either from reference of C-KYC Registry and/or on Aadhaar. Any submission for change in address is treated as change in communication address. Please go to the self-help page or your nearest branch if case you intend to change the 'permanent address' provided."

GST for this invoice is not payable under reverse charge basis.

Branch :leela business park, 6th flr, andheri - kurla rd, mumbai

For Claim/Policy related queries Please Contact us at 022 6158 2020 / 022 6234 6234 or Visit Help Section on www.hdfcergo.com for policy copy/tax certificate/make changes/register and track claims.

Goods & Services Tax Registration No: 27AABCL5045N1Z8		**HSN Code**	997134

Broker Name : PROBUS INSURANCE BROKER PRIVATE LTD
Broker Code : 202006445541 Tel No. : 91-7304332968

For HDFC ERGO General Insurance Company Ltd

A sharma

Duly Constituted Attorney

Scan the code for Instant Policy Info, Register/Track Claim, Renewal and Modifications in policy.

PRIVATE CAR COMPREHENSIVE POLICY

2302207554706700000

Explore any of our advanced digital options below and get quick assistance for your policy servicing queries.

- Click on https://selfhelp.hdfcergo.com to visit our "Help" section
- Live Chat with DIA on www.hdfcergo.com
- Send us 'Hi' on our WhatsApp Number 8169 500 500
- Download the here app by HDFC ERGO

"For detailed policy terms and conditions please visit our website https://www.hdfcergo.com/download/policy-wordings

HDFC ERGO General Insurance Company Limited

Motor Insurance - Proposal Form cum Transcript Letter For Private Car Package

2302207554706700000

MR RAMESH BABAN WAGHULE
SADGURU NAGAR PIMPALWANDI PIMPALWANDI PUNE
MAHARASHTRA PUNE PUNE - 412412
MAHARASHTRA - Tel. 99XXXXXXX3

Vehicle Details			
Make	MARUTI		
Model	EECO-5 STR WITH A/C HTR CNG		
Registration No	**MH-14-JM-2173**		
RTO	PIMPRI-CHINCHWAD		
Chassis No.	MA3ERLF1S00903335		
Cubic Capacity	1196	Seats	5
Year of Manufacture	2021	Body Type	MUV
Engine No.	G12BN915158		
Odometer reading:			

Proposal Details	
Proposal No.	**202507100063379**
Period of Insurance	**From 10 Jul, 2025 14:59 hrs** **To 09 Jul, 2026 23:59**
Issuance Date	10 Jul 2025
Invoice No.	207554706700000
Customer Id	101603534048

Payment Details : PMT23207313101449 , Bank Name:BIZDIRECT

Email ID : spxxxxxxxcy@gxxxx.com

Policy Year	Policy Period	For the Vehicle (₹)	Trailer (₹)	Non Electrical Acc. (₹)	Electrical Acc. (₹)	CNG/LPG Kit (₹)	Total IDV (₹)
Year 1	From 10/07/2025 To 09/07/2026	460601	0	0	0	0	460601

Own Damage Policy Period				Liability Policy Period			
From Date & Time	10/07/2025 14:59 hrs	**To Date & Time**	09/07/2026 Midnight	**From Date & Time**	10/07/2025 14:59 hrs	**To Date & Time**	09/07/2026 Midnight

Note: Bundled policy wordings and Liability only policy wording will be applicable for the respective policy durations mentioned above

Premium Details (₹)

Own Damage Premium(a)	(₹)	Liability Premium(b)	(₹)
Basic Own Damage	15122	Basic Third Party Liability	3416
Total Basic Premium	15122	LL to Paid Driver (IMT-28)	50
		PA Cover for Owner Driver of 1500000	325
		Third Party Liability for CNG/LPG Kit	60
		PA Cover for Un-Named Persons of 100000 Each (for 5 Persons) (IMT-16)	250
		Net Liability Premium (b)	4101
		Total Package Premium (a+b)	19223
		GST 18% : Central Tax 9% (₹1730) + State Tax 9% (₹1730)	3460
Net Own Damage Premium (a)	15122	**Total Premium**	22683

Geographical Area	India	Compulsory Deductible (IMT-22)	1,000	Voluntary Deductible (IMT-22A)	0
Nominee for Owner driver	Mrs Waghule, Spouse	**Appointee**			

Broker Name : PROBUS INSURANCE BROKER PRIVATE LTD Broker Code : 202006445541 Tel No. : 91-7304332968

Anti rebate clause

Prohibition of Rebates (Section 41 of Insurance Act, 1938 as amended) : 1. No person shall allow or offer to allow, either directly or indirectly, as an inducement to any person to take out or renew or continue an insurance in respect of any kind of risk relating to lives or property in India, any rebate of the whole or part of the commission payable or any rebate of the premium shown on the policy, nor shall any person taking out or renewing or continuing a policy accept any rebate, except such rebate as may be allowed in accordance with the published prospectuses or tables of the insurer: provided that acceptance by an insurance agent of commission in connection with a policy of life insurance taken out by himself on his own life shall not be deemed to be acceptance of a rebate of premium within the meaning of this sub-section if at the time of such acceptance the insurance agent satisfies the prescribed conditions establishing that he is a bona fide insurance agent employed by the insurer.
2. Any person making default in complying with the provisions of this section shall be liable for a penalty which may extend to ten lakh rupees..

Terms and Conditions

I hereby declare that the Insured Person(s) listed in Proposal Form will abide to the following T&C:
1) I/We hereby declare that the statements made by me/us are true to the best of my / our knowledge and belief and I/we hereby agree that this declaration shall form the basis of the contract between me/us and HDFC ERGO General Insurance Company Limited.
2) I/We also declare that, if any additions or alterations are carried out after the submission of this proposal form, then the same would be conveyed to the insurers immediately.
3) I/We also shall endeavor to procure the renewal notice and pass on the same to HDFC ERGO General Insurance immediately upon the receipt of such renewal notice.
4) Any person who, knowingly and with intent to defraud the Insurance Company or other persons, files a proposal for insurance containing any false information, or conceals for the purpose of misleading, information concerning any fact material thereto, commits a fraudulent act which will render the policy voidable at the Company's sole discretion and result in a denial of insurance benefits.
GSTIN :- Motor(Comprehensive and TP):For policy issued in the name of corporate entity (proprietor, HUF, partnership, private company etc), GSTIN is printed on the policy, basis the details provided during policy issuance. For any subsequent changes or addition (i.e. if GSTIN not entered at the time of policy issuance) on policy schedule, changes shall be carried out through fresh policy issuance with prospective effect.
5) I understand the Proposal No. 202507100063379 is issued to me basis on above information.
6) It has been declared by you that you are not a Politically Exposed Person and the source of funds to purchase this policy are from salary/business income.
Transcript Declaration : In case disagreement or objection or any other changes with respect to information and contents mentioned herein above,please contact our toll free number and register your objections / changes / disagreement to the conte nt of this transcript or you may also send us email or written correspondence at the following details within a period of 15 days from date of your receipt of this transcript along.

CUSTOMER INFORMATION SHEET/KNOW YOUR POLICY

This document provides only key information about your policy. Please refer to the policy document for detailed terms and conditions.

S.No	Title	Description (Please refer to applicable Policy Clause Number in next column)	Policy Clause Number
1	Product Name	PRIVATE CAR COMPREHENSIVE POLICY	
2	Unique Identification Number (UIN) allotted by IRDAI	UIN NO: IRDAN125RP0001V02201415	
3	Structure	Section I: indemnity basis Section II: Legal liability as per M.V act, Workmen compensation act Section III : Benefit basis.	Section I- Sum Insured – Insured's Declared Value (Idv)
4	Interests Insured	Motor Vehicle	
5	Sum Insured / Motor Insured Declared Value Scope	Section I: 15122 Section II: Third party Property damage: 3416 Third party liability: As per Motor Vehicle Act Section III :15 lakh	Refer policy schedule
6	Policy Coverage	Covers the Private Cars against: **Section I: Loss of or Damage to the Vehicle Insured** The Company will indemnify the insured against loss or damage to the vehicle insured hereunder and/or its accessories whilst thereon i. by fire explosion self ignition or lightning; ii. by burglary housebreaking or theft; iii. by riot and strike; iv. by earthquake (fire and shock damage); v. by flood typhoon hurricane storm tempest inundation cyclone hailstorm frost; vi. by accidental external means; vii. by malicious act; viii. by terrorist activity; ix. whilst in transit by road rail inland- waterway lift elevator or air; x. by landslide rockslide. **Section II: Lability to Third Parties** Company will indemnify the insured in the event of an accident caused by or arising out of the use of the insured vehicle against all sums which the insured shall become legally liable to pay in respect of i) death of or bodily injury to any person including occupants carried in the insured vehicle (provided such occupants are not carried for hire or reward) but except so far as it is necessary to meet the requirements of Motor Vehicles Act, the Company shall not be liable where such death or injury arises out of and in the course of the employment of such person by the insured, ii) damage to property other than property belonging to the insured or held in trust or in the custody or control of the insured.	Section I: Loss of or Damage to the Vehicle Insured Lability to Third Parties

		Section III – Personal Accident Cover for Owner-Driver Company to pay compensation as per the scale (mentioned in policy document) for bodily injury/ death sustained by the owner-driver of the vehicle, in direct connection with the vehicle insured or whilst driving or mounting into/dismounting from the vehicle insured or whilst traveling in it as a co-driver, caused by violent accidental external and visible means which independent of any other cause shall within six calendar months of such injury.	
7	Add-on Cover	Paid Driver 50,CNG Kit - TP 60,PA - Owner 325,Personal Accident Cover 250	Refer policy schedule
8	Loss Participation	Workshop Generates the invoice basis the assessment given by the surveyor. - For Cashless Settlement, Insured pays his share of liability to the Workshop which includes - Compulsary deductible (As per the policy schedule) and Voluntary deductible (IMT22A), if opted as per the chosen slab and takes delivery of the vehicle. - For Reimbursement Settlement, Insured pays the entire invoice amount to Garage Workshop, HDFC ERGO will reimburse its share of liability minus the Compulsary and voluntary deductible(if applicable) to Insured's account.	
9	Exclusions	The Company shall not be liable under this Policy in respect of: Section I: 1. any accidental loss or damage and/or liability caused sustained or incurred outside the geographical area; 2. any claim arising out of any contractual liability; any liability of whatsoever nature directly or indirectly caused by or contributed to by or arising from ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel. For the purpose of this exception combustion shall include any self-sustaining process of nuclear fission 3. any accidental loss or damage or liability directly or indirectly caused by or contributed to by or arising from nuclear weapons material. 4. any accidental loss damage and/or liability directly or indirectly or proximately or remotely occasioned by contributed to by or traceable to or arising out of or in connection with war, invasion, the act of foreign enemies, hostilities or war like operations (whether before or after declaration of war) civil war, mutiny rebellion, military or usurped power or by any direct or indirect consequence of any of the said occurrences and in the event of any claim hereunder the insured shall prove that the accidental loss damage and/or liability arose independently of and was in no way connected with or occasioned by or contributed to by or traceable to any of the said occurrences or any consequences thereof and in default of such proof, the Company shall not be liable to make any payment in respect of such a claim. Section II: 1.any accidental loss damage and/or liability caused sustained or incurred whilst the vehicle insured herein is TP a. being used otherwise than in accordance with the 'Limitations as to Use' or b. being driven by or is for the purpose of being driven by him/her in the charge of any person other than a Driver as stated in the Drivers Clause	General Exceptions
10	Special Conditions and Warranties (if any)	As per policy schedule	Refer policy schedule

11	Admissibility of Claim	Following are the key parameters leading to admissibility or denial of claims: -Loss will be admissible only if occured from insured perils mentioned in policy wordings. - Report the Loss to Insurance Company without any delay. - Duty of care & loss minimization post accident. - Avoid willful Negligence and self-damage to insured vehicle. - Ensure vehicle is in best running condition - Drive the vehicle responsibly - Not to use the vehicle for any other purposes other than what is the vehicle is registered for. - Take additonal coverage before planning to take vehicle outside the defined geographical areas. Include a sample claim calculation process for retail products 1. Assessed amount by the surveyor is billed in the final invoice. 2. Surveyor processes the bill and calculates the amount payable by Inurance Company (Sample Calculation Sheet) 3. Parts in bills are categorized as per replacement, repair, labour and paint and applicable depreciation as per the Indian Motor Tariff is applied.(Parts Depreciation Sheet) 4. Deductibles as per the policy are deducted from the summary and policy benefit(Zero Depreciation, Consumables, Return to Invoice, etc) is added and final Insurance Company payable is calculated. GENERAL EXCEPTIONS (Applicable to all sections of the Policy) The Company shall not be liable under this Policy in respect of 1. any accidental loss or damage and/or liability caused sustained or incurred outside the geographical area; 2. any claim arising out of any contractual liability; 3. any accidental loss damage and/or liability caused sustained or incurred whilst the vehicle insured herein is a. being used otherwise than in accordance with the ‘ Limitations as to Use’ or b. being driven by or is for the purpose of being driven by him/her in the charge of any person other than a Driver as stated in the Driver's Clause 4. i. any accidental loss or damage to any property whatsoever or any loss or expense whatsoever resulting or arising there from or any consequential loss. ii. any liability of whatsoever nature directly or indirectly caused by or contributed to by or arising from ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel. For the purpose of this exception combustion shall include any self-sustaining process of nuclear fission 6. any accidental loss damage and/or liability directly or indirectly or proximately or remotely occasioned by contributed to by or traceable to or arising out of or in connection with war, invasion, the act of foreign enemies, hostilities or war like operations (whether before or after declaration of war) civil war, mutiny rebellion, military or usurped power or by any direct or indirect consequence of any of the said occurrences and in the event of any claim hereunder the insured shall prove that the accidental loss damage and/or liability arose independently of and was in no way connected with or occasioned by or contributed to by or traceable to any of the said occurrences or any consequences thereof and in default of such proof, the Company shall not be liable to make any payment in respect of such a claim.	
12	Policy Servicing - Claim Intimation and Processing	**1.Turnaround time for claim settlement including escalation matrix]**	Input from Claims Team

		As per PPHI guidelines on our website https://www.hdfcergo.com/docs/default-source/policies/pphi-policy.pdf 2. a) Surveyor appointment- 72 hours Pendency letters- 7 days Interim survey report- 15 days Final survey report- 30 days Additional survey report- 15 days Settlement post survey report- 30 days b) Customer Escalation Matrix Level 1 In case the Complainant has not received a response or is not satisfied with the response / resolution given / offered, then the Customer can write to: The Complaints & Grievance Cell HDFC ERGO General Insurance Company Limited D-301, 3rd Floor, Eastern Business District (Magnet Mall), LBS Marg, Bhandup (West), Mumbai – 400078, Maharashtra e-mail: grievance@hdfcergo.com • Level 2 In case the Complainant has not received a response or is not satisfied with the response / resolution given / offered by the C&G cell, then the Customer can write to the Chief Grievance Officer of the Company at the following address The Chief Grievance Officer HDFC ERGO General Insurance Company Limited D-301, 3rd Floor, Eastern Business District (Magnet Mall), LBS Marg, Bhandup (West), Mumbai – 400078, Maharashtra e-mail: cgo@hdfcergo.com • Level 3 Office of The Insurance Ombudsman	
13	Grievance Redressal and Policyholders Protection	If You have a grievance about any matter relating to the Policy, or Our decision on any matter, or the claim, You can address Your grievance as follows: 1. Our Grievance Redressal Officer If you have a grievance that you wish us to redress, you may contact us with the details of your grievance through: • Call Centre - 022 6158 2020 / 022 6234 6234 • Emails – grievance@hdfcergo.com • Contact Details for Senior Citizens: 022 6158 2026 | Email ID: seniorcitizen@hdfcergo.com Designated Grievance Officer in each branch. • Company Website – www.hdfcergo.com • Courier - Any of our Branch office or corporate office You may also approach the Complaint & Grievance (C&G) Redressal Cell at any of our branches with the details of your grievance during our working hours from Monday to Friday. If you are not satisfied with our redressal of your grievance through one of the above methods, you may contact our Head of Customer Service at The Complaint & Grievance Redressal Cell , HDFC ERGO General Insurance The Company Ltd. D-301,3rd Floor, Eastern Business District (Magnet Mall), LBS Marg, Bhandup (West), Mumbai – 400078, Maharashtra In case you are not satisfied with the response / resolution given / offered by the C&G cell, then you can write to the Chief Grievance Officer of the Company at the following address To the Chief Grievance Officer HDFC ERGO General Insurance The Company Limited D-301, 3rd Floor, Eastern Business District (Magnet Mall), LBS Marg, Bhandup (West), Mumbai - 400078, Maharashtra e-mail: cgo@hdfcergo.com HDFC ERGO General Insurance The Company Limited	Grievance Redressal

		Grievance may also be lodged at IRDAI Integrated Grievance Management System- https://bimabharosa.irdai.gov.in You may also approach the nearest Insurance Ombudsman for resolution, if your grievance is not redressed by the Company. The contact details of Ombudsman offices are below if your grievance pertains to: • Insurance claim that has been rejected or dispute of a claim on legal construction of the policy • Delay in settlement of claim • Dispute with regard to premium • Non-receipt of your insurance document You may also refer Our website www.hdfcergo.com www.hdfcergo.com/customer-care/grievances.html for detailed grievance redressal procedure.	
14	Obligations of the Policyholder	• To disclose all information correctly sought by the insurer at time of filling the proposal form • In case of any change / modification / addition to the already declared information the same shall be brought to the notice of the Insurer immediately • Disclosure of material information may affect the claim settlement.	

Declaration by the Policyholder;

I have read the above and confirm having noted the details.

Place:

Date:

(Signature of the Policyholder)

Note:

i. Insurer shall provide web-link where the product related documents including the Customer Information sheet are available on th

ii. In case of any conflict, the terms and conditions mentioned in the policy document shall prevail.

iii. Insurer to take confirmation of the Policyholder regarding receiving of the Customer Information Sheet.