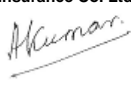


 IFFCO-TOKIO GENERAL INSURANCE CO.LTD Regd. Office: IFFCO Sadan C1 Distt. Centre, Saket, New Delhi - 110017 PRIVATE CAR CERTIFICATE OF INSURANCE CUM SCHEDULE Corporate Identification Number (CIN) U74899DL2000PLC107621, IRDA Reg. No. 106				Servicing Office Service Office : IFFCO TOKIO GEN INS CO LTD. 34 Ifco House 2nd Floor Nehru Place NEW DELHI NEW DELHI INDIA 110019 Phone #: 011 46078324 Agent Name: SPA INSURANCE SERVICES LTD Agent #: 16000288 Agent Mobile #: NA			
Insured's Name: MANINDER SINGH ANAND . Address: 51 C 4 C BLOCK, NEW DELHI NEW DELHI INDIA Phone #: 9999999999				Policy #: 1-3QKM0LR P400 Policy #: 93573866 Date of Issuance 10/08/2015 16:02:04 Period of Insurance From: 08/08/2015 00:00:00 To: Midnight On 07/08/2016 23:59:59 Geographical Area:			
Pin Code 110058 Cover Note # 74376300							
Insured Motor Vehicle Details & Premium Calculation							
Registration Mark & No.	Year of Manuf.	Type of Body	CC	Coverage	IDV in Rs.	Engine No.	Seating Capacity
DL4CAV3613	2009	Make of Vehicle AUDI A4 (2.0 TDI) 1998CC	1968	Package	1346020.00	124166 Chassis No. 700076	5
Registration Authority							
Vehicle	Trailer	Non Electrical Access.	Elec./Elect. Acc.	Bi-Fuel Kit	Total Value	Net Premium Rs.	
1346020.00	0.00	0.00	0.00	0.00	1346020.00	46504.82	
A. Own Damage Premium(Rs.)				B. Third Party Premium(Rs.)			
Basic Premium		48618.24		Basic Premium		4931.00	
Electrical Accessories (IMT 24)		0.00		Bi Fuel Kit (IMT 25)		0.00	
Bi Fuel Kit (IMT 25)		0.00					
Add:				Add:			
Rallies (IMT 31)		0.00		Legal Liability to Driver (IMT 28)		50.00	
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	
Trailers (IMT 30)		0.00		Rallies (IMT 31)		0.00	
				PA Owner Driver CSI Rs 200000		100.00	
				Geographical Area Extension (IMT 1)		0.00	
				IMT 15			
Additional Loading							
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) 750000			
Automobile Association (IMT 8)		0.00					
Handicap Discount (IMT 12)		0.00					
Vehicle Use (IMT 13)		0.00					
No Claim Discount		(25%)					
		-12154.56					
Any Other Loading/Discount		(-44.73%)		Any Other Loading Discount			
		-16310.20					
Net (A)		20153.48		Net (B)		5081.00	
Co-Insurance Details							
Co-Insurer 1		Agent No./Share		Section 1 (A + B)		Rs. 25234.48	
Co-Insurer 2		No Co-Insurer		Add Service Tax		5711.11	
		No Co-Insurer		Premium Paid Rs.		46504.82	
Under Hire Purchase /Hypothecated/Lease Agreement with NA				Nominees: MANINDER SINGH ANAND(Owner Driver),			
Subject to IMT Endorsement Nos. 28							
Limitation as to use :The policy covers use of vehicle for any purpose other than hire or reward, carriage of goods (other than samples or personal luggage), organized racing, pace making, speed testing, reliability trails, Use in connection with Motor 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							
No claim bonus will only be allowed, provided the policy is renewed within 90 days of the expiry date of the previous policy							
The preceding year 20 %		Preceding two consecutive year 25%		Preceding three consecutive year 35%		Preceding four consecutive year 45%	
						Preceding five consecutive year 50%	
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.							
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.							
Limit of Liability				Deductible under Section I			
Under Section II-I(i)		Such amount as is necessary to meet the requirements of the Motor Vehicles Act, 1988					
Under Section II-I(ii)		As per premium computation table		Voluntary Excess:			
Under Section III		PA Owner- Driver as per premium computation table					
Compulsory Excess:		For Vehicle CC not exceeding 1500 cc, Rs 1000/-		For Vehicle CC exceeding 1500 cc, Rs 2000/-			
Inspection Status							
Inspection Date		Inspection Ref No.:		Inspecting Agency			
Section 2: On Road Protector Coverage							
Coverages		Premium Rs.		Limit Of Liability			
Basic Premium (A)				NA			
Medical Extension Premium (B)				NA			
Total Premium (A+B) under Sec 2		0.00					
Section 3: Value Auto Coverage							
Coverages		Premium Rs.		Limit Of Liability			
Depreciation Waiver Cover		15479.23		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**		0.00		NA			
Basic Premium				NA			
Discount (If Opted On Named Basis)		0.00					

Medical Expenses - Total Premium	0.00				
Personal Accident Cover-Owner	40	Limit Of Liability	Numbers	C.S.I Each Insured	Total C.S.I
Personal Accident Cover-Insured Person's	NA	Owner Driver	1		50000
		Insured Person's	-		-
No Claim Bonus Protection	0.00	Claim amount upto Rs. 5000 not available as per Coverage Wordings.			
Increased Property Damage Liability Benefit	40.00	NA			
Wreckage/Debris Removal & Transhipment Cost	0.00	Rs.100000			
Towing & /or Removal & Storage Of The Insured Vehicle	0.00	NA			
Transport,Redelivey or Repatriation Of Repaired Vehicle	0.00	NA			
Accomodation & Travelling Expenses	0.00	NA			
Premium Bifurcation (Rs.)					
Section 1 (Rs.)	Section 2 (Rs.)	Section 3 (Rs.)	Gross Premium (Rs.)	Service Tax (Rs.)	Net Premium (Rs.)
25234.48	0.00	15559.23	40793.71	5711.11	46504.82
Under Hire Purchase /Hypothecated/Lease Agreement with NA			Nominees: MANINDER SINGH ANAND(Owner Driver) ,		
Subject to IMT Endorsement Nos. 28					
Limitation as to use :The policy covers use of vehicle for any purpose other than hire or reward, carriage of goods (other than samples or personal luggage), organized racing, pace making, speed testing, reliability trails, Use in connection with Motor 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					
No claim bonus will only be allowed, provided the policy is renewed within 90 days of the expiry date of the previous policy					
The preceding year 20 %	Preceding two consecutive year 25%	Preceding three consecutive year 35%	Preceding four consecutive year 45%	Preceding five consecutive year 50%	
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.					
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.					
Limit of Liability			Deductible under Section I		
Under Section II-I(i)	Such amount as is necessary to meet the requirements of the Motor Vehicles Act, 1988				
Under Section II-I(ii)	As per premium computation table		Voluntary Excess:		
Under Section III	PA Owner- Driver as per premium computation table				
Compulsory Excess :					
For Vehicle CC not exceeding 1500 cc, Rs 1000/-					
For Vehicle CC exceeding 1500 cc, Rs 2000/-					
Inspection Status					
Inspection Date:		Inspection Ref No.:		Inspecting Agency	
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 Number	Previous Insurer Name and Address			Policy Expiry Date	
88549858	ITGGI NEW DELHI NEW DELHI 0			07/08/2015	
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	
CHEQUE	46505.00	000719	08/06/2015	KOTAK MAHINDRA BANK	
Amount Received	46505.00				
In the Event Of dishonour of premium cheque,policy stands automatically cancelled ab-initio.			For IFFCO-TOKIO General Insurance Co. Ltd		
			 Authorised Signatory		



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.