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1. visit <https://scan.me/download>
2. Download the QR code scanning app
3. Scan the QR code on this policy and be assured that you have an original policy

Reliance Passenger Carrying Vehicle Package Policy Certificate cum Policy Schedule

Policy Number : 2004262340000303	Proposal/Covernote No: R09051605046
Insured Name : M/s The Kalgidhar Trust Baru Sahib	Period of Insurance : From 00:01 Hrs on 17-May-2016 to 23:59 Hrs of 16-May-2017
Communication Address : Gurudwara Baru Shaib Tehsil Pachhad Distt Sirmour Baru Sahib Pachhad Himachal Pradesh India 173101	Policy Issuing Branch : 2nd Floor, S.c.o-147-148, Madhya Marg, Sector -9 C,,Chandigarh,Chandigarh,Haryana,160009
Mobile No : NA	Email-ID : NA

Insured Vehicle Details			
Registration No.	HP164574	Mfg. Month & Year	MAY-2012
Make / Model & Variant	Force Motors/Trax & Toofan Classic..	CC / HP	2596
Engine No. / Chassis No.	7020900 / PO16422	LCC Including Driver	14
Type of Body	NA	Total Premium ₹	22065.00
RTO Location	HIMACHAL PRADESH - Rajgarh	Total IDV ₹	246100.00
Manufacturer fully build in	Yes	Hypothecation/Lease	Axis Bank Ltd,
Vehicle Category	Bus	Vehicle Usage Type	Private Carriage
Vehicle Usage Sub Type			

Insured Declared Value (IDV)			
Chasis IDV ₹	0.00	Non Electrical Accessories ₹	0.00
Body IDV ₹	0.00	CNG / LPG Kit ₹	0.00
Vehicle IDV ₹	246100.00	Trailer / Side Car ₹	0.00
Electrical / Electronic Accessories ₹	0.00	Total IDV ₹	246100.00

Premium Summary			
Own Damage - Section I	Amount (₹)	Liability - Section II	Amount (₹)
Basic OD	1106.35	Basic Liability (TPPD 1)	18471.00
Covers for Lamps Tyres/Tubes Mudguards/Bonnet/Side parts etc (IMT-23)	165.95	Total Basic Liability Premium	18471.00
Total Basic Own Damage Premium	1272.30	PA Benefits - Section III	
Less		Legal Liability to paid driver and/or Conductor and/or cleaner	100.00
Deduct 45 % for NCB	-572.54	TOTAL LIABILITY PREMIUM	18571.00
Sub Total of Deductions	-572.54	TOTAL PACKAGE PREMIUM (Sec I + II + III)	19271.00
TOTAL OWN DAMAGE PREMIUM	699.76	Add: Service Tax (Including Swachh Bharat Cess)	2794.29
TOTAL PREMIUM PAYABLE (₹)			22065.00

Subject to I.M.T.Endt.Nos. & Memorandum printed/herein/attached hereto. IMT 40,23,21,7

Special Conditions : NA

Policy has been issued with reference to vehicle inspection report, reference lead no. 0 & special conditions. The inspection report remarks can be viewed on company's website by the lead no.

Consolidated Stamp duty Paid vide GRAS GRN No. MH007537205201516E dated 23 February 2016** ** Not Applicable for the State of Jammu & Kashmir
"The shortfall/excess in the TP Premium will be collected/refunded after the release of the IRDA OF INDIA circular which shall be effective from 1st April, 2015"

20brg257/Goldkey Insurance Brokers Pvt Ltd

9216955124

goldkeydaya@yahoo.in

Intermediary Code/Name	Intermediary Contact No.	Intermediary E-mail ID
Deductible under Section-I	: (i) Compulsory deductible ₹ 500.0/- (ii) Additional compulsory deductible ₹ 0/- (iii) Voluntary deductible ₹ 0.0/-	
Limits of liability	: PA cover for owner driver under section III CSI ₹ 0.0/- (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/-, TPPD 2 Sum Insured - ₹ 6,000/-).	

General Insurance

Limitations as to use : The policy covers the use only under a permit within the meaning of Motor Vehicle Act, 1988 or such a carriage falling under sub-section (3) of Sec 66 of the Motor Vehicle Act, 1988. The Policy covers use for any purpose other than: (a) Organized racing (b) Pace making (c) Speed testing (d) Reliability trials (e) Use whilst drawing a trailer except the towing (other than for reward) of any one disabled mechanically propelled vehicle.

Persons/Classes of persons entitled to drive : Any person including insured: Provided that a person driving holds a valid driving license at the time of the accident and is not disqualified from holding or obtaining such a license. Provided that the person holding a valid learner's license may drive the vehicle when not used for the transport of passengers at the time of the accident and that such a person satisfies the requirements of Rule 3 of the Central Motor Vehicles Rules, 1989.

"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"

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

I/We hereby certify that the Policy to which the certificate relates as well as this certificate of insurance are issued in accordance with the provision of Chapter X and Chapter XI of M.V. Act, 1988.

*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.

Note: In the event of dishonor of cheque, this policy document automatically stands cancelled from inception irrespective of whether a separate communication is sent or not.

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

Safeguard your transaction by paying your premium via crossed cheque/DD in favour of Reliance General Insurance Co. Ltd.

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 Passenger Carrying Vehicle Package Policy Certificate Cum Policy Schedule. In witness whereof this Policy has been signed at Mumbai on policy start date in lieu of Proposal/Covernote No. as mentioned in the policy.

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

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.

Note: Kindly acknowledge the receipt of this policy. In case you find any variations against your proposal or any discrepancy in the policy, kindly contact us immediately.

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

In the absence of any communication from you within a period of 15 days of receipt of this letter, we will consider that the issued policy is in order and as per your proposal.

For Reliance General Insurance Co. Ltd.



Authorised Signatory

Risk Assumption Letter

Dear M/ THE KALGIDHAR TRUST BARU SAHIB

Thank you for choosing Reliance General Insurance.

Please find enclosed policy no.: 2004262340000303 which has been issued based on the details declared by the applicant.

Insured Vehicle Details			
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Manufacturer fully build in	Yes	Hypothecation/Lease	Axis Bank Ltd,

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Body IDV ₹	0.00	CNG / LPG Kit ₹	0.00
Vehicle IDV ₹	246100.00	Trailer / Side Car ₹	0.00
Electrical / Electronic Accessories ₹	0.00	Total IDV ₹	246100.00

Previous Policy Details		
Previous Year Policy No.	Period of Insurance	Previous Policy-Claim Status
000000002866055	From : 2015-05-17 00:00:00.0 To : 16-May-2016 midnight	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No

YOU HAVE OPTED FOR THE FOLLOWING COVERS

Standard Cover

Vehicle Own Damage + Third Party Coverage

- Electrical/electronic accessories
- Non-electrical accessories
- Bi-fuel kits comprising LPG/CNG

Add-on Covers

Nil Depreciation Cover

No deduction for depreciation on vehicle parts other than tyres and tubes with respect to approved partial loss claims.

Additional towing Charges

Provides cover for towing charges over and above the standard policy guideline as per the cover opted by customer (Sum Insured - ₹ 0.0/-).

Please take a moment to carefully check your policy details mentioned above and in the policy schedule. Kindly confirm that the same are in order. In case of discrepancies, please let us know immediately. You can write to us at services.rgicl@relianceada.co.in or call us on 1800 3009 (toll free) for necessary changes/rectification. In the absence of any communication from you within a period of 15 days of receipt of this letter, we will consider that the issued policy is in order and as per your proposal. Non disclosure and/or misrepresentation of claims in the previous policy period can lead to cancellation of your policy or rejection

For Reliance General Insurance Co. Ltd.



Authorised Signatory

General Insurance

Know your Policy

Remember to carefully go through the Risk Assumption Letter and confirm your personal as well as your

In case of any discrepancy in the policy details, kindly revert within 15 days from the policy start date on 1800 3009 (toll free) or visit any of our branches. Kindly refer to the Key Feature Document and Policy Wording at www.reliancegeneral.co.in to understand your policy better and learn more about the policy coverages, add-on covers and Policy Exclusion. This document is a statement of the specific provisions that form the Terms and Conditions of this Policy.

What documents do you require for making any change to your Policy

1. Changes in vehicle make & model/cubic capacity/seating capacity/engine & chassis no./year of manufacture/registration no./ location/address

Documents required: Letter for change, policy copy and registration certificate copy along with additional premium cheque, if applicable.

2. Changes in electrical and non electrical accessories/CNG/LPG kit

Documents required: Letter for addition, policy copy, invoice copy of accessories, endorsed registration certificate copy (for CNG/LPG kit) and cheque for additional premium.

3. Changes in financier details (Hypothecation/Lease/Hire purchase)

Documents required: : Letter for change, policy copy, endorsed registration certificate copy and no objection certificate from financier (not mandatory for deletion, if registration certificate copy is endorsed).

How to register a Claim - Cashless



Report vehicle at Network Garage



Claim registration by Network Garage



Survey, Document verification, Loss Assessment & Re-inspection



Cashless Amount Confirmation



Vehicle Delivery

How to register a Claim - Reimbursement



Registration of Claim



Report Vehicle at Garage



Survey, Document verification, Loss Assessment and Re-inspection



Vehicle Delivery



Submission of Original Repair Bills + Payment Receipt



Claim Settlement to Customer

What documents do you require to register a Claim

- 1.Claim form duly filled and signed (company stamp in case of company registered vehicles)
- 2.Registration copy
- 3.Driving License of the driver at the time of loss
- 4.Policy copy
- 5.Vehicle fitness certificate
- 6.Vehicle route permit
- 7.Vehicle carriage permit
- 8.Road tax copy
- 9.Load Challan (if applicable)

Note: 1. As soon as a claim occurs, please intimate immediately at our call centre **1800 3009 (toll free)**. Delay in intimation would result in the violation of policy

How to renew your policy conveniently



Visit reliancegeneral.co.in and renew online



Call 1800 3009 and renew



Submit a cheque/DD along with signed Renewal Notice to branch/agent and renew

Payment Modes

-  Internet banking
-  Cheque/DD
-  Credit/Debit Card