

# Welcome

**Mr. A KANNAN**  
**S/O ALAGAR SAMY NO**  
**1/102 AMMAN STREET THOPPUR MADURAI**  
**TIRUMANGAIAM, TAMIL NADU, India, 625008**  
**6374460153**

**From here on,  
you're our responsibility.**

Welcome on board.  
Your Reliance Commercial Vehicles (GCV Other than 3 Wheelers Public) Package Policy - Schedule, with Policy Number 120422423340003065 is now live to access your policy anytime, anywhere download our Reliance Selfi App and enjoy a host of special features.



Download Now |  



**My Policy**  
Attach, Access or  
Download your policy



**Claim Status**  
Register, Track  
or Submit claim  
documents



**Locator**  
Go cashless,  
Tap and spot from  
amongst 5000+  
network garages.

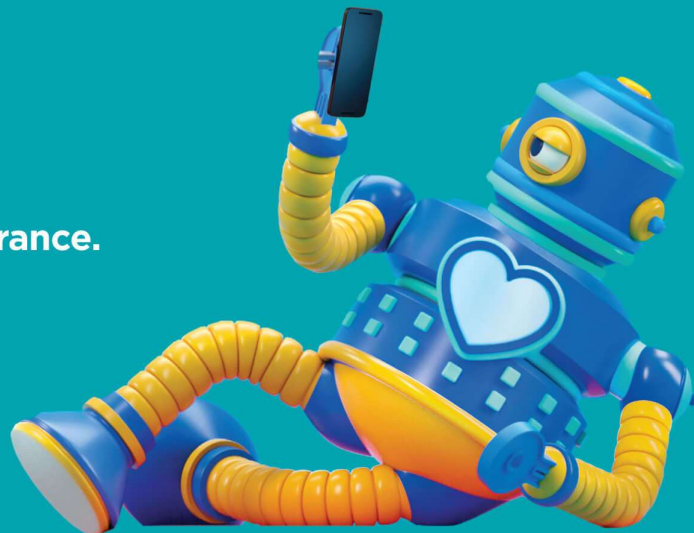


**Video Claim  
Assistance**  
Intimate claims  
instantly through  
live video streaming.

**Now Live Smart**  
**With Reliance general Insurance.**

**Tech+** 

**Best Regards,**



[reliancegeneral.co.in](http://reliancegeneral.co.in)



022 4890 3009 (Paid)



74004 22200 (WhatsApp)



**Reliance Commercial Vehicles (GCV Other than 3 Wheelers Public) Package Policy - Schedule**

<b>Policy Number :</b> 120422423340003065	<b>Proposal/Covernote No:</b> R20032435133
<b>Insured Name :</b> MR. A KANNAN	<b>Period of Insurance :</b> From 00:00 Hrs on 21-Mar-2024 to Midnight of 20-Mar-2025
<b>Communication Address :</b> S/O ALAGAR SAMY NO 1/102 AMMAN STREET THOPPUR MADURAI MADURAI, TIRUMANGALAM, TAMIL NADU, India, 625008.	<b>Policy Issuing Branch :</b> No. 55, Sri Meenakshi Plaza, 1st Floor, 80 Feet Road, Anna Nagar , MADURAI, TAMIL NADU, 625020.
<b>Mobile No :</b> 6374460153	<b>Tax Invoice No. &amp; Date:</b> R20032435133 & 20 Mar 2024 01:22
<b>Email-ID :</b> NA	<b>GSTIN/UIN &amp; Place of Supply :</b> NA

Insured Vehicle Details			
<b>Registration No.</b>	TN793709	<b>Mfg. Month &amp; Year</b>	JUN-2013
<b>Make / Model &amp; Variant</b>	ASHOK LEYLAND DOST & LE	<b>CC / HP</b>	1478
<b>Engine No. / Chassis No.</b>	YDH022005P / MB1AA22E0DRX46805	<b>LCC Including Driver</b>	2
<b>Type of Body</b>	NA	<b>GVW</b>	2500
<b>RTO Location</b>	TAMIL NADU - Sankarankovil	<b>Total Premium</b>	19,343.00
<b>Carrier Type</b>	Public	<b>IDV</b>	170,000.00
<b>Manufacturer fully build in</b>	Yes	<b>Hypothecation/Lease</b>	NA
<b>Vehicle Sub Class</b>	TRUCK	<b>Goods Type</b>	Non Hazardous

Insured Declared Value (IDV)			
<b>Chassis IDV</b>	0.00	<b>Non Electrical Accessories</b>	0.00
<b>Body IDV</b>	0.00	<b>CNG / LPG Kit</b>	0.00
<b>Vehicle IDV</b>	170,000.00	<b>Trailer / Side Car</b>	0.00
<b>Electrical / Electronic Accessories</b>	0.00	<b>Total IDV</b>	170,000.00

Premium Summary			
<b>Own Damage - Section I</b>	<b>Amount ( ` )</b>	<b>Liability - Section II</b>	<b>Amount ( ` )</b>
Basic OD	924.12	Basic Liability (TPPD 2)	16,049.00
Total Basic Own Damage Premium	924.12	Less: Restricted Third Party Property Damage to Rs 6000/- (IMT - 20)	-200.00
		<b>Total Basic Liability Premium</b>	<b>15,849.00</b>
		<b>PA Benefits - Section III</b>	
		Compulsory PA cover to Owner Driver	375.00
		<b>Total PA Premium</b>	<b>375.00</b>
		Legal Liability to paid driver and/or Conductor and/or cleaner	50.00
		<b>TOTAL LIABILITY PREMIUM</b>	<b>16,274.00</b>
		<b>TOTAL PACKAGE PREMIUM (Sec I + II + III)</b>	<b>17,198.00</b>
		CGST on OD Premium (@9.00 %)	121.00
		SGST on OD Premium (@9.00 %)	121.00
		CGST on TP Premium (@6.00 %)	951.00
		SGST on TP Premium (@6.00 %)	951.00
<b>TOTAL OWN DAMAGE PREMIUM</b>	<b>924.12</b>		
<b>TOTAL PREMIUM PAYABLE ( ` )</b>			<b>19,343.00</b>

Subject to I.M.T.Endt.Nos. & Memorandum printed/herein/attached hereto. IMT 20,40,21

GSTIN :33AABCR6747B1ZN,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."

PA-Nominee Details	Name	Age	Relation
1	MR	0	Others

Consolidated Stamp duty Paid vide Letter of Authorisation "NO ENF-1/LOA/ENF-1/CSD/52/2024/(Validity Period Dt.01/02/2024 to Dt.01/12/2024)/1163 Date 31-01- 2024" at General Stamp Office, Mumbai. \*\* Not Applicable for the State of Jammu & Kashmir

<b>22BRG690 / ZOPPER INSURANCE BROKERS PRIVATE LIMITED</b>	<b>8929876286</b>	<b>aakash@bimaboss.in</b>	
<b>Intermediary Code/Name</b>	<b>Intermediary Contact No.</b>	<b>Intermediary E-mail ID</b>	<b>POS UID Aadhaar No. / PAN No.</b>

- Limits of liability** : PA cover for owner driver under section III CSI ₹ 1500000 (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/-).
- 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.
- 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 ₹ 500/- (ii) Additional compulsory deductible ₹ 0/- (iii) Voluntary deductible ₹ 0/-

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](http://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."

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.

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

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 affixed 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 02248903009 or may write an email at [rgicl.services@relianceada.com](mailto: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](mailto: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](mailto: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](http://www.irda.gov.in) or on company website [www.reliancegeneral.co.in](http://www.reliancegeneral.co.in) or on [www.gbic.co.in](http://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.

Office of the Insurance Ombudsman, Fatima Akhtar Court, 4th Floor, 453, Anna Salai, Teynampet, CHENNAI – 600 018. Tel.: 044 - 24333668 / 24335284 Fax: 044 - 24333664 Email: [bimalokpal.chennai@cioins.co.in](mailto:bimalokpal.chennai@cioins.co.in)

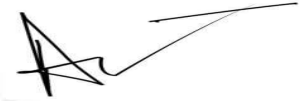
**Note:** Kindly acknowledge the receipt of this policy. In case you find any variations against your proposal or any discrepancy in the policy, kindly contact us immediately.

In the unfortunate event of a claim, please call quoting your Policy No. on [022 48903009\(Paid\)](tel:02248903009) 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.

**Special Conditions :** NA

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

**For Reliance General Insurance Co. Ltd.**



**Authorised Signatory**

