CHOLAMANDALAM MS GENERAL INSURANCE COMPANY LIMITED
Registered Office: 2nd Floor, “DARE House”, 2, N.S.C. Bose Road, Chennai – 600 001.
Toll free: 1800-208-5544, T: +91 (0) 44 4044 5400, F: +91 (0) 44 4044 5550
E: customercare@cholams.murugappa.com ; website: www.cholainsurance.com
IRDA Regn. No. 123; **PAN** AABCC6633K **CIN** U66030TN2001PLC047977

Policy Number : 3362/04165752/000/00

Dear Customer,

Greetings & welcome to Chola MS family! We express our heartfelt gratitude for choosing us as your trusted insurance partner.

In line with our brand promise T3 – Trust, Transparency aided by Technology, we take this opportunity to communicate an important information as mandated by the Insurance Regulatory & Development Authority of India (IRDAI) on the “Customer Information Sheet (CIS)"

It is essential for a policyholder to understand the critical terms and conditions of the policy that has been bought/renewed. With this objective in mind, we have devised a simple CIS. This will be provided to all the policyholders in English. If you so desire, we will provide in the local language for your better understanding.

We hereby enclose two separate documents; Policy Schedule and the Customer Information Sheet with this covering letter. Documents will comprehensively outline policy coverage, limits, list of exclusions, waiting periods and procedure to follow during claims.

Upon receipt of the CIS, request you to make a note of all the key particulars and acknowledge the same to us. This is mandatory. As receipt of acknowledgement or In case of any discrepancy in the CIS, we have enabled the following modes for your communication with us.

- Email us at customercare@cholams.murugappa.com
- Visit our website cholainsurance.com
- Scan the QR code or download the Chola MS Customer App on the Play store / App Store
- Through post / courier at the address mentioned below
  Manager, Customer Care, Chola MS General Insurance Company Limited.
  Hari Nivas Towers First Floor, #163, Thambu Chetty Street, Parry's Corner, Chennai - 600 001

Its always important to declare the exact material information when it comes to buying insurance policy. Any misrepresentation or non-disclosure may affect the claims settlement / continuity of the policy in the immediate to long term.

At Chola MS, our constant endeavour is to improve our processes and services. As a patron, we value your feedback and do share yours too.

At all times, we #pledgetoprotect.

Warm Regards,

For Cholamandalam MS General Insurance Company Limited

Signature Not Verified
Signed by: DS CHOLAMANDALAM MS GENERAL INSURANCE COMPANY LIMITED 4
Reason: KANCHIPURAM SRIDHAR HARISH
Location: Chennai
07-11-2025 16:33:19

Authorised Signatory

CUSTOMER INFORMATION SHEET

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Please refer to the policy document for detail terms and conditions.

<table>
<tr><th>SI NO</th><th>Title</th><th colspan="5">Description
(Please refer to applicable Policy Clause Number in next column)</th><th>Policy/ Clause Number</th></tr>
<tr><td>1.</td><td>Product Name</td><td colspan="5">Motor Private Car Package Policy</td><td></td></tr>
<tr><td>2.</td><td>Unique Identification Number (UIN) allotted by IRDAI</td><td colspan="5">IRDAN123RP0001V03100001</td><td></td></tr>
<tr><td>3.</td><td>Policy Number</td><td colspan="5">3362/04165752/000/00</td><td></td></tr>
<tr><td>4.</td><td>Structure</td><td colspan="5">Section I - Loss or damage to the vehicle insured: Indemnity with deduction for depreciation
Section II - Liability to Third Parties (TP) - Personal Liability: Indemnity
Property damage:Indemnity
Section III - Compulsory Personal Accident (CPA) cover for Owner-Driver Benefit Basis (Insurance Policy pays a fixed amount under the policy in the event of death or disability of the owner-driver)</td><td></td></tr>
<tr><td rowspan="4">5.</td><td rowspan="4">Interest Insured</td><td colspan="5">This is a comprehensive cover which offers insurance coverage to Private Cars mentioned in the Policy Schedule bearing the following details: -</td><td rowspan="4">As per Policy Schedule cum certificate of Insurance</td></tr>
<tr><th>Regn. No.</th><th>Make</th><th>Model</th><th>Variant</th><th>Year of manufacturing</th></tr>
<tr><td>MH12RY5440</td><td>MARUTI SUZUKI</td><td>BALENO</td><td>ALPHA AT 1.2</td><td>2019</td></tr>
<tr><td colspan="5">As per Motor Vehicle Act 1988, it is compulsory for vehicle owners to purchase atleast Third party liability insurance cover before operating their vehicles on Road.</td></tr>
<tr><td>6.</td><td>Sum Insured / Motor Insured Declared Value Scope</td><td colspan="5">Own Damage – Sum Insured (IDV): (as specified in the Policy Schedule)
Third party – Sum Insured is as per the MV Act
Compulsory Personal Accident – Sum Insured is up to Rs.15 lakhs (as specified in the Policy Schedule)
<u>Section I - Loss or damage to the vehicle insured</u>
Insured Declared Value (IDV) Scope:
The IDV of the insured vehicle and any accessories is set based on the manufacturer's listed selling price of the insured vehicle's brand and model at the inception of the policy or at renewal. Insured Declared Value gets adjusted each year as per the depreciation table specified in the policy.
During the policy period, the IDV serves as the Market Value for Total Loss (TL), Constructive Total Loss (CTL), or Cash loss laims without further depreciation. Insured vehicle will be declared a CTL if the total cost of retrieval or repair exceeds 75% of the IDV, in line with the policy terms and conditions.</td><td>Section I- Loss or damage to the vehicle insured

Sum Insured– Insured's Declared Value (IDV)</td></tr>
</table>

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SI NO	Title	**Description** (Please refer to applicable Policy Clause Number in next column)	**Policy/ Clause Number**
		THE SCHEDULE OF DEPRECIATION FOR FIXING IDV OF THE VEHICLE	

AGE OF THE VEHICLE	% OF DEPRECIATION FOR FIXING IDV
Not exceeding 6 months	5%
Exceeding 6 months but not exceeding 1 year	15%
Exceeding 1 year but not exceeding 2 years	20%
Exceeding 2 years but not exceeding 3 years	30%
Exceeding 3 years but not exceeding 4 years	40%
Exceeding 4 years but not exceeding 5 years	50%

IDV of vehicles beyond 5 years of age and of obsolete models of the vehicles (i.e. models which the manufacturers have discontinued to manufacture) is to be determined on the basis of an understanding between the insurer and the insured.

Section II - Limit of liability for TP property damage and personal injuries:

1. For damages to property of the third party – As specified in the Policy Schedule
2. For Personal injuries of Third party Death / bodily injury –Section 147 (1),. In order to comply with the requirements of this Chapter, a policy of insurance must be a policy which -

(a) Is issued by a person who is an authorised insurer, and
(b) Insures the person or classes of persons specified in the to the extent specified in subsection (2)---

i. Against any liability which may be incurred by him in respect of the death of or bodily injury to any person including owner of the goods or his authorised representative carried in the motor vehicle damage to any property of a third party caused by or arising out of the use of the motor vehicle in a public place;

ii. Against the death of or bodily injury to any passenger of a transport vehicle, except gratuitous passengers of a goods vehicle, caused by or arising out of the use of the motor vehicle in a public place.

Section III Compulsory Personal Accident cover for Owner-driver

Upto Sum Insured of Rs.15 lakhs for Death or disability

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SI NO	Title	Description (Please refer to applicable Policy Clause Number in next column)		Policy/ Clause Number
7.	Policy Coverage	**Coverages**	**Policy period**	SECTION I – Loss or damage to vehicle insured
		Section I - Loss or damage to the vehicle insured: We will indemnify you against loss or damage to vehicle insured and/or its accessories caused by fire, explosion, self-ignition or lightning, burglary, housebreaking or theft, riot and strike, earthquake (fire and shock damage), flood, typhoon, hurricane, storm, tempest, inundation, cyclone, hailstorm, frost, accidental external means, malicious act, terrorist activity, landslide, rockslide or whilst in transit by road, rail, inland waterway lift, elevator or air.	**One year**	
		Section II Liability to Third parties: Subject to the limits of liability as laid down in the Schedule here to the Company will indemnify the insured in the event of an accident caused by or arising out of the use of the 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 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.	**One year**	SECTION II Liability To Third Parties SECTION III – Personal Accident Cover For Owner-Driver
		Section III (Benefit): Compulsory Personal Accident (CPA) cover for Owner-Driver: As specified in the Policy Schedule if opted	**One year**	

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SI NO	Title	Description (Please refer to applicable Policy Clause Number in next column)	Policy/ Clause Number
8.	Add-on Covers	Add-on covers that are applicable for Section I of the policy are listed below which will enhance the terms of coverage. These Add-on are purchased by insured on payment of additional premium. Kindly refer to our website www.cholainsurance.com for detailed wording of these Add-on covers:	https://www.cholainsurance.com/downloads

Name of the Add-on Cover	Description of coverage	Sum limits/limits of Chola MS
Waiver of depreciation	We will reimburse the total cost of parts replaced, due to loss or damage to the insured vehicle, without any deduction towards depreciation	Actual cost without deduction towards depreciation
Chola Value Added Services	Listed roadside Assistance services like Onsite minor repair, Towing charges due to accident or electrical breakdown will be offered if the vehicle becomes immovable on road.	The services can be availed by insured/beneficiary during the period of Insurance. There Is no limits on the number of events (times).
Consumables Cover	Cost of Consumable Items such as nuts and bolt, screw, washers, plastic clips, grease, wheel bearings, distilled water, engine oil, oil filter, fuel filter, air filter element, break oil and radiator coolant will be paid in full.	Maximum of Rs.5000 per claim or policy period.

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<table>
<tr><th>SI NO</th><th>Title</th><th colspan="3">Description
(Please refer to applicable Policy Clause Number in next column)</th><th>Policy/ Clause Number</th></tr>
<tr><td rowspan="2">8.</td><td rowspan="2">Add-on Covers</td><td>Hydrostatic lock cover</td><td>We will be reimburse the cost incurred to repair or replacement of engine, gear box, transmission or differential assembly and parts damaged due to ingress of water or due to leakage of lubricating oil or coolant due to any accidental means</td><td>Replacement of parts subject depreciation based on age of vehicle is applicable. Maximum of one claim payable per policy year</td><td rowspan="2">https: //www. chola insuranc e.com /downlo ad s</td></tr>
<tr><td>Key replacement cover</td><td>We will reimburse the actual cost incurred towards repairing / replacing the keys and/ or locks and/or total replacement of lock mechanism due to theft or burglary or damage to keys or key mechanism of the insured vehicle</td><td>Maximum liability of the company is dependent on the option exercised by the insured:
<table><tr><th>Option</th><th>Limit of liability per policy period (Rs.)</th></tr><tr><td>A</td><td>10,000</td></tr><tr><td>B</td><td>20,000</td></tr><tr><td>C</td><td>50,000</td></tr><tr><td>D</td><td>1,00,000</td></tr></table>Only one claim in the policy</td></tr>
</table>

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<tr><th>SI NO</th><th>Title</th><th>Description
(Please refer to applicable Policy Clause Number in next column)</th><th>Policy/ Clause Number</th></tr>
<tr><td>9.</td><td>Loss Participation</td><td>1. <u>Compulsory deductible:-</u>
As specified in the Policy Schedule

2. <u>Depreciation</u>
Depreciation is decrease in value of the insured vehicle with time due to age and wear & tear. The depreciation table applicable for Partial loss.

<u>Rate of depreciation for replacement of parts for partial loss claims:-</u>
<table>
<tr><td>1. For all rubber / nylon / plastic parts, tyres and tubes, batteries and air bags.</td><td>50%</td></tr>
<tr><td>2. For fibre glass components</td><td>30%</td></tr>
<tr><td>3. For all parts made of glass</td><td>Nil</td></tr>
<tr><td colspan="2">4. Rate of depreciation for all other parts including wooden parts will be as per the following schedule</td></tr>
<tr><th>AGE OF VEHICLE</th><th>% OF DEPRECIATION</th></tr>
<tr><td>Not exceeding 6 months</td><td>Nil</td></tr>
<tr><td>Exceeding 6 months but not exceeding 1 year</td><td>5%</td></tr>
<tr><td>Exceeding 1 year but not exceeding 2 years</td><td>10%</td></tr>
<tr><td>Exceeding 2 years but not exceeding 3 years</td><td>15%</td></tr>
<tr><td>Exceeding 3 years but not exceeding 4 years</td><td>25%</td></tr>
<tr><td>Exceeding 4 years but not exceeding 5 years</td><td>35%</td></tr>
<tr><td>Exceeding 5 years but not exceeding 10 years</td><td>40%</td></tr>
<tr><td>Exceeding 10 years</td><td>50%</td></tr>
</table>
5. Rate of Depreciation for Painting: In the case of painting, the depreciation rate of 50% shall be applied only on the material cost of total painting charges. In case of a consolidated bill for painting charges,the material component shall be considered as 25% of total painting charges for the purpose of applying the depreciation.</td><td>As per Policy Schedule

SECTION I – Loss of or Damage to the Vehicle insured</td></tr>
</table>

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SI NO	Title	Description (Please refer to applicable Policy Clause Number in next column)	Policy/ Clause Number
		The Company will not apply depreciation for Non-OEM (Original Equipment Manufacturer) / Non-OES (Original Equipment Supplier) parts that are used in repairs of Insured Vehicle following a loss.	
10.	Exclusions	**<u>Section I - Loss or damage to the vehicle insured</u>** The Company shall not be liable to make any payment in respect of (a) consequential loss, depreciation, wear and tear,mechanical or electrical breakdown,failures or breakages, (b) damage to tyres and tubes unless the vehicle Insured is damaged at the same time in which case the liability of the company shall be limited to 50% of the cost of replacement and (c) any accidental loss or damage suffered whilst the insured or any person driving the vehicle with the knowledge and consent of the insured is under the influence of intoxicating liquor or drugs.	SECTION I – Loss of or Damage to the Vehicle insured
		<u>Section III Compulsory Personal Accident (CPA) cover for Owner-Driver</u> (1) intentional self-injury suicide or attempted suicide physical defect or infirmity or (2) an accident happening whilst such person is under the influence of intoxicating liquor or drugs.	
		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.	

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SI NO	Title	**Description** (Please refer to applicable Policy Clause Number in next column)	Policy/ Clause Number
		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. 5. Any accidental loss or damage or liability directly or indirectly caused by or contributed to/ by or arising from nuclear weapons material. 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 warlike 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 there of and in default of such proof, the Company shall not be liable to make any payment in respect of such a claim. **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) Use in connection with motor trade. 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;	

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SI NO	Title	**Description** (Please refer to applicable Policy Clause Number in next column)	**Policy/ Clause Number**
		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.	
11.	Special conditions and warranties (if any)	**Warranty:-** 1. 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. 2. If this policy is preceded by break-in insurance, 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. 3. In case of vehicle is used for any illegal purpose like smuggling, human trafficking, robbery, murder etc the insurance company will not be liable for any insurance claim including motor TP claims. **Special conditions:** 1. The Company may at its own option repair reinstate or replace the vehicle or part thereof and/ or its accessories or may pay in cash the amount of the loss or damage and the liability of the Company shall not exceed: a. For total loss / constructive total loss of the vehicle –If a damaged Motor vehicle is assessed as being unrepairable and hence a wreck ie., `total loss' or write off, we will grant the insured the option to retain wreck and accept a `cash loss' settlement (being the IDV less the assessed value of salvage based on competitive quotes procured by the Insurer including any submitted by or through the insured). Basis of Loss settlement: Indemnity b. For partial losses, i.e. Losses other than Total Loss/Constructive Total Loss of the vehicle -actual and reasonable costs of repair and/or replacement of parts lost/damaged subject to depreciation as per limits specified. However, we will not apply depreciation on Non-OEM (Original Equipment Manufacturer) /Non-OES (Original Equipment Supplier) parts that are used in repairs of Motor vehicle following a loss. The insured will not be burdened with disposal of salvage and will be paid the claim amount. It will be the responsibility of the insurer to collect the salvage from the customer.	

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		Basis of Loss settlement: Indemnity Salvage: As per the guidelines specified by IRDAI 2. The insured shall take all reasonable steps to safeguard the vehicle from loss or damage and to maintain it in efficient condition and the Company shall have at all times free and full access to examine the vehicle or any part thereof or any driver or employee of the insured. In the event of any accident or breakdown, the vehicle shall not be left unattended without proper precautions being taken to prevent further damage or loss and if the vehicle be driven before the necessary repairs are effected any extension of the damage or any further damage to the vehicle shall be entirely at the insured's own risk. 3. The policy may be cancelled at any time by the insured for any reason by informing the Company. The Company can cancel the policy only on the grounds of established fraud, by sending seven days' notice by recorded delivery to the insured at insured's last known address. In the event of cancellation, the Company will refund proportionate premium for unexpired policy period, provided there is no claim (s) made during the policy period. 4. However under no circumstances, the company can cancel the Motor Third Party Liability Section except in case of double insurance or Total Loss of the insured vehicle. a. In the event of cancellation due to double insurance, the refund of premium (OD+TP) will be as follows provided there is no claim:-	

1.	If double insurance (both policies) is with Chola MS	100% refund in the policy commencing later (Risk start date (RSD) is later)
2.	If double insurance where one policy is with Chola MS	• 100% refund under Chola MS policy if policy is commencing later (RSD is later) • If Chola MS policy is commencing earlier (RSD) and is requested to be cancelled, premium will be refunded proportionately for the unexpired policy period

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		b. In the event of a `cash-loss settlement' for Total Loss of the insured vehicle, the insurer is entitled to cancel the Own Damage insurance effective the date of damage. Additionally the insurer can cancel the statutory Motor Third Party Liability Insurance Policy after requiring the Policyholder to either cancel the road registration of the wreck and submit documentary evidence in original thereof or alternatively evidence in original a statutory Motor Third Party liability insurance policy covering the wreck effective the date of damage. 5. <u>Multiple policies involving Bank or other lending or financing entity</u> If at the time of occurrence of an event that gives rise to any claim under this policy, if it is found that there is more than one Insurance Policy issued to the insured covering the same insured vehicle, the insurer will not apply Contribution clause. 6. The due observance and fulfillment of the terms, conditions and endorsements of this Policy in so far as they relate to anything to be done or complied with by the insured and the truth of the statements and answers in the said proposal shall be conditions precedent to any liability of the Company to make any payment under this Policy. 7. In the event of the death of the sole insured, this policy will not immediately lapse but will remain valid for a period of three months from the date of the death of insured or until the expiry of this policy (whichever is earlier). During the said period, legal heir(s) of the insured to whom the custody and use of the Motor Vehicle passes may apply to have this Policy transferred to the name(s) of the heir(s) or obtain a new insurance policy for the Motor Vehicle. Where such legal heir(s) desire(s) to apply for transfer of this policy or obtain a new policy for the vehicle such heir(s) should make an application to the Company accordingly within the aforesaid period. All such applications should be accompanied by:- a) Death Certificate in respect of the insured b) Proof of title to the vehicle c) Original Policy.	

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<tr><td>12.</td><td>Admissibility of Claim</td><td>

1. <u>Admissibility of Claim:-</u>
A claim under the Motor Insurance policy becomes admissible if
• The loss or damage to the vehicle insured is due to accidental collision, or due to natural disasters as mentioned in Section-I or theft or Fire.
• The policy of insurance is in force at the time of accident
• The driver at the time of accident is not under the influence of drugs/alcohol and holds a valid driving license.
• The insured vehicle is driven in within the specified geographical limits.
• Complying all other requirements in accordance with the Motor Vehicle Act 1988 and as amended 2019.
• There shall be no breach of policy terms and conditions.

2. <u>Denial of claims:</u>
We have mentioned below few instances in consequence of which a claim may be denied under the policy.
a) Claims arising as a result of gross negligence will be rejected. Some examples are as follows:-
• Keys Left in the vehicle
• Theft due to giving Lift to unknown persons
• No precautionary measure to Safeguard the vehicle when left abandoned / un attended by insured / driver / users of vehicle at the time of theft loss.
• Driver/employees willful act (sec-406)
b) If Fraudulent means are adopted for settlement of claim.
c) If the vehicle insured is used for Commercial purpose
d) If the insured/driver / user does not hold a valid and effective driving license at the time of the accident and is disqualified from holding or obtaining such a license.
e) If the vehicle is driven before the necessary repairs are effected. Any extension of the damage or any further damage to the vehicle insured will be entirely at the insured's own risk.
f) Cause of loss is not covered under the standard policy conditions. E.g. Mechanical failure / Wear & Tear / Rusted / Corrosions / accumulated / multiple scratches & damages / cosmetic loss / damages. For E-vehicles- Insured vehicle should run min kms as per the OEM guidelines for claiming battery damages/failures.

<u>Claim calculation process for Own damage of the insured vehicle</u>
All claims shall be settled as per policy terms & conditions</td><td></td></tr>
</table>

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SI NO	Title	Description (Please refer to applicable Policy Clause Number in next column)	Policy/ Clause Number
13.	Policy Servicing - Claim Intimation and Processing	**Policy Servicing:** For queries related to policy / claim servicing, please contact us at our Toll free number 1800 208 5544 or write to us at customercare@cholams.murugappa.com or click https://www.cholainsurance.com/motor-insurance.	
		Claim Intimation can be given by insured : - • in writing by post to the below mentioned address or **Cholamandalam MS General Insurance Company Limited, Hari Nivas Towers, Thambu Chetty Street, Chennai – 600 001.** • by clicking web link @ https://www.cholainsurance.com/motor-and-other-claims or • contact our toll free number @1800 208 5544	
		Details of OD Claims procedure (Processing) **Cashless:** **1. List of claim Documents to be submitted by the insured: -** 1. Claim Form detailing the damage of the insured vehicle 2. Driving license 3. Fitness 4. FIR 5. Un traced report 6. Fire brigade report 7. Post Mortem Report 8. Repair / replacement bill 9. Any other documents directly related to claim settlement 10. Accident details including the names of the injured person if applicable 2. Insurer appoints the Surveyor and obtains the survey report. **Cashless Settlement:** 1. If the vehicle is repaired at the network garages with whom Chola MS had tied up PAN India, the insured need not pay the amount for repairs from his pocket excluding depreciation, non-accident related policy portion repair and policy excess as applicable. 2. Re-inspection is to be done to ensure whether repairs are duly completed and certify road worthy conditions. 3. The insurance claim amount will be paid by Chola MS directly to to the network garage.	

CUSTOMER INFORMATION SHEET

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SI NO	Title	Description (Please refer to applicable Policy Clause Number in next column)	Policy/ Clause Number
		<u>Reimbursement:</u> Sl. No.1,2,3 mentioned in cashless will be applicable 4. If the vehicle is repaired at a workshop/garage which is recommended by the insured and not in the network garage list of the insurer, the cost of repairs will be borne by the insured. 5. Re-inspection is to be done to ensure whether repairs are duly completed and certify road worthy conditions. 6. The Claim amount will be reimbursed to insured through NEFT transfer. **TAT (Turnaround time for settlement of claim)** <table><tr><td>Initial Survey</td><td>Within 24 hours from the time of intimation of claim to Chola MS</td></tr><tr><td>Obtaining Survey report by Chola MS</td><td>Within 15 days of allocation</td></tr><tr><td>Approval /Rejection of Claim after receiving first/addendum survey report</td><td>With 7 days from the date of receipt of Survey Report with all relevant claim documents.</td></tr></table> **Escalation Matrix** Please contact us at our Toll free number 1800 208 5544 or write to us at customercare@cholams.murugappa.com. **<u>TP Claims process</u>** **<u>Claim can be also be intimated to us by the following apart from insured</u>** 1. DAR (Detailed Accident report) by Police Authorities 2. MACT Court / Labour Court by Notice by Claimant – The person who can file a claim for hospitalization expenses, in case of accidental injury, permanent total or partial disability and loss of income ie., if the person is unable to earn due to bodily injury. **<u>A. List of claim Documents to be submitted : -</u>** 1. Claim Form 2. Driving license 3. Fitness 4. FIR, Police Panchanama, Police charge sheet 5. Post Mortem Report	

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SI NO	Title	**Description** (Please refer to applicable Policy Clause Number in next column)	Policy/ Clause Number
		6. MLC/AR (Medico Legal certificate / Accident Register) 7. MVI (Motor Vehicle Inspection Report) 8. Repair / replacement bill 9. Permit/Route Permit 10. Any other documents directly related to claim settlement 11. Accident details including the names of the injured person **<u>Documentation to be submitted by claimant:</u>** The claimant should gather and document evidence to support the claim - like photographs, Police reports, medical records, Employment/income proof of injured/deceased third party, Age proof of victim/claimant or any other relevant information that substantiates the damages or injuries suffered. In case of property damage one will need original bills, estimate and final repair bills and surveyor's report wherever applicable to estimate the loss. **<u>Claim Processing:</u>** **<u>B. Investigation and Evaluation:</u>** We will investigate the claim to assess its validity and the extent of the damages. We may also conduct interviews with the claimant, witnesses, or involved parties. Based on the investigation, we will evaluate the claim and determine the appropriate compensation amount. **<u>Settlement or Adjudication:</u>** Once the evaluation is complete, we may offer a settlement to the claimant before Tribunal. If both parties agree before the Tribunal on the settlement amount, the claim is resolved amicably. In case where an amicable settlement could not be arrived at, the claim may proceed before Tribunal / Court which will be decided on merits of the case. ***For Compulsory PA Claim: - The claim has to be intimated to the company by the insured/claimant immediately.*** **Refer to https://www.cholainsurance.com/motor-and-other-claims for further details.**	

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SI NO	Title	**Description** (Please refer to applicable Policy Clause Number in next column)	Policy/ Clause Number
14.	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** You can send Your grievance in writing by post or email to Our Grievance Redressal Officer at the following address or call our Toll Free @1800 208 5544: Courier/Post : Manager, Grievance cell, Cholamandalam MS General Insurance Company Limited, Hari Nivas Towers First Floor, #163,Thambu Chetty Street, Parry's Corner, Chennai - 600 001. E-Mail : customercare@cholams.murugappa.com You may also approach the grievance cell at any of the company's branches with the details of grievance. If You are not satisfied with the redressal of grievance through one of the above methods, You may contact the grievance officer at GRO@cholams.murugappa.com. For details of grievance officer, kindly refer the link www.cholainsurance.com. 2. **Insurance Ombudsman** If You are still not satisfied with the redressal of grievance through above methods, You may also approach the office of Insurance Ombudsman of the respective area/region for redressal of grievance as per Insurance Ombudsman Rules 2017. Details of the offices of the Insurance Ombudsman are available at IRDAI website www.irdai.gov.in or General Insurance Council website https://www.cioins.co.in/ombudsman or on company website www.cholainsurance.com. Grievance may also be lodged at IRDAI Integrated Grievance Management system https://policyholder.gov.in/igms-complaint-logging. 3. **Consumer Affairs Department of IRDAI** a. In case if the grievance is not resolved within 15 days or if You are unhappy with the resolution You can approach the Grievance Redressal Cell of the Consumer Affairs Department of IRDAI by calling Toll Free Number 155255 (or) 1800 4254 732 or sending an e-mail to complaints@irdai.gov.in. You can also make use of IRDAI's	

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SI NO	Title	**Description** (Please refer to applicable Policy Clause Number in next column)	Policy/ Clause Number
		online portal – Bima Bharosa Portal by registering Your complaint at https://bimabharosa.irdai.gov.in/. b. You can send a letter to IRDAI with Your complaint on a Complaint Registration Form available by clicking here. You must fill and send the Complaint Registration Form along with any documents by post or courier to General Manager, Insurance Regulatory and Development Authority of India (IRDAI), Consumer Affairs Department - Grievance Redressal Cell, Sy.No.115/1, Financial District, Nanakramguda, Gachibowli, Hyderabad - 500032. c. You can also visit the portal https://www.policyholder.gov.in for more details.	
15.	Obligations of Policyholder	• Insured to disclose all material information (such as Details about the Vehicle - Registration No., Make, Model, Variant, Year of manufacturing, Engine No., Chassis No., place of registration, Financier and nominee details, add-on covers required) at time of filling the proposalform. • In case of any change / modification / addition to the already declared information the same should be brought to the notice of the insurer immediately • Non-disclosure of material information may affect the claim settlement. • 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 Insured that a valid Pollution Under Control (PUC) Certificate is held on the date of commencement of the Policy. The insured undertakes to renew and maintain a valid and effective PUC and/or fitness Certificate, as applicable, during the subsistence of the Policy	

Declaration by the Policyholder:

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

Place:

Date: (Signature of the Policyholder)

Note:

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

Cholamandalam MS General Insurance Company Limited

Registered Office: 2nd Floor, "Dare House" No.2, NSC Bose Road, Chennai - 600 001.
Toll Free: 1800 208 5544 | Ph: 044 4044 5400 | Fax: 044 4044 5500 |
E-mail: customercare@cholams.murugappa.com | www.cholainsurance.com
PAN AABCC6633K CIN: U66030TN2001PLC047977 IRDAI Regn. No.123

Policy Schedule cum Certificate of Insurance
Motor Private Car Package Policy UIN IRDAN123RP0001V03100001

Policy cum Certificate Number	**3362/04165752/000/00**	**Period of Insurance: From 00:00 hrs. on 09/11/2025 To: Midnight of 08/11/2026**

Name & Communication Address: **ATHARV YOGESH SHINDE** Mobile: 7719882020 Landline: Mail:JADHAVMANOJ585@GMAIL.COM **Business/ Profession:** Individual	**Registration Address:** RANJANGOAN GANPATI MANDIR,JAVAL PUNE , SHIRUR S.O,PUNE,MAHARASHTRA, PIN - 412210 Mobile: 7719882020 Landline: Mail:JADHAVMANOJ585@GMAIL.COM

Customer ID	190000028485821	**EIA**		Date of Registration	07/12/2019	Place of Registration	PUNE1
GSTIN		**Geographical Area**	India				
Financier Name		**Financier Address**					
Nominee Name	LEGAL EHIR	Nominee Relationship	Spouse				

PARTICULARS OF VEHICLE INSURED

Registration Mark	**MH12RY5440**	Engine Number	**K12MN4608436**	Chassis Number	**MBHEWB22SKF320052**	Type of Body	HATCHBACK		
Make	MARUTI SUZUKI	Model	BALENO	Variant	ALPHA AT 1.2	Year of Manufacturing	2019	Colour	
Cubic Capacity	1197	K. Watt	0	Fuel used	PETROL	Registration Mark (Trailer)			
Driver	1	Cleaner	0	Conductor		Licensed passenger Carrying Capacity	5	Total Seating Capacity including Driver	5
Public / Private Carrier		Chassis No.(Trailer)		Contract No					

IDV (Insured's Declared Value) in Rupees (Rs.)	Value of Chassis		Value of Body		For Vehicle	4,20,000
	For Trailer		Non-Electrical Accessories	20,000	Value of CNG/ LPG kit	0.00
	Electrical/Electronic Accessories	0.00	**Total Value**	**4,40,000**		
	Odometer Reading at Inception :	0				

PREMIUM COMPUTATION TABLE

A. OWN DAMAGE (Section-I)	**Sum Insured (Rs.)**	**No of Person**	**IMT**	**Premium (Rs.)**
Basic - OD	4,20,000.00			14,477.00
Non-ElectricalAccessory - OD	20,000.00			689.00
Total Own Damage Premium				15,166.00
Experience Based Discount				9,858.00
Sub Total(Discounts)				9,858.00
Total				9,858.00
TOTAL PREMIUM (A)				5,308.00

A1. ADD-ON COVERS	**Sum Insured (Rs.)**	**Options**	**Time Excess**	**Premium (Rs.)**
Chola Value Added Services - Private Car				199.00
Consumables Cover				560.00
Hydrostatic Lock Cover				1,150.00
Key Replacement Cover		A		333.00
Waiver of depreciation		100		3,696.00
ADD-ON COVERS PREMIUM				5,938.00
Total Premium (A1)				5,938.00

B. LIABILITY (Section-II)	**Sum Insured (Rs.)**	**No of Person**	**IMT**	**Premium (Rs.)**
Basic - TP				3,416.00
Paid Driver		1	28	50.00
TOTAL PREMIUM (B)				3,466.00
C.PERSONAL ACCIDENT COVERS				
PA Cover for Owner-Driver (Section-III)	1500000			650.00
UnNamed PA Cover - Personal Accident Cover	500000	5	16	250.00
TOTAL PREMIUM (C)				900.00

TOTAL PREMIUM (A+B+C+A1)	**15,612.00**
CGST(9%)	1,405.00
SGST(9%)	1,405.00
IGST(0%)	0.00
TOTAL AMOUNT Rs.	18,422.00

Cholamandalam MS General Insurance Company Limited

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PAN AABCC6633K CIN: U66030TN2001PLC047977 IRDAI Regn. No.123

Policy Schedule cum Certificate of Insurance
Motor Private Car Package Policy UIN IRDAN123RP0001V03100001

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.166, Commercial Taxes and Registration (j1) Department,Tamil Nadu dated 13/06/2025
Subject to I.M.T. Endt. Nos. and Memorandum:22,16,28,RULE1
Compulsory deductible under Section 1 Rs. 1000

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.
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 as amended from to time.

LIMITS OF LIABILITY: Under Section II-1(i) of the Policy - Death of or bodily injury - Such amount as is necessary to meet there requirements of the Motor Vehicle Act, 1988 as amended from time to time. Under Section II - 1(ii) of the Policy -Damage to Third Party Property - Rs. 7,50,000.00
P.A. Cover Under Section III for Owner Driver (CSI) : Rs. 15,00,000.00

Warranties: It is hereby warranted that 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.If this policy is preceded by break-in insurance, 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.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.As per GR36 A, PA for Owner-driver refers to the Owner of the Insured Vehicle holding an effective driving license.

No Claim Bonus: The insured is entitled for a No Claim Bonus (NCB) on the own damage section of the policy, if no claim is made or pending during the preceding year - 20 % No Clam is made or pending during the Preceding Two consecutive years- 25 % No claim is made or pending during the Preceding Three consecutive years -35 % No claim is made or pending during Preceding Four consecutive years-45 % No claim is made or pending during the Preceding Five consecutive years-50% No Claim Bonus will only be allowed provided the policy is renewed within 90 days of the expiry date of the previous policy.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.

PUC: This policy has been issued upon declaration by the Insured that a valid Pollution Under Control (PUC) Certificate is held on the date of commencement of the Policy. The insured undertakes to renew and maintain a valid and effective PUC and/or fitness Certificate, as applicable, during the subsistence of the Policy.

NOTE: The 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.

Grievance Clause: For resolution of any query or grievance, you may contact the respective branch office of the Company or may call 1800 208 5544 or may write an email to customercare@cholams.murugappa.com.If you are not satisfied with the response of the office, you may email to Grievance Officer at GRO@cholams.murugappa.com.In the event of unsatisfactory response from the Grievance Officer, you 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.irdai.gov.in or General Insurance Council https://www.cioins.co.in/Ombudsman or on company website www.cholainsurance.com.

Intermediary Name: SPARKSHIELD INSURANCE Code: 290000027085476 **Contact No.: 8421887858**

Business Location: PUNE BRANCH - 1

GST Invoice No. 2025112700715142	GSTIN: 27AABCC6633K1ZJ	SAC Code: 997134	SAC Description: Motor vehicle insurance services

Place: CHENNAI Date: 07/11/2025 **for Cholamandalam MS General Insurance Company Limited**

Receipt No. 1097595811 Receipt Date: 07/11/2025

Signature Not Verified
Signed by: DS CHOLAMANDALAM MS GENERAL INSURANCE COMPANY LIMITED 4
Reason: KANCHIPURAM SRIDHAR HARISH
Location: Chennai
07-11-2025 16:33:19
Duly Constituted Attorney(s)

Cholamandalam MS General Insurance Company Limited

Registered Office: 2nd Floor, "Dare House" No.2, NSC Bose Road, Chennai - 600 001.
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Policy Schedule cum Certificate of Insurance
Motor Private Car Package Policy UIN IRDAN123RP0001V03100001

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 as per tariff: 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 as amended from time to time is recoverable from the insured. See the clause headed "AVOIDANCE OF CERTAIN TERMS wider AND RIGHT OF RECOVERY". For legal interpretation, English Version will hold good.
For Claims: please call 1800-208-5544 or mail to customercare@cholams.murugappa.com. or visit our website www.cholainsurance.com.

Whether tax is payable under reverse charge basis - No

UIN for the Add-on covers availed under this policy are as mentioned below, which forms part of the policy schedule.

Add on cover Name	UIN