



Muskurate Kaho
IFFCO-TOKIO GENERAL INSURANCE CO.LTD
 Regd. Office: IFFCO Sadan C1 Distt. Centre, Saket, New Delhi - 110017
TWO WHEELER POLICY CERTIFICATE OF INSURANCE CUM SCHEDULE
 Corporate Identification Number (CIN) U74899DL2000PLC107621, IRDA Reg. No. 106

Servicing Office
 IFFCO TOKIO GEN INS CO LTD A/2, Reliance House
 Isidorio Baptista Rd Pajifond, Margao, Salcete
 MARGAO GOA
 INDIA 403601
 Phone #: 08322703712
Agent Name: KUNCOLIENCAR, AMITA VALLABH
Agent #: 68000003
Agent Mobile #: 08322791751

Insured's Name: **AMITKUMAR P CHAVDA**
 Address: **May Fair Apartment S-4, Second Floor**
MADGAON GOA
INDIA
 Phone #: **8796833816**
 Pin Code 403601
Cover Note #

Policy #: 1-4FN03II **P400 Policy #: 96913738**
 Date of Issuance 08/03/2016 16:08:59
 Period of Insurance From: 26/03/2016 00:00:00
 To: Midnight On 25/03/2017 23:59:59
 Geographical Area:

Registration Mark & No.	Year of Manuf.	Type of Body	CC	Coverage	IDV in Rs.	Engine No.	Seating Capacity
GA08S8799	2012	Make of Vehicle HONDA ACTIVA 110 CC	110	Package	35894.00	JC44E1955387 Chassis No. ME4JC448CC8844269	2

Vehicle	Side Car	Accessories	Elec./Elect. Acc.	Bi-Fuel Kit	Total Value	Net Premium Rs.
35894.00	0.00	1.00	0.00	0.00	35894.00	1143.23

A. Own Damage Premium(Rs.)		B. Third Party Premium(Rs.)	
Basic Premium	601.59	Basic Premium	538.00
Side Car Premium	0.00	Bi Fuel Kit (IMT 25)	0.00
Electrical Accessories (IMT 24)	0.00	PA Owner:Driver CSI Rs 100000	50.00
Accessories (IMT 33)	50.00		
Bi Fuel Kit (IMT 25)	0.00		
Add:		Add:	
Rallies (IMT 31)	0.00	Legal Liability to Driver (IMT 28)	0.00
Foreign Vehicle Loading (IMT 19)	0.00	Legal Liability to Employee (IMT 29)	0.00
Geographical Area Extension (IMT 1)	0.00	PA to Passenger (IMT 16)	0.00
Driving/Tuitions	0.00	Rallies (IMT 31)	0.00
Fiber Glass Fuel Tank	0.00	Geographical Area Extension (IMT 1)	0.00
Additional Loading	0.00		
Less:		Less:	
Voluntary Excess Less 0% (IMT 22A)	0.00	Third Party Property Damage (IMT 20)	0.00
Anti Theft Device (IMT 10)	0.00	Limit of Liability Under Section II-I (ii)	
Automobile Association (IMT 8)	0.00		
Handicap Discount (IMT 12)	0.00		
Vehicle Use (IMT 13)	0.00		
No Claim Discount (45%)	-293.22		
Any Other Loading/Discount (-30%)	-107.51	Any Other Loading Discount	
Net (A)	250.86	Net (B)	588.00
Co-Insurance Details	Agent No./Share	Section 1 (A + B)	Rs. 838.86
Co-Insurer 1	No Co-Insurer	(139.78) +Swachh Bharat Cess(4.99)	
Co-Insurer 2	No Co-Insurer		

Under Hire Purchase /Hypothecated/Lease Agreement with NA		Nominees:	
Subject to IMT Endorsement Nos. 33		Printed here in / attached here to	
Limitation To Use: Use only for social domestic and pleasure purpose and for the insured's business or profession. The policy does not cover use for hire or reward, tuition, racing, pace-making, reliability trails, speed testing, carriage of goods (other than samples or personal luggage) in connection with any trade or business or use for any purpose in connection with Motors Trade.			
Driver Clause: Any person including insured: provided that the person driving holds and 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			
The preceding year 20 %	Preceding two consecutive year 25%	Preceding three consecutive year 35%	Preceding four consecutive year 45%
			Preceding five consecutive year 50%
Notwithstanding anything to the contrary contained in the policy, it is hereby agreed, understood and warranted that the No Claim Bonus (NCB) allowed under this policy is subject to the fact that the Own Damage claim experience for your insured vehicle or your earlier vehicle (in case of transfer of No Claim Bonus (NCB) from the earlier vehicle) in the Previous year policy (s) was Nil. Accordingly you give the consent and accept that the No Claim Bonus (NCB) allowed under this current policy for insured vehicle is based on the above Nil claim history. However if we find that the basis of availing the "No Claim Bonus" (NCB) under the Current policy is incorrect; then we will impose suitable damages at the time of claim under Own Damage section of the policy, which may at our discretion include forfeiture of all benefits under the Own Damage section of the policy. In case you find that the No Claim Bonus (NCB) under the present policy is not correct, then you may please deposit the amount for No Claim Bonus (NCB) to us within 10 (Ten) days from the date of the issuance of the policy for the continuation of benefits under the Own Damage section of the policy.			
No claim bonus will only be allowed, provided the policy is renewed within 90 days of the expiry date of the previous policy.			
Please note that the above premium is likely to be changed with effect from 1.4.2015 in respect of Third Party section of the policy as per IRDA guidelines as well as Service Tax. In case the premium rates and Service Tax are revised you are requested to give the revised increased premium in order to avail the continuity of benefits under your Motor Insurance Policy.			
Limit of Liability	Imposed Excess:		
Under Section II-I(i)	Such amount as is necessary to meet the requirements of the Motor Vehicles Act, 1988	Partial Loss:	
Under Section II-I(ii)	As per premium computation table	Total Loss:	
Under Section III	PA Owner- Driver as per premium computation table	Voluntary Excess:	
Compulsory Excess	Compulsory Excess (IMT 22) Rs.100		
Inspection Status			
Inspection Date:	Inspection Ref No.:	Inspecting Agency:	

Coverages	Section 2: Value Auto Coverage		Limit Of Liability			
	Premium Rs.		Numbers	C.S.I Each Insured	Total C.S.I	
Depreciation Waiver Cover	134.60					As Per Coverage Wordings
New Vehicle Replacement Cover	0.00					NA
Daily Rental/Travel Cost	0.00					NA
Personal Effect & Belonging	0.00					NA
Medical Expenses**						NA
Basic Premium	0.00					NA
Discount (If Opted On Named Basis)	0.00					
Medical Expenses - Total Premium	0.00					
Personal Accident Cover-Owner	NA	Limit Of Liability	Numbers	C.S.I Each Insured	Total C.S.I	
Personal Accident Cover-Insured Person's	NA	Owner Driver	-	-	-	
		Insured Person's	-	-	-	
No Claim Bonus Protection	0.00					NA
Increased Property Damage Liability Benefit	0.00					NA

1) "Policy Issuing Office: Delhi", 2) "Consolidated Stamp Duty deposited as per the order of Government of National Capital Territory of Delhi"
FOR CLAIMS CALL 1800 103 5499(Toll Free),0124-4285499 or SMS "CLAIM" to 56161

Wreckage/Debris Removal & Transshipment Cost	0.00	NA
Towing & /or Removal & Storage Of The Insured Vehicle	25.00	Rs.1500
Accommodation & Travelling Expenses	0.00	NA
Transport,Redeliverly or Repatriation Of Repaired Vehicle	0.00	NA

Premium Bifurcation (Rs.)				
Section 1 (Rs.)	Section 2 (Rs.)	Gross Premium (Rs.)	Service Tax/GST (Rs.)	Net Premium (Rs.)
838.86	159.60	998.46	144.77	1143.23

Under Hire Purchase /Hypothecated/Lease Agreement with NA	Nominees:	Printed her in / attached here to
Subject to IMT Endorsement Nos. 33		

Limitation as to use : Use only for social domestic and pleasure purpose and for the insured's business or profession. The policy does not cover use for hire or reward, tuition, racing, pace-making, reliability trails, speed testing, carriage of goods(other than samples or personal luggage) in connection with any trade or business or use for any purpose in connection with Motors Trade.	Driver Clause : Any person including insured; provided that the person driving holds and 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 The Central Motor Vehicles Rules, 1989.
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No claim bonus will only be allowed, provided the policy is renewed within 90 days of the expiry date of the previous policy
 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(s) as per the following

Period of Insurance Percentage of NCB on OD Premium	Limit of Liability
The preceding year 20 %	Under Section II-(i) Such amount as is necessary to meet the requirements of the Motor Vehicles Act, 1988
Preceding two consecutive year 25%	Under Section II-(ii) As per premium computation table
Preceding three consecutive year 35%	Under Section III PA Owner- Driver as per premium computation table
Preceding four consecutive year 45%	Compulsory Excess (IMT 22) Rs. 100
	Imposed Excess
	Partial Loss:
	Total Loss:

Notwithstanding anything to the contrary contained in the policy, it is hereby agreed, understood and warranted that the No Claim Bonus (NCB) allowed under this policy is subject to the fact that the Own Damage claim experience for your insured vehicle or your earlier vehicle (in case of transfer of No Claim Bonus (NCB) from the earlier vehicle) in the Previous year policy (s) was Nil. Accordingly you give the consent and accept that the No Claim Bonus (NCB) allowed under this current policy for insured vehicle is based on the above Nil claim history. However if we find that the basis of availing the "No Claim Bonus" (NCB) under the Current policy is incorrect; then we will impose suitable damages at the time of claim under Own Damage section of the policy, which may at our discretion include forfeiture of all benefits under the Own Damage section of the policy. In case you find that the No Claim Bonus (NCB) under the present policy is not correct, then you may please deposit the amount for No Claim Bonus (NCB) to us within 10 (Ten) days from the date of the issuance of the policy for the continuation of benefits under the Own Damage section of the policy.

The benefit under the policy will not be payable unless the policy is endorsed with proper registration No. of the vehicle within a maximum period of 7 days from the date and time of the Registration of the vehicle.		
Previous Policy No.	Previous Insurer Name and Address	Previous Expiry Date
91557260	IFFCO TOKIO GENERAL INSURANCE CO. LTD	25/03/2016

1."I/ we hereby certify that the policy to which the certificate related as well as the certificate of insurance are issued in accordance with provisions of Chapter X, XI of MV act 1988"
 2."Warranted that in case of Dishonor of premium cheque, This document stands automatically cancelled "AB-INITIO"
 3."Important Notice: This 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 motor vehicle act 1988 is recoverable from the insured. See the clause headed "avoidance of certain terms and right of recovery"

Receipt Particulars:				S.Tax.No. AAACI753HST001
Pay Method	Receipt Amount	Instrument #	Instrument Date	Bank
ONLINE BANKING	1143.23	866315	03/08/2016	
Amount Received	1143.23			
				For IFFCO-TOKIO General Insurance Co. Ltd
				<i>Akumar</i> Authorized Signatory

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We thank you and express our sincere gratitude for reposing confidence and trust in us by placing your automobile insurance with us.

We would like to inform you that to take care of your personal, family and business needs, we have following other insurance products-

- 1. Individual Medishield Insurance and Swasthya Kavach (family floater health policy):** This insurance takes care of hospitalization expenses (both cashless /reimbursement) including pre and post hospitalization expenses arising out of any illness or injury, for costs related to consulting physicians, medicines, various contingent diagnosis and treatment.
- 2. Home & Family Protector & Home Suvidha:** This insurance takes care of protection to your house(building) and various household contents ranging from clothes, furniture's & fittings, kitchen utensils and crockery's, electronic and electrical equipments like TV, washing machine, computers, AC's etc. against perils like fire, earthquake, flood, storm, theft, burglary, breakdown etc. In this policy personal accident to you & your family and liability to third parties including to your domestic servants are covered. Increased cost of living due to damage to structure due to insured perils and various other insurances are covered. A variant of this called "Home Suvidha" comes with fixed Sum Insured, fixed most relevant sections & fixed premium.
- 3. Personal Accident:** - This insurance takes care of you and your family in event of Death, Permanent or Temporary Disability caused by an accident.
- 4. Trade Protector & Trade Suvidha:** This insurance takes care of protection to your businesses against various risks. It covers building, contents, stocks against fire, burglary, earthquake, flood, storm etc. It also covers damage to refrigerated goods due to variation in temperature, loss of money, accidental breakage of fixed glass and sanitary fittings in the premises, fidelity guarantee, personal accident for you and your employees, goods in transit, Baggage, liability towards third parties including employees. A variant of this called "Trade Suvidha" comes with fixed Sum Insured, fixed most relevant sections & fixed premium.
- 5. Office Protector:** This insurance takes care of protection to professional service centers/offices like Museums, Libraries, Schools, College, Hospitals including diagnostic centers and clinics, Clubs, offices of chartered accountants, advocates, architects, various consulting firms etc. It covers building, contents, stocks against fire, burglary, earthquake, flood, storm etc. Further the Professional liability to Medical Practitioners and Doctors, Architects, Engineers, Interior Decorators, Advocates and Solicitors, Electronic Equipment, Personal Accident to you and your employees, Money, Fidelity Guarantee, Business Interruptions, Baggage, Third Party Liability and Workmen Compensation and many other risks are covered.
- 6. Jewellers Block Protector:** This insurance provides protection to Jewellery shops for the stock in trade (i.e. Jewellery of gold, pearls and precious stones, gems etc.) whilst in premises and/or carried outside premises. It also covers furniture, fixtures, building, accidental death / disablement risks for employees, breakage of glass and sanitary fittings, liability risk towards public and employees, money in transit and at premises etc.

Please provide us your contact details (email id, phone number - landline and mobile) and update this whenever there is any change. We are sure that you will find us at your doorsteps whenever you need us. Kindly contact us on **24x7 Toll free - 1800 103 5499** or visit our website www.iffcotokio.co.in or feel free to **visit any of our office or our concerned Channel Partner.**

The above are only indicative features. For details, kindly refer to Policy Wordings.

We have many more products to cater to your various insurance requirements.