



Reliance Commercial Vehicles (Passengers Carrying 4W>6 & 3W>17) Package Policy- Schedule

Policy No: 19A09814/Anshu Gupta	Proposal/Covernote No: R06092273947
Insured Name : M SMORADABAD INSTITUTE OF TECHNOLOGY	Period of Insurance: From 00:00 Hrs on 08-Sep-2022 to Midnight of 07-Sep-2023
Communication Address & Place of Supply : C/O/MORADABAD EDU TRUST MIT CAMPUS RAMGANGA VIHAR PHASE 2 MORADABAD MORADABAD -244001,UTTAR PRADESH,INDIA,244001	Policy Issuing Branch : 1ST FLOOR, A-BLOCK, SURAJ DEEP COMPLEX, 1 JOPLING ROAD,, LUCKNOW,,UTTAR PRADESH, 226001
Mobile No : 9927046963	Tax Invoice No. & Date : R06092273947 & 07 Sep 2022 11:16
Email-ID : agrashish87@gmail.com	GSTIN/UIN & Place of Supply: 09AABTM9594L1Z0 and UTTAR PRADESH

Registration No.	UP21CN0649	Mfg. Month & Year	APR-2018
Make / Model & Variant	Eicher/Pro & 3009 L Bus	CC / HP / Watt	3298
Engine No./Chassis No.	E424CDJD208592/MC2P2LRT0JD401722	LCC Including Driver	63
Type of Body	NA	Total Premium ₹	70340.00
RTO Location	UTTAR PRADESH - Moradabad	Total IDV ₹	1440000.00
Manufacturer fully build in	Yes	Hypothecation/Lease	NA
Vehicle Category	Bus	Vehicle Usage Type	Contract Carriage
Vehicle Usage Sub Type	School Bus		

Chassis IDV ₹	0.0	Non Electrical Accessories ₹	0.0
Body IDV ₹	0.0	CNG / LPG Kit ₹	0.0
Vehicle IDV ₹	1440000	Trailer / Side Car ₹	0.0
Electrical / Electronic Accessories ₹	0.0	Total IDV ₹	1440000.00

Own Damage - Section I	Amount(₹)	Liability - Section II	Amount (₹)
Basic OD	1226.32	Basic Liability (TPPD 1)	58382.00
Covers for Lamps Tyres/Tubes parts etc (IMT-23)	183.95	Total Basic Liability Premium	58382.00
Total Basic Own Damage Premium	1410.27	PA Benefits - Section III	
Less		Legal Liability to paid driver and/or Conductor and/or cleaner	100.00
Deduct 20 % for NCB	-282.05	TOTAL LIABILITY PREMIUM	58482.00
Sub Total of Deductions	-282.05	TOTAL PACKAGE PREMIUM (Sec I + II + III)	59610.00
TOTAL OWN DAMAGE PREMIUM	1128.22	CGST (@9.00 %)	5365.00
		SGST (@9.00 %)	5365.00
TOTAL PREMIUM PAYABLE (₹)			70340.00

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

GSTIN: 09AABCR6747B1ZE

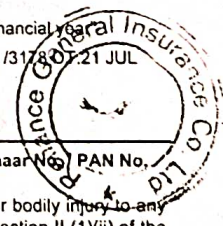
HSN: 997134 Description of services: Motor vehicle Insurance Service

*As per the GST regulations, the amount of GST will not be refunded if the policy / endorsement is cancelled after 30th September of the next financial year.

Consolidated Stamp duty Paid vide Letter of Authorisation No "LOA NO.CSD/411/2022/ (Validity Period from Dt. 21/07/2022 to Dt. 15/07/2023) /3178 DT 21 JUL 2022" at General Stamp Office, Mumbai ** Not Applicable for the State of Jammu & Kashmir

19A09814 / Anshu Gupta	9412244588	mbd.saurabh75@gmail.com	POS UID Aadhaar No	PAN No.
Intermediary Code/Name	Intermediary Contact No.	Intermediary E-mail ID		

Limits of liability : PA cover for owner driver under section III CSIR 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/-).



Reliance General Insurance Company Limited, IRDAI Registration No. 103

An ISO 9001:2015 Certified Company

Registered & Corporate Office: Reliance General Insurance Company Limited, 6th Floor, Oberoi Commerz, International Business Park, Oberoi Garden City, Off Western Express Highway, Goregaon (East), Mumbai - 400 063.

Corporate Identity No. U66603MH2000PLC128300. UIN: IRDAN103RP0012V02100001, Trade Logo displayed above belongs to Anil Dhirubhai Ambani Ventures Private Limited and used by Reliance General Insurance Company Limited under License. RGI/MCOM/CO/PCV/PS/Ver. 1.3/310118.

Ashish Agrewal → 9927046963 / 8909256969

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 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.

Deductible under Section-I : (i) Compulsory deductible ₹1500.0/- (ii) Additional compulsory deductible ₹0 (iii) Voluntary deductible ₹ 0.0/-

Compulsory PA cover for owner driver :
 Insured is not eligible for compulsory PA cover for owner driver in the policy as the same has not been opted for the reasons allowed as per motor tariff and/or basis insured's declaration given below:
 "If we hereby declare that If we hold an effective personal accident insurance policy covering death and permanent disability (total & partial) and/ or compulsory personal accident (CPA) for owner driver in other vehicles; whereby the Sum Insured limit is of Rs 1,500,000 or more in all such above mentioned conditions."
 In case you have missed it, please opt for compulsory PA cover by payment of additional premium as applicable. Liability of insurance company shall commence from the date of receipt of such additional premium.
 "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
Statutory Provisions

"As per Section 146 of the Motor Vehicle Act, 1988 it is Mandatory to have your vehicle insured against third party risk."

As per Section 196 of the Motor Vehicle Act, 1988 driving an uninsured vehicle is punishable with fine or Rs. 2000 and/or imprisonment up to 3 months for the first offence and fine of Rs 4000 and/or imprisonment up to 3 months for the second offence."

"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

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

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 Miscellaneous and Special Types of Vehicles Package Policy Certificate Cum Policy Schedule. In witness whereof this Policy has been signed at Mumbai on policy tax invoice date in lieu of Proposal/Covernote No. as mentioned in the policy.

This document shall be treated as a Tax Invoice as per Rule 46 of the Central Goods and Services Tax Rules 2017.

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.

In case of a renewal, the benefits provided under the policy and/or terms and conditions of the policy including premium rate may be subject to change.

As per National Highways Authority of India kindly ensure to affix FASTag on your vehicle.

Grievance Clause :- For resolution of any query or grievance. Insured may contact the respective branch office of the Company or may call at 1800 3009 or may write an email at rgicl.services@relianceada.com. In case the insured is not satisfied with the response of the office, insured may contact the Nodal Grievance Officer of the Company at rgicl.grievances@relianceada.com. In the event of unsatisfactory response from the Nodal Grievance Officer, insured may email to Head Grievance Officer at rgicl.headgrievances@relianceada.com. In the event of unsatisfactory response from the Head Grievance Officer, he/she may, subject to vested jurisdiction, approach the Insurance Ombudsman for the redressal of grievance. Details of the offices of the Insurance Ombudsman are available at IRDAI website www.irda.gov.in or on company website www.reliancegeneral.co.in or on www.gbic.co.in. The insured may also contact the following office of the Insurance Ombudsman within whose territorial jurisdiction the branch or office of the Company is located. Shri. N. P. Bhagat Office of the Insurance Ombudsman 6th Floor, Jeevan Bhawan, Phase-II, Nawal Kishore Road, Hazratganj, Lucknow - 226 001. Tel.: 0522 - 2231330 / 2231331 Fax: 0522 - 2231310 Email: bimalokpal.lucknow@gbic.co.in | Shri. Ajesh Kumar Office of the Insurance Ombudsman, Bhagwan Sahai Palace 4th Floor, Main Road, Naya Bans, Sector 15, Distt: Gautam Buddh Nagar, U.P-201301. Tel.: 0120-2514250 / 2514252 / 2514253 Email: bimalokpal.noida@gbic.co.in

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 (022) 48903009 (Paid) 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

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

Special Conditions : ACERemark as ACE of Rs.25000 Additional Compulsory Excess of Rs.5000.0 RGICL_ORB.

For Reliance General Insurance Co. Ltd.

