

NISSAN RENAULT FINANCIAL SERVICES
INDIA

Hi THE MANAGING DIRECTOR,

We thank you for purchasing your online policy from our portal.

*Your Vehicle Insurance Policy number **993192223110005181** through your preferred Insurance Partner **Reliance General Insurance Co.Ltd.** has been successfully generated and it is attached for your reference.*

*In case of any queries or assistance, please call us on our **Helpline No 044-6175 4830** or write to us at **customerservice.insurance@nrfsi.com***

*We thank you for choosing **NRFSI** and take pride in having you as our customer.*

Assuring you of our best services at all times.

Warm Regards,
Team Nissan Renault Financial Services India (P) Ltd.

Disclaimer:

Pursuant to sec 64VB of the Insurance Act 1938 , your policy will only be effective after the Insurer has received the premium for the policy in cleared funds

In case of dishonor of the premium cheque , your policy is automatically cancelled ab initio (i.e. from the beginning)

For legal interpretation , English version will prevail . The attached certificate cum schedule is to be read with the policy wordings terms and conditions governing the coverage , which can be downloaded from the Insurer's web site:www.reliancegeneral.co.in

Note: This is an auto-generated e-mail. Please Do not reply to this e-mail.

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**Reliance General Insurance Co.Ltd.****RELIANCE - PACKAGE POLICY - CERTIFICATE CUM POLICY SCHEDULE CUM RECEIPT****IRDAI Registration No. 103**

(FORM 51 OF THE CENTRAL MOTOR VEHICLE RULES, 1989)

Servicing Office of Insurer: 1ST & 2ND FLOOR, VISHNU BUILDING, K P VALLON ROAD, KADAVANTHRA

ERNAKULAM, COCHIN , KERALA-682020 State Code-32

PAN: AABCR6747B**GSTIN:** 32AABCR6747B1ZP **CIN NO :** U66602MH2000PLC128300**Policy No. & Policy Issued On** 993192223110005181 , 01 Jun 2022 11:44AM**Proposal No. & Date** PDGPROD6592556, 01 Jun 2022**Insured Name** THE MANAGING DIRECTOR**Period of Own Damage Cover** 03 Jun 2022 12:00AM to 02 Jun 2023 11:59PM (Midnight)**Period of Liability Cover :** 03-Jun-2022 to 02-Jun-2023 (Midnight)**Insured Add.** SHIPMENT SOLUTIONS PVT LTD FIRST FLOOR,
39/3202E SRI SIDHIVINAYAKA APARTMENTS,
ERNAKULAM , KERALA-682016**Previous Own Damage Policy No .** 993192123090005063**Previous Own Damage Insurer** Reliance General Insurance Co.Ltd.

Make	Model	Variant		Cubic Capacity/GVW	Seating capacity
RENAULT	DUSTER	RXS CVT Petrol		1498	5
Vehicle Type	Vehicle Sub Class	Carrier Type	Fuel Type	Engine No.	Chassis No./VIN
PRIVATE	SUV		Petrol	E002697	MEEHSRSGMJ9003629
Manufacturing Year	RTO	Registration No.	Registration Date	CNG/LPG Kit	
2018	ERNAKULAM	KL 07 CS 3435	06 Jun 2019	0	
Vehicle IDV	Non-Elec. Accessories IDV	Elec. Accessories IDV	Total IDV		
720000	0	0	720,000.00		

Schedule of Premium (Amount in Rs.)

Own Damage Premium (A)			
Basic Premium		Deductibles	
Vehicle	10,340	Voluntary Deductibles (0) (IMT-22A)	0
Trailer (IMT - 30)	0		
Non-Elec. Accessories	0	Anti Theft Device (IMT-10)	259
Elec. Accessories (IMT-24)	0	AA Membership (IMT-8)	0
CNG/LPG Kit (IMT - 25)	0	No Claim Bonus (35%)	3,529
Sub Total (Basic Premium)	10,340	Handicap Discount(IMT-12)	0
Geographical Area Extension (IMT-1)	0	Sub Total (Deductibles)	3,788
Lamp,Tyre Mudguards (IMT - 23)	0		
Add On (Consumables,Nil Depreciation)	6120		
Sub Total-Addition	16,460	Net Own Damage Premium (A)	12,672
Liability Premium (B)			
Basic Third Party Liability (including TPPD)	3,416	PA Cover (100000 per person) for Driver(1) (IMT-17)	50
Third Party Liability For Bi-Fuel Kit	0	PA Cover (100000 Per Person) for 0 Unnamed Persons(IMT-16)	0
Legal liability to Driver (1) (IMT - 28)	50	Third Party Liability Geographical Area Extension	0
PA Cover For Owner Driver	0	Net Liability Premium (B)	3516
		Total Premium (A+B)	16,188
		CGST(9.00%)	1457
		SGST(9.00%)	1457
		Gross Premium Paid	19,102

Note: 1.Policy issuance is subject to realization of cheque/UTR NO 2.Consolidated Stamp duty Paid vide Letter of Authorisation "NO.LOA/CSD/300/2022/(Validity Period Dt.30/03/2022 to 30/03/2023)/1380 date 28 Mar 2022" at General Stamp Office, Mumbai. ** Not Applicable for the State of Jammu & Kashmir 3.The policy is subject to compulsory deductible of Rs.1000 (IMT-22) 4. Geographical Area-India *Subject to IMT End. Nos.& Memorandum:10,17,22,28,7 5.Add-on : Consumables UIN: Nil Depreciation UIN:

Financier Details: HDFC BANK LTD. , SL PLAZA - PALARIVATTOM**Registered and Corporate address Office : 6th Floor, Oberoi Center, International Business Park, Oberoi Garden City, Off. Western Express Highway, Goregaon (E) MUMBAI-400063 Paid number: 022 4890 3009****An ISO 9001:2015 Certified Company****MISP Name :** TVS MOBILITY PRIVATE LIMITED **MISP Code :** MISPMNRCOKA6376B **Payment Mode:** Online Payment**DP Name :** RIDHUN M **DP Code :** SPSNRCOKD96892**Reference code:** COKD**Addon Cover(s) :** 1. - If opted, the benefits and exclusions applicable as per insurance company's rules & regulations.**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.**Driver's Clause:** Any person including the Insured; Provided that a person driving holds a valid driving license at the time of the accident and is not disqualified from holding of such a license. Provided that the person holding a valid Learner's License may drive the vehicle and that such a person satisfies the requirements of Rule 3 of the Central Motor Vehicles Rules,1989**Limits of Liability Clause:** Under Section III of the policy - PA cover for owner driver CSI 1500000.0/- (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./).**Disclaimer:** The Compulsory Personal Accident cover has not been opted in this policy as, the Owner driver has a existing separate Compulsory Personal Accident cover against Death and Permanent Disability (Total and Partial) for Sum Insured of at least Rs.15 lakhs.**Grievance Clause:** For resolution of any query or grievance, Insured may contact the respective branch office of the Company or may call at 1800 3009 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. For Ombudsman address refer www.reliancegeneral.co.in.

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

*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

No Claim Bonus will be allowed, provided the policy is renewed within 90 days of the expiry of the previous policy

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

PRIVATE CAR - PACKAGE POLICY - CERTIFICATE CUM POLICY SCHEDULE . In witness whereof this Policy has been signed at Kerala on policy tax invoice date in lieu of Proposal/Cover note No. as mentioned in the policy

This document shall be treated as a Tax Invoice as per Rule 9(2) of the Goods and Services Tax Invoice Rules

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 center/Policy issuing Branch (Applicable for policies booked without Registration No of vehicles).

In the unfortunate event of a claim, please call quoting your Policy No. on 1800 3009 (toll free) or (022) 48903009 and register your claim immediately within 7days from the date of loss

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It is hereby declared and agreed that all pre-existing damages to the vehicle having occurred prior to the commencement of cover are excluded from the scope of the policy'

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.'**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.

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.

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 Motor Vehicle Act, 1988

HSN/SAC : 997134 Description of Service: Motor vehicle Insurance Place of Supply : KERALA(State Code : 32) Invoice Number : Y060122003423

For & On Behalf of Reliance General Insurance Co.Ltd.



A handwritten signature in black ink, positioned in the upper right area of the document, representing the authorized representative of Reliance General Insurance Co.Ltd.

"Policy is sourced through "Nissan Renault Financial Services India Pvt. Ltd." , VBC Solitaire, 5th Floor, 47 & 49 Bazullah Road, T. Nagar, Chennai - 600017 Corporate Agent (Composite), IRDAI License no. :CA0604 (Valid Till : 21-10-2024)"