

FUTURE SECURE COMMERCIAL MOTOR INSURANCE - COMPREHENSIVE POLICY

CERTIFICATE OF INSURANCE CUM POLICY SCHEDULE	
Policy Servicing Office : Future Generali India Insurance Company Limited, 303-310, 3rd floor, Kailash Building, K.G. Marg, Connaught place, New Delhi, 110001	
Policy and Certificate Number : 2012-V1904700-FCV	Period of Insurance : From 00:00 hrs of 14/07/2012 To midnight of 13/07/2013.
Insured : Santa Fe Moving Services Pvt Ltd	Zone : B
Address : No 7-20, NDR Godown Complex, opp. Sampath Nagar Moosapet, Hyderabad, Andhra Pradesh, 500001	Covernote No : E0499405
	Covernote Issue Date : 13/07/2012
	Intermediary Name/Code : SPA Insurance Broking Services Ltd. / 60012984
	Telephone (Off, Hom) : 25515086/25517371
	Fax No & Email Id : 25532644/www.spacapital.com

INSURED MOTOR VEHICLE DETAILS AND PREMIUM COMPUTATION							
Registration No., RTA Location	Make/Model of Vehicle	Engine No.	Chassis No.	Cubic Capacity	Seating Capacity	Year of Manufacture	Gross Vehicle Weight
AP09TA4745 HYDERABAD	TATA 207 DI EX	625030	H20905	2956	2	2009	2950

INSURED'S DECLARED VALUE							
Type of Body	For Vehicle-Rs.	For Vehicle Body-Rs.	For Non-Electrical Accessories-Rs.	For Trailers-Rs.	For Electrical/Electronic Accessories-Rs.	For Bi-Fuel Kit (CNG/LPG)-Rs.	Total Value-Rs.
PKUTR	90,000	0	-	-	-	-	90,000

SCHEDULE OF PREMIUM	
A-OWN DAMAGE	Rs. B-LIABILITY
Basic Premium on Vehicle	Rs. 1,317.58
Add : IMT 23-Cover for mud-guards etc	235.31
**Less : No Claim Discount 20%	360.80
Total Own Damage Premium (A) (rounded off)	1,192.00
	Basic Premium including Premium for TPPD
	10,902.00
	Add : Legal Liability to Person for Operation/Maintenance
	100.00
	No. of persons 2
	Add : Legal Liability to Driver/Cleaner/Conductor
	50.00
	No. of persons 1
	Total Liability Premium (B)
	11,052.00
	Total Annual Premium (A+B)
	12,244.00
	Total Premium for the Policy Period
	12,244.00
	Service Tax (Including Cess)
	1,515.00
	Total Premium (rounded off)
	13,759.00

Class of Vehicle : Goods Carrying-Public Carriers (Other Than 3 Wheelers)
Subject to Endorsement Nos. 21 ,23 ,28 ,39,

LIMITATIONS AS TO USE – As per Motor Vehicle Rules, 1989	DRIVERS CLAUSE
Stage Carriage/Contract Carriage/Private Service Vehicle/Goods Carriage/Non Transport Vehicles - The policy does not cover use for: a) Organised racing, and b) Speed testing; Non-transport vehicle - The policy covers use for any purpose other than: a) hire or reward, b) organised racing, or c) Speed testing; Goods Carrying Vehicles - The Policy does not cover use for a) Organised racing, b) Pace Making, c) Reliability Trials and d) Speed testing; Passenger Carrying Vehicles - The Policy does not cover use for a) Organised racing, b) Pace Making, c) Reliability Trials, d) Speed Testing and e) Use whilst drawing a trailer except the towing (other than for reward) of any one disabled mechanically propelled vehicle.	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 when not used for the transport of goods *at the time of the accident and that such a person satisfies the requirements of Rule 3 of the Central Motor Vehicles Rules 1989. * When the vehicle is used for passengers add the following words: when not used for the transport of passengers at time of the accident.

Limits of Liability			
Under Section II-I (i) : Death of or bodily injury - Such amount as is necessary to meet the requirements of Motor Vehicles Act, 1988	Under Section II-I (ii) : Damage to Third Party Property-Rs. 750000/- in respect of any one claim or series of claims arising out of one event.	Under Section III : PA Owner – Driver as per premium computation table	Compulsory Deductible Under Sec I - Rs. 500.00

SPECIAL CONDITIONS – ADDITIONAL EXCESS –

IMPORTANT - 1. All other Terms, Conditions and Exclusions as per attached Policy Wordings. 2. In case of payment by cheque, in the event of dishonor of cheque for any reason whatsoever, insurance cover provided under this document automatically stands cancelled from the inception irrespective of whether a separate communication is sent or not.
**NCB has been allowed 20% on the basis of your declaration of 'No Claims' in your expiring policy. In case, we find that this declaration is incorrect and/or false, all benefits under the Policy in respect of Section I of the policy will stand forfeited.

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 Vehicles Act, 1988.

For FUTURE GENERALI INDIA INSURANCE CO. LTD.

Receipt Number : Z2800681,

Date of Issue : 23/07/2012

Place of Issuance : Mumbai*

*Address as mentioned below.

This policy is not valid unless it is countersigned by an authorised signatory

Authorised Signatory

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 be good.

For full details on coverage, terms, conditions and exclusions, please refer the standard policy wordings attached with this schedule.

The stamp duty of Rs. 0.50 paid by demand draft, vide receipt no. 1910 dated 17/04/2012. Mudrank 2004/4125/CR/690/M-1, dated 31/12/2004.