



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

Servicing Office

IFFCO TOKIO INS. CO. LTD. FAI BUILDING
10, SHAHID JEET SINGH MARG QUTUB INSTITUTIONAL AREA
DELHI NEW DELHI
INDIA 110067
Phone #: 01146078324
Agent Name: SPA INSURANCE SERVICES LTD
Agent #: 16000288
Agent Mobile #: NA

Insured's Name: NEERAJ KUMAR SHARMA Address: 229 SECTOR-12 RK PURAM. NEW DELHI NEW DELHI Pin Code 110022 INDIA Phone #: 9711760277 Cover Note # 73250536	Policy #: 1-1IQPI24 P400 Policy #: 80824167 Date of Issuance 30/07/2012 17:51:50 Period of Insurance From: 25/07/2012 00:00:00 To: Midnight On 24/07/2013 00:00:00 Geographical Area: Within India Only
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Insured Motor Vehicle Details & Premium Calculation							
Registration Mark & No.	Year of Manuf.	Type of Body	CC	Coverage	IDV in Rs.	Engine No.	Seating Capacity
HR51UQ9215	2006	Make of Vehicle HERO HONDA SPLENDOR PLUS CAST	100	Package	23211.00	67104 Chassis No. 71882	2

Registration Authority						
Vehicle	Side Car	Accessories	Elec./Elect. Acc.	Bi-Fuel Kit	Total Value	Net Premium Rs.
23211.00	0.00	0.00	0.00	0.00	23211.00	686.80

A. Own Damage Premium(Rs.)		B. Third Party Premium(Rs.)	
Basic Premium	408.51	Basic Premium	357.00
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)	0.00		
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
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 (50%)	-204.26		
Any Other Loading/Discount (0%)	0.00	Any Other Loading Discount	
Net (A)	204.25	Net (B)	407.00
Co-Insurance Details	Agent No./Share	Total Premium (A + B)	Rs. 611.26
Co-Insurer 1	No Co-Insurer	Service Tax/GST	Rs. 75.54
Co-Insurer 2	No Co-Insurer	Premium Paid Rs.	Rs. 686.8

Under Hire Purchase /Hypothecated/Lease Agreement with NA

Subject to IMT Endorsement Nos. 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

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		
Under Section III	PA Owner- Driver as per premium computation table	Total Loss:	
	Compulsory Excess (IMT 22) Rs. 100		

Inspection Status Inspection Date: _____ Inspection Ref No.: 121474 Inspecting Agency: Adroit

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.

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. AAACI7573HST001
Pay Method	Receipt Amount	Instrument #	Instrument Date	Bank
CASH	687.00		07/27/2012	
Amount Received	687.00			
In the Event Of dishonour of premium cheque, policy stands automatically cancelled ab-initio.				For IFFCO-TOKIO General Insurance Co. Ltd
				<i>U. J. Singh</i> Authorised Signatory