Motor Commercial Vehicle Liability Policy - For Miscellaneous and Special Type of Vehicles

UIN IRDAN123RP0017V01200203

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

Print | Close

DB5B40673BEDA647244FB04E4E7B180348ACBF615CC7652AE270AA496B3D1D398D86AC6D80DCCB0F

GST Invoice No.:3382601886934 **DATE:** 11/10/2025 **PAN:** AABCC6633K **SAC Code:** 997134 **SAC Description:** Motor vehicle insurance services	**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

Business Location: PUNE BRANCH - 1		**Cover Note No:** 119205782
Policy Number:3382/00390261/000/00	Customer Code:190000027832499	**Policy Type: Liability Only - Miscellaneous & Special Type Vehicle**

Name & Communication Address: **SANTOSH MANGESH HARPALE** SHERICHA MALA BHANDGAON PUNE PUNE MAHARASHTRA ,**BHANDGAON B.O**,PUNE,MAHARASHTRA,**PIN - 412214** Mobile- 9881044949,Landline- - GST No.: 27AFNPH3931F1ZH	**Name and Registration Address**: SHERICHA MALA BHANDGAON PUNE PUNE MAHARASHTRA ,**BHANDGAON B.O**,PUNE,MAHARASHTRA **PIN - 412214** Mobile- 9881044949,Landline- -
Certificate Number: 3382/00390261/000/00	Geographical Area: India
Period of Insurance: From 14/10/2025 00:00 hours to midnight on 13/10/2026	Business or Profession: Individual

PARTICULARS OF THE VEHICLE INSURED

Date of Registration:07/02/2023	Place of Registration:BARAMATI	Registration Mark:**MH-42-BJ-9149**

Make: CASE CONSTRUCTION	Model: 770 NXE	Variant: BACKHOE LOADER	Vehicle Colour: -	Year of Mfg: 2023

Type of Body: LOADER	Fuel Used: DIESEL	**Engine No: 804505723376779**	**Chassis No: NKJ770NXCNKH30928**

Cubic Capacity:980	Watts:-	Gross Vehicle Weight(GVW)/HP:-	Public/Private Carrier:-	Registration Mark(Trailer):-	Contract No:-

Licensed passenger Carrying Capacity:0	Driver:1	Cleaner:0	Conductor:0	Total Seating Capacity Including Driver:0	Chassis No.(Trailer):-

IDV (Insured Declared Value)

Value of Chassis (Rs): 0.00	Value of Body (Rs): 0.00	For Vehicle (Rs): 0.00	For Trailer (Rs): 0.00	Non-Electrical Accessories (Rs): 0.00
Electrical/Electronic Accessories (Rs): 0.00	Value of CNG/LPG Kit (Rs): 0.00	**Total Value (Rs):** 0.00	**Odometer reading (kms):**	**Anticipated distance to be travelled (kms):**

A.OWN DAMAGE

	SI	No.of Person	IMT	Premium(Rs)
TOTAL				.00
TOTAL(A)				.00
	Benefit No	**Option No.**	**IMT**	**Premium(Rs)**
Chola Value Added Services cover				
Pay As You Use Discount				
Pay As You Use Loading				
E.OTHER CHARGES(NON PREMIUM)				
Break In Loading				0.00
TOTAL-OTHER CHARGES(NON PREMIUM)(E)				.00

B.LIABILITY

	SI	No.of Person	IMT	Premium(Rs)
Basic TP				7,267.00
Paid Driver Cover		1	40	50.00
TOTAL				7,317.00
Vintage Car Discount-TP				0
TOTAL PREMIUM(B)				7,317.00
C.PERSONAL ACCIDENT COVERS				
TOTAL PREMIUM(C)				.00
TOTAL PREMIUM (A+B+C)				7,317.00
TOTAL LIABILITY PREMIUM				7,317.00
CGST (9%)				658.50
SGST (9%)				658.50
IGST (0%)				0.00
AMOUNT COLLECTED				8,634.00

LIMITATIONS AS TO USE: The Policy covers use only under a permit within the meaning of the Motor Vehicles Act, 1988. falling under the Sub sector 3 of the Section 66 of Motor Vehicles Act 1988.
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 the carriage of passengers for hire or reward.

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 and that such a person satisfies the requirements of Rule 3 of the Central Motor Vehicles Rules 1989.

LIMITS OF LIABILITY: Under Section I - 1(i) of the Policy - Death or bodily injury such amount as is necessary to meet the requirements of the Motor Vehicle Act, 1988.
Under Section I - 1(ii) of the Policy - Damage to Third Party Property - Rs.7,50,000.00 P.A. Cover for the Owner cum Driver Under Section IV (CSI)- Rs.0.00
Subject to I.M.T. Endt. Nos. and Memorandum: 21,40,47 .
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.
The policy wording 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 11/10/2025. In witness where of this policy has been signed in lieu of the Cover Note No.:- Date:-

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. 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
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.
This policy is preceded by break-in insurance and hence it is expressly agreed and understood that there will be no liability for any loss or damage that has occurred prior to the

date of commencement mentioned in the schedule
As per GR 36A - PA for Owner driver refers to the Owner of the insured vehicle holding an effective driving licence.

Intermediary Name: SPARKSHIELD INSURANCE BROKER PRIVATE LTD

Code: 290000027085476 **Contact No: 8421887858**

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:11/10/2025 Receipt No:1096840408 Receipt Date:11/10/2025 For Cholamandalam MS General Insurance Company Ltd. @CholaSign1

CholaEsign
Duly Constituted Attorney(s)

E-Invoice Declaration: "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 (E-Invoice), 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.295,Commercial Taxes and Registration (j1) Department, Tamil Nadu dated08/08/2025.
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 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 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-600001, India
CIN: U66030TN2001PLC047977 | IRDAI Reg. No. 123

Product Name	:	Motor Commercial Vehicle Liability Policy - For Miscellaneous and Special Type of Vehicles
UIN	:	IRDAN123RP0017V01200203 NA