

**I.K. GUJRAL PUNJAB TECHNICAL UNIVERSITY
(REGISTRAR OFFICE)**

Estd. Under Punjab Technical University Act, 1996 (Punjab Act No. 1 of 1997)

(Letter of Quotation)

Ref.No.IKGPTU/REG/DR/GA/ 730

Dated :- 27/7/2022

Through Website

ਵਿਸ਼ਾ:- ਯੂਨੀਵਰਸਿਟੀ ਵਹੀਕਲ (03 ਇਨੋਵਾ ਕਾਰਾਂ) ਦੀ Insurance Renew ਕਰਵਾਉਣ ਸਬੰਧੀ।


ਸ੍ਰੀ ਮਾਨ ਜੀ

ਯੂਨੀਵਰਸਿਟੀ ਦੀਆ (03 ਇਨੋਵਾ ਗੱਡੀਆਂ ਦੀ Insurance ਕਰਵਾਉਣ ਲਈ ਗੱਡੀਆਂ ਦੀਆ ਆਰ ਸੀਜ ਅਤੇ ਪੁਰਾਣੀਆਂ Insurance ਦੀਆ ਕਾਪੀਆਂ ਨਾਲ ਨੱਥੀ ਹਨ। ਇਸ ਲਈ ਕੁਟੇਸਨਾ ਸੀਲਬੰਦ ਲਿਫਾਫੇ ਰਾਹੀਂ ਭੇਜਣ ਲਈ ਸੂਚਿਤ ਕੀਤਾ ਜਾਂਦਾ ਹੈ, ਗੱਡੀਆਂ ਦਾ ਵੇਰਵਾ ਹੇਠ ਲਿਖੇ ਅਨੁਸਾਰ ਹੈ:-

Sr No.	Vehicle Make	Registration No.	Passengers Capacity	Year of Manufacture.
1	Innova	PB09 AD 9741	7	2017
2	Innova	PB09 AD 9742	7	2017
3	Innova	PB09 AD 9743	7	2017

ਉਪਰੋਕਤ ਅਨੁਸਾਰ ਵੱਖ ਵੱਖ Insurance ਕੰਪਨੀਆਂ ਵਲੋਂ ਕੁਟੇਸਨਾ ਮਿਤੀ 01.08.2022 ਸਾਮ 5.00 ਵਜੇ ਤੱਕ ਯੂਨੀਵਰਸਿਟੀ ਸੈਂਟਰਲ

ਡਾਕ 1st Floor, G+7 Building ਤੇ ਜਮਾਂ ਕਰਵਾਇਆ ਜਾਣ ਜੀ। ਸਮੇਂ ਤੋਂ ਬਾਅਦ ਆਈ ਕੁਟੇਸਨ ਮਨਜ਼ੂਰ ਨਹੀਂ ਕੀਤੀ ਜਾਵੇਗੀ।


Dy Registrar
General Administration.

CC:-

1. Registrar Office, For Information
2. File

I. K. Gujral Punjab Technical University, Jalandhar

Jalandhar Kapurthala Highway, Near Pushpa Gujral Science City, Kapurthala - 144 603

CERTIFICATE OF REGISTRATION PUNJAB STATE



PB09AD9742

E. NO. 2GDA107552
CH. NO. MBJB8EM801521897
REGD. DATE 15-09-2017

Name: HIG PUNJAB TECHNICAL UNIVERSITY

SONWAL

Address: JALANDHAR KAPURTHALA ROAD

KAPURTHALA

TOYOTA

141001

06/2317 INNOVA CRYSTA-IG(GX/7S)MT

LINLUGP

REF. MFG. DATE
MFG. DATE
MAKE
CLASS

NO. OF CYL. 4
UNLADEN WT. 1805
SEATING CAP. 7
STANDING CAP. 7
FUEL USED DIESEL
CC. 2393
BODY TYPE SALOON
WHEEL BASE 2750
TAX [OTT] 14-09-2032

COLOUR SUP WHITE

PURPOSE NEW

TRFR. DATE:

OWNER SRLA

VALID UPTO 14-09-2032

CURR. ISSU. AUTH
KAPURTHALA

Form 23A

Date : 09/08/2021

Policy No. : V8837796

THE I.K. GUJRAL PUNJAB TECHNICAL UNIVERSITY
JALANDHAR KAPURTHALA HIGHWAY,
JALANDHAR,
PUNJAB, Pincode : 144001
Intermediary Name : GIRNAR INSURANCE BROKERS PVT
LTD - MTD
FPV

To renew SMS, REN to 9222211100

To Activate Road Side Assistance(RSA) Cover,
SMS "ACTIVATE POLICY V8837796 " To 9222211100
(Standard SMS charges applicable)

Dear THE I.K. GUJRAL PUNJAB TECHNICAL UNIVERSITY

Welcome to the Future Generali Experience.

We thank you for choosing Motor Secure insurance policy. Your Policy No. is V8837796. Motor Secure policy offers your vehicle and yourself protection against any unforeseen vehicle accidents and loss to third party property or life arising there from as per the coverage mentioned in the attached policy terms and conditions. We request you to kindly go through the same to acquaint yourself with the available coverage.

Our initiatives will provide you with the highest standards of service, convenience and quality in motor insurance. Some of our customer conveniences are as mentioned below:

1. Preferred Garages: We have a wide network of preferred garages that offer direct settlement facilities.
2. We also arrange a pickup facility for the damaged vehicle from the place of accident to our preferred garage for repairs. You just have to call us. Expenses incurred for such facility is subject to the limit of towing charges as mentioned in the attached policy terms and conditions.
3. Multiple Modes of Claim notification-In the unfortunate circumstances of an accident, you may notify us for a claim by sending an SMS MOTORCLAIM to 9222211100 (Standard SMS charges applicable) or by calling us at 1800-220-2333/ 1860-500-3333/022-67837800 or by sending an email to fgcare@futuregenerali.in or walk into any of our nearest offices.

It will always be our endeavour to constantly better your experience by innovating and evolving our basket of conveniences. We strive to deliver service which is personalized and is totally transparent. It is our aim to be with you in your time of need.

The policy has been issued on the basis of the information provided by you. The extract of the information has been enclosed for your reference. We would request you to peruse the policy and satisfy yourself that it meets with your requirement fully.

Please note : Transfer of benefits under this insurance policy is not automatic on the sale of the vehicle. The transferee must apply within 14 days from the date of transfer of vehicle in writing to the insurance company with full details in a duly signed fresh proposal form alongwith evidence of sale and transfer fees of ₹. 50/- + Goods and Service Tax.

**NCB has been allowed 45% on the basis of your declaration of 'No Claims' in your expiring policy. In case, we find that this declaration is incorrect and/or false, all benefits under the Policy in respect of Section I of the policy will stand forfeited.

We would like to assure you that the electronic copy of your policy is as authentic and valid as the physical copy and it can be used as a proof of insurance wherever required.

Once again, thank you for choosing to insure your vehicle with Future Generali and we look forward to being of service to you.

Assuring you of our best services at all times.

If undelivered, please return to:

Future Generali India Insurance Company Limited
Sandhu Towers
2nd Floor
Ferozpur Road
Ludhiana
Punjab, 141001

For Future Generali India Insurance Co. Ltd.



(Authorized Signatory)

Please review the communication address, email or contact nos. noted on this letter for correctness. In case of any change please contact our nearest branch or call our care lines mentioned above. This will ensure you do not miss out on 'Service Updates' and 'Renewal Reminders'. Now you can buy Health, Personal Accident, Travel, Home, Motor insurance & also renew your Future Generali Private Car Insurance policy online. Visit us at www.futuregenerali.in
For any service request please sms SERVE to 9222211100. To provide feedback on our service, kindly sms HAPPY or UNHAPPY to 9222211100. We will call you back.



Future Generali India Insurance Company Limited, Registered and Corporate Office address: 801 and 802, 8th Floor, Tower C, Embassy 24X7
L.B.S. Marg, Vikhroli - West, Mumbai, Maharashtra - 400083 Care Line: 1800-220-233, 1860-500-3333, 022-67837800, Email: fgcare@futuregenerali.in
Website: www.futuregenerali.in. IRDA Regn No. 132, CIN - U66030MH12006PLC165287



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Tax Invoice

INSURED DETAILS	
Policy Number : V8837796	Address of Service Provider: Off Code-32, Future Generali India Insurance Co Ltd, Sandhu Towers, 2nd Floor, Ferozpur Road, Ludhiana, Punjab, Pincode - 141001
Invoice Number : 202103PNT0020949	
Reverse Charge : No	Area Code : Ludhiana Branch Office
Name of Insured/Proposer : THE I.K. GUJRAL PUNJAB TECHNICAL UNIVERSITY	FGI State Code : 03
Address : JALANDHAR KAPURTHALA HIGHWAY, JALANDHAR, JALANDHAR, PUNJAB, Pincode-144001	FGI GSTIN Number : 03AABCF0191R1ZJ FGI PAN Number : AABCF0191R
Place of Supply(State Code): 03	Intermediary Name \ Code: GIRNAR INSURANCE BROKERS PVT LTD \ 60055177
GSTIN / UIN Number : 03AAAJ1130G2ZS	Date of Issue / Invoice : 09/08/2021
Period of Insurance : From 18:34 hours of 09/08/2021 To Midnight of 08/08/2022	HSN : 997134
	Nature of Service : General Insurance Service

Received with thanks from a sum of ₹ 25,391.00 towards Premium on the above mentioned policy.

PARTICULARS	TAX(%)	PREMIUM(₹)
Gross Premium		21,518.00
Add : CGST	9%	1,936.62
Add : SGST	9%	1,936.62
Add : Cess		-
Total (Rounded to nearest rupee)		25,391.00

NOTE :

- In case of payment by cheque, in the event of dishonour of cheque for any reason whatsoever, insurance cover provided under this receipt automatically stands cancelled from the inception irrespective of whether a separate communication is sent or not.
- Excess amount, if any, will be adjusted against subsequent policies, or will be refunded on demand.

For FUTURE GENERALI INDIA INSURANCE CO. LTD.

Sharada

(Authorised Signatory)

Signature Not Verified

Digitally signed by S Future Generali India Insurance Co. Ltd.
Date: 2021.08.09 18:37:41 IST
Location: Mumbai

Note: This document is digitally signed by Sharada Ramakrishnan, Authorised Signatory of Future Generali India Insurance Company Limited on 09/08/2021



Future Generali India Insurance Company Limited, Registered and Corporate Office address: H01 and H02, 8th Floor, Tower C, Embassy 24X7 P L.B.S. Marg, Vikhroli - West, Mumbai, Maharashtra - 400083 Care Line: 1800-220-233, 1860-500-3333, 022-67837800, Email: fgcare@futuregenerali.com Website: www.futuregenerali.in. IRDA Regn.No. 132, CIN - U66030MH12006PLC163287



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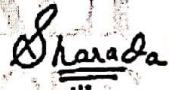


Future Secure Motor Insurance

CERTIFICATE OF INSURANCE CUM POLICY SCHEDULE - Form 51 of the Central Motor Vehicles Rules, 1989				
Policy Servicing : Off Code-32, Future Generali India Insurance Co Ltd, Sandhu Towers, 2nd Floor, Ferozpur Road, Ludhiana, Punjab, Pincode- 141001., Tel No: 0161-4683106				
Policy No.	: V8837796	Period of Insurance	: From 18:34 hrs of 09/08/2021 To Midnight of 08/08/2022	
Insured	: THE I.K. GUJRAL PUNJAB TECHNICAL UNIVERSITY	Covernote No	: - Dated: Zone: B	
Address	: JALANDHAR KAPURTHALA HIGHWAY, JALANDHAR, JALANDHAR, PUNJAB, 144001	Intermediary Name/Code	: GIRNAR INSURANCE BROKERS PVT LTD / 60055177	
		Telephone (Mob, Hom)	: 7551196989/7551196989	
		Email ID	: insurance.backoffice@girnarsoft.com	
GSTIN Number : 03AAAJP1130G2ZS		FGI GSTIN Number	: 03AABCF019IR1ZJ	
INSURED MOTOR VEHICLE DETAILS AND PREMIUM COMPUTATION				
Registration No., RTA Location	Make/Model of Vehicle	Engine No.	Chassis No.	
PB09AD9742 KAPURTHALA	TOYOTA INNOVA CRYSTA 2.8 GX AT 7 STR	2GDA107552	MBJJB8EM801521897	
Year of Manufacture	Cubic Capacity	Type of Body	Seating Capacity	Premium
2017	2755	SUV	7	25,391.00
DRIVERS CLAUSE :- Any person including the insured: Provided that a person driving holds an 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.				
LIMITATIONS AS TO USE - As per Motor Vehicle Rules, 1989 :- The Policy covers use of the vehicle for any purpose other than: a) Hire or Reward, b) Carriage of goods (other than samples or personal luggage), c) Organized racing, d) Pace making, e) Speed testing, f) Reliability Trials, g) Any purpose in connection with Motor Trade.				
Geographical Area : INDIA				
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 be good. For full details on coverage, terms, conditions and exclusions, please refer the standard policy wordings attached with this schedule.				
IMPORTANT - 1) All other Terms, Conditions and Exclusions as per attached Policy Wordings. 2) In case of payment by cheque, in the event of dishonor of cheque for any reason whatsoever, insurance cover provided under this document automatically stands cancelled from the inception irrespective of whether a separate communication is sent or not. **NCB has been allowed 45 % on the basis of your declaration of 'No Claims' in your expiring policy. In case, we find that this declaration is incorrect and/or false, all benefits under the Policy in respect of Section I of the policy will stand forfeited. Warranted that the *Vehicle insured herewith has a valid Pollution Under Control (PUC) Certificate as on the inception date of the policy. (*Not applicable for Electric Vehicles and New Non- Electric Vehicles).				
LIMITS OF LIABILITY				
Under Section II-I (i) : Death of or bodily injury - Such amount as is necessary to meet the requirements of Motor Vehicles Act, 1988		Under Section II-I (ii) : Damage to Third Party Property- ₹ 750000 /- in respect of any one claim or series of claims arising out of one event.		
		Compulsory Deductible Under Sec I - ₹ 2,000.00		
Hypothecation Agreement with:- NIL				
SPECIAL CONDITIONS - NIL				
ADDITIONAL EXCESS - NIL				





Policy No : V8837796		Period Of Insurance : From 18:34 hrs of 09/08/2021 To Midnight of 08/08/2022			
INSURED'S DECLARED VALUE					
For Vehicle - ₹	For Non Elec Accessories - ₹	For Side Car - ₹	For Elec Accessories - ₹	For Bi-Fuel Kit (CNG/LPG) - ₹	Total Value - ₹
750,000	-	-	-	-	750,000
SCHEDULE OF PREMIUM					
PARTICULARS	₹	₹			
A-OWN DAMAGE					
Basic Premium on Vehicle	10,029.00				
**Less : No Claim Discount 45%	4,513.05				
Add : Add-on Premium	8,062.50				
Total Own Damage Premium (A) (rounded off)		13,578.00			
B-LIABILITY					
Basic Premium including Premium for TPPD	7,890.00				
Add : Legal Liability to Paid Driver/Cleaner/Employees (No. of persons 1)	50.00				
Total Liability Premium (B)		7,940.00			
Total Annual Premium (A+B)		21,518.00			
Total Premium for the Policy Period		21,518.00			
Goods and Service Tax		3,873.24			
Total Premium (rounded off)		25,391.00			
Class of Vehicle: Private Car		Subject to Endorsement Nos. 22, 28,			
I/We hereby certify that the Policy to which this Certificate relates as well as this Certificate of Insurance are issued in accordance with the provisions of chapter X and chapter XI of M.V. Act, 1988.					
For FUTURE GENERALI INDIA INSURANCE CO. LTD.					
Receipt No : Y3323867		 (Authorized Signatory)			
Date of Issue : 09/08/2021					
Place of Issuance : Mumbai*					
*Address as mentioned below					
Note: This document is digitally signed by Sharada Ramakrishnan, Authorised Signatory of Future Generali India Insurance Company Limited on 09/08/2021					
For registration of your Motor Claims SMS MOTORCLAIM to 9222211100 (Standard SMS charges applicable)					

The stamp duty of Rs. 0.50/- paid by Letter Of Authorisation No. CSD/91/2021/2466/21, Dated 20-07-2021. Mudrank - 2017/C.R.97/M-1, dated 09/01/2018.

Product UIN : IRDAN132P0001V01200708

Infectious Disease / COVID-19 Exclusion

Notwithstanding any provision to the contrary, this Reinsurance / Insurance excludes any loss, damage, liability, expense, fines, penalties or any other amount directly or indirectly caused by, in connection with, or in any way involving or arising out of any of the following -including any fear or threat thereof, whether actual or perceived - :

- Any infectious disease, virus, bacterium or other microorganism (whether asymptomatic or not); or
- Coronavirus (COVID-19) including any mutation or variation thereof; or
- Pandemic or epidemic, as declared as such by the World Health Organization or any governmental authority.



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Annexure			
Forming part of policy number: V8837796			
Motor/Add-on Cover			
Serial No.	Add-on Description	UIN No.	Premium Amount -₹.
1	Road Side Assistance	IRDAN132P0001V03201213	250.00
2	Zero Depreciation Cap	IRDAN132P0001V02200910	5,075.00
3	Theft Or Loss Of Keys		1,087.50
4	Loss Of Personal Belongings - Maximum payable amount Laptop:Rs. 50,000 ;Maximum payable amount Mobile: Rs. 25,000		1,087.50
5	Consumables	IRDAN132A0039V01201718	562.50

Please refer the attached detailed policy wordings for the above mentioned coverages.

**FUTURE
GENERALI**
 TOTAL INSURANCE SOLUTIONS



Future Generali India Insurance Company Limited, Registered and Corporate Office address: 801 and 802, 8th Floor, Tower C, Embassy 24X7 P
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 Care Line:- 1800-220-233, 1860-500-3333, 022-67837800, Email: fgcare@futuregeneralindia.com
 Website: www.futuregeneralindia.in IRDA Regn.No. 132, CIN - U66030MH12006PLC165287



Dear THE I.K. GUJRAL PUNJAB TECHNICAL UNIVERSITY,

We wish to inform you that the Insurance policy number V8837796 has been issued on the basis of the proposal (via e-proposal/distance marketing/online/physical) and any other subsequent documents, submitted by you post understanding the Terms & Conditions of the policy and consequences of the risk proposed, to the Company for issuance of the policy.

You have agreed to issue this policy, subject to the Company's Board approved Underwriting Policy and that the Policy will come into force only after the Company is in receipt and realisation of full prescribed premium.

The Company shall have no liability under the Policy/contract of insurance if it is found that any of your statements, particulars, information, declarations, warranties, submitted in proposal or other documents are incorrect and/or untrue or any information is suppressed or the information provided is misleading or false in any respect on any matter [whether material or not material] which forms the base to issue the policy by the Company.

In case of any disagreement or objection or any changes with respect to the information mentioned in the transcript below, we request you to please revert back within 15 days from the date of receipt of this transcript or the policy start date whichever is earlier, failing which it shall be deemed that you are satisfied with the correctness of the details mentioned in the transcript.

Future Secure Motor Insurance - TRANSCRIPT/DECLARATION	
Sr.No	Insured Details
1	Insured Name
2	Registration address of the Insured
3	Communication address of the Insured
4	Residence Telephone no
5	Mobile no
6	Email id
Policy Details	
7	Policy Number
8	Risk start time and date
9	Risk end date
10	Renewal NCB %
Vehicle Details	
11	Make and Model of vehicle insured
12	Registration No
13	Engine No
14	Chassis No
15	Cubic Capacity
16	Year of Manufacturing
17	RTO where vehicle is/will be registered
18	Seating Capacity
19	Date of Registration / Purchase
20	Usage of the vehicle
21	Fuel Type
22	Hypothecation/Lease/Hire Purchase
23	Bank Name
24	Vehicle * being insured has valid Pollution Under Control (PUC) Certificate as on inception date of policy. (*Not applicable for New Vehicle)
Previous Insurance Details	
25	Previous Insurer Name
26	Expiring Policy No
27	Expiring Policy Expiry Date
28	No Claim Bonus % under expiring policy
29	Is there any claim in expiring policy
IDV Details	



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Website: www.futuregeneri.in IRJA Regn No. 172, CIN - U66030MH12006PLC163287



30	Vehicle IDV on Renewal	₹.750,000
31	Electrical Accessories IDV	₹.0
32	Non Electrical Accessories IDV	₹.0
33	CNG IDV	₹.0
34	Add on Plan	Plan I, Consumable , ,
Third Party Coverages Opted		
35	Basic Premium including Premium for TPPD	Opted
36	Add:-Trailers	Not Opted
37	Less : Limit of Liability under sec II-1(ii)-₹. 6000	Not Opted
38	Add : Bi-Fuel Kit (CNG/LPG)	Not Opted
39	Add : Geographical Area Extn	Not Opted
40	Add : Compulsory PA to Owner-Driver ₹. lacs	Not Opted
41	Add : PA to persons other than Owner/Driver (No. of persons 0) PA Limit ₹.0 per person.	Not Opted
42	Add : PA to Drivers/Cleaner/Conductors (No. of persons 0) PA Limit ₹ 0 per person.	Not Opted
43	PA to Named Persons other than Owner Driver As per Annexure attached	Not Opted
44	Add : Legal Liability to Paid Driver/Cleaner/Employees (No. of persons 1)	Opted
45	Add : Legal Liability to (No. of persons 0)	Not Opted
46	Add : Increased Limit of Liability under sec II-1(ii)-₹. 7.5lacs	Not Opted
Own Damage Coverages Opted		
47	Basic Premium on Vehicle	Opted
48	Add : Non-Electrical Accessories	Not Opted
49	Add : Electrical/Electronic Accessories	Not Opted
50	Add : Bi-Fuel Kit (CNG/LPG)	Not Opted
51	Add : Trailers	Not Opted
52	Add : Geographical Area Extn	Not Opted
53	Add : Embassy Loading	Not Opted
54	Add : Fibre Glass Tanks	Not Opted
55	Add : Driving Tutions	Not Opted
56	Add : Rallies	Not Opted
57	Less : Anti Theft	Not Opted
58	Less : Vehicles Specially Designed/Modified For Handicapped Persons	Not Opted
59	Less : Use confined to own premises	Not Opted
60	Less : Automobile Association Membership	Not Opted
61	Less : Vintage Car	Not Opted
62	Less : Voluntary Deductible-₹. 0	Not Opted
63	Add : Add-on Premium	Opted
Nominee Details		
64	Nominee Name	-
65	Nominee Relationship with Insured	-
66	Nominee Age in Y or M	-
67	Nominee %	-
68	Appointee Name	-
69	Relationship of Appointee with Nominee	-

On examination of the Policy, if you notice any mistake, please return the Policy to the Company immediately for correction. Any modification(s) in the policy resulting in additional premium, will be applicable from the inception of the policy and this has to be paid by you immediately to keep the policy coverage intact.





ENDORSEMENTS

(Attached to and forming part of policy)

INT-22: COMPULSORY DEDUCTIBLE

(Applicable to Private Cars, three wheelers rated as private cars, all motorized two wheelers, taxis, private car type vehicle plying for public / private hire, private type taxi let out on private hire)

Notwithstanding anything to the contrary contained in the policy it is hereby understood and agreed that the insured shall bear under Section 1 of the policy in respect of each and every event (including event giving rise to a total loss/constructive total loss) the first Rs.* (or any less expenditure which may be incurred) of any expenditure for which provision has been made under this policy and/or of any expenditure by the insurer in the exercise of his discretion under Condition no.** of this policy.

If the expenditure incurred by the insurer shall include any amount for which the insured is responsible hereunder such amount shall be repaid by the insured to the insurer forthwith.

For the purpose of this Endorsement the expression "event" shall mean an event or series of events arising out of one cause in connection with the vehicle insured in respect of which indemnity is provided under this policy.

Subject otherwise to the terms conditions limitations and exceptions of this Policy.

* (i) to insert amount as appropriate to the class of vehicle insured as per GR. 40 of the tariff.

(ii) in respect of a vehicle rated under the Tariff for Private Car and in respect of a motorised two wheeler not carrying passengers for hire or reward, if any deductible in addition to the compulsory deductible provided in this endorsement is voluntarily borne by the insured, the sum representing the aggregate of the compulsory and the voluntary deductibles is to be inserted.

** to insert Condition no 3 in respect of a vehicle rated under Tariff for Private Car / Two wheelers or Condition no 4 in respect of a vehicle rated under the Tariff for Commercial Vehicles.

INT-28: LEGAL LIABILITY TO PAID DRIVER AND/OR CONDUCTOR AND/OR CLEANER EMPLOYED IN CONNECTION WITH THE OPERATION OF INSURED VEHICLE

(For all Classes of vehicles)

In consideration of an additional premium of Rs. 50/- notwithstanding anything to the contrary contained in the Policy it is hereby understood and agreed that the insurer shall indemnify the insured against the insured's legal liability under the Workmen's Compensation Act, 1923, the Fatal Accidents Act, 1855 or at Common Law and subsequent amendments of these Acts prior to the date of this Endorsement in respect of personal injury to any paid driver and/or conductor and/or cleaner whilst engaged in the service of the Insured in such occupation in connection with the vehicle insured herein and will in addition be responsible for all costs and expenses incurred with its written consent.

Provided always that:

(1) this Endorsement does not indemnify the insured in respect of any liability in cases where the insured holds or subsequently effects with any insurer or group of insurers a Policy of Insurance in respect of liability as herein defined for insured's general employees;

(2) the insured shall take reasonable precautions to prevent accidents and shall comply with all statutory obligations;

* (3) the Insured shall keep record of the name of each paid driver conductor cleaner or persons employed in loading and/or unloading and the amount of wages and salaries and other earnings paid to such employees and shall at all times allow the Company to inspect such records on demand.

(4) in the event of the Policy being cancelled at the request of the Insured no refund of the premium paid in respect of this Endorsement will be allowed.

Subject otherwise to the terms conditions limitations and exceptions of the Policy except so far as necessary to meet the requirements of the Motor Vehicles Act, 1988.

*In case of Private cars/ motorised two wheelers (not used for hire or reward) delete this para.



Future Generali India Insurance Company Limited, Registered and Corporate Office address: R01 and R02, 8th Floor, Tower C, Embassy 24X7 P. L.B.S. Marg, Vikhroli - West, Mumbai, Maharashtra - 400083 Care Line: 1800-220-233, 1860-500-3333, 022-67837800, Email: fgcare@futuregeneralilife.com Website: www.futuregeneralilife.com IRDA Regn.No. 132, CIN - 1166030M112006PLC165287



CERTIFICATE OF REGISTRATION PUNJAB STATE



PB09AD9741

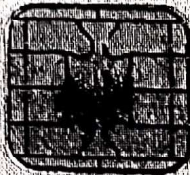
E. NO. 2GDA187862
CH. NO. MBJJBSEMP01521844
REGD. DATE 15-08-2017

Name:
IKG PUNJAB TECHNICAL UNIVERSITY

SONW of:

Address:
JALANDHAR KAPURTHALA ROAD

Form 23A



REF. MFG TOYOTA
MFG. DATE 06/2017
MAKE INNOVA CRYSTA-TG(GX-75) MT
CLASS LMVJGP

KAPURTHALA
144601

NO. OF CYL. 4
UNLADEN WT. 1205
SEATING CAP. 7
STANDING CAP.
FUEL USED DIESEL
CC. 2383
BODY TYPE SALOON
WHEEL BASE 2750
TAX [OTT] 14-09-2032

COLOUR SUP WHITE
PURPOSE: NEW
TRFR. DATE:
OWNER SRL1
VALID UPTO: 14-09-2032

Nagari

CURR ISSU AUTH
KAPURTHALA

Date : 09/08/2021

Policy No : V8837686
THE I.K GUJRAL PUNJAB TECHNICAL UNIVERSITY
JALANDHAR KAPURTHALA,
HIGHWAY,
JALANDHAR,
PUNJAB, Pincode : 144001
Intermediary Name : GIRNAR INSURANCE BROKERS PVT
LTD - MTD
FPV

To renew SMS, REN to 9222211100

To Activate Road Side Assistance(RSA) Cover,
SMS "ACTIVATE POLICY V8837686 " To 9222211100
(Standard SMS charges applicable)

Dear THE I.K GUJRAL PUNJAB TECHNICAL UNIVERSITY

Welcome to the Future Generali Experience.

We thank you for choosing Motor Secure insurance policy. Your Policy No. is V8837686. Motor Secure policy offers your vehicle and yourself protection against any unforeseen vehicle accidents and loss to third party property or life arising there from as per the coverage mentioned in the attached policy terms and conditions. We request you to kindly go through the same to acquaint yourself with the available coverage.

Our initiatives will provide you with the highest standards of service, convenience and quality in motor insurance. Some of our customerconveniences are as mentioned below:

1. Preferred Garages: We have a wide network of preferred garages that offer direct settlement facilities.
2. We also arrange a pickup facility for the damaged vehicle from the place of accident to our preferred garage for repairs. You just have to call us. Expenses incurred for such facility is subject to the limit of towing charges as mentioned in the attached policyterms and conditions.
3. Multiple Modes of Claim notification-In the unfortunate circumstances of an accident, you may notify us for a claim by sending an SMS MOTORCLAIM to 9222211100 (Standard SMS charges applicable) or by calling us at 1800-220-233/ 1860-500-3333/022-67837800 or by sending an email to fgcare@futuregenerali.in or walk into any of our nearest offices.

It will always be our endeavour to constantly better your experience by innovating and evolving our basket of conveniences. We strive to deliver service which is personalized and is totally transparent. It is our aim to be with you in your time of need.

The policy has been issued on the basis of the information provided by you. The extract of the information has been enclosed for your reference. We would request you to peruse the policy and satisfy yourself that it meets with your requirement fully.

Please note : Transfer of benefits under this insurance policy is not automatic on the sale of the vehicle. The transferee must apply within 14 days from the date of transfer of vehicle in writing to the insurance company with full details in a duly signed fresh proposal form alongwith evidence of sale and transfer fees of ₹. 50/- + Goods and Service Tax.

**NCB has been allowed 25% on the basis of your declaration of 'No Claims' in your expiring policy. In case, we find that this declaration is incorrect and/or false, all benefits under the Policy in respect of Section I of the policy will stand forfeited.

We would like to assure you that the electronic copy of your policy is as authentic and valid as the physical copy and it can be used as a proof of insurance wherever required.

Once again, thank you for choosing to insure your vehicle with Future Generali and we look forward to being of service to you.

Assuring you of our best services at all times.

If undelivered, please return to:
Future Generali India Insurance Company Limited
Sandhu Towers
2nd Floor
Ferozpur Road
Ludhiana
Punjab, 141001

For Future Generali India Insurance Co. Ltd.



(Authorized Signatory)

Please review the communication address, email or contact nos. noted on this letter for correctness. In case of any change please contact our nearest branch or call our care lines mentioned above. This will ensure you do not miss out on 'Service Updates' and 'Renewal Reminders'. Now you can buy Health, Personal Accident, Travel, Home, Motor Insurance & also renew your Future Generali Private Car Insurance policy online. Visit us at www.futuregenerali.in. For any service request please sms SERVE to 9222211100. To provide feedback on our service, kindly sms HAPPY or UNHAPPY to 9222211100. We will call you back.



Future Generali India Insurance Company Limited, Registered and Corporate Office address: 801 and 802, 8th Floor, Tower C, Embassy 24x7 Park, L.B.S. Marg, Vikhroli - West, Mumbai, Maharashtra - 400083 Care Line - 1800-220-233, 1860-500-3333, 022-67837800, Email: fgcare@futuregenerali.in, Website: www.futuregenerali.in IRDA Regn No. 132, CIN - U66030M112006PLC165287



Tax Invoice

INSURED DETAILS	
Policy Number : V8837686	Address of Service Provider: Off Code-32, Future Generali India Insurance Co Ltd, Sandhu Towers, 2nd Floor, Ferozpur Road, Ludhiana, Punjab, Pincode - 141001
Invoice Number : 202103PNT0020946	
Reverse Charge : No	Area Code : Ludhiana Branch Office
Name of Insured/Proposer : THE I.K. GUJRAL PUNJAB TECHNICAL UNIVERSITY	FGI State Code : 03
Address : # JALANDHAR KAPURTHALA, HIGHWAY, JALANDHAR, PUNJAB, Pincode- 144001	FGI GSTIN Number : 03AABCF0191R1ZJ FGI PAN Number : AABCF0191R
Place of Supply(State Code): 03	Intermediary Name \ Code: GIRNAR INSURANCE BROKERS PVT LTD \ 60055177
GSTIN / UIN Number : 03AAAJP1130G2ZS	Date of Issue / Invoice : 09/08/2021
Period of Insurance : From 18:23 hours of 09/08/2021 To Midnight of 08/08/2022	Date : 09/08/2021 IISN : 997134 Nature of Service : General Insurance Service

Received with thanks from a sum of ₹ 27,758.00 towards Premium on the above mentioned policy.

PARTICULARS	TAX(%)	PREMIUM (₹)
Gross Premium		23,524.00
Add: CGST	9%	2,117.16
Add: SGST	9%	2,117.16
Add: Cess		-
Total (Rounded to nearest rupee)		27,758.00

NOTE:

- In case of payment by cheque, in the event of dishonour of cheque for any reason whatsoever, insurance cover provided under this receipt automatically stands cancelled from the inception irrespective of whether a separate communication is sent or not.
- Excess amount, if any, will be adjusted against subsequent policies, or will be refunded on demand.

For FUTURE GENERALI INDIA INSURANCE CO. LTD.

Sharada

(Authorised Signatory)

Signature Not Verified

Digitally signed by S Future Generali India Insurance Co. Ltd.
Date: 2021.08.09 18:26:00 IST
Location: Mumbai

Note: This document is digitally signed by Sharada Ramakrishnan, Authorised Signatory of Future Generali India Insurance Company Limited on 09/08/2021



Future Generali India Insurance Company Limited, Registered and Corporate Office address: 801 and 802, 8th Floor, Tower C, Embassy 24X7 Park, L.B.S. Marg, Vikhroli - West, Mumbai, Maharashtra - 400083 Care Line: 1800-220-233, 1800-500-3333, 022-67837800, Email: fgcara@futuregenerali.co.in
Website: www.futuregenerali.co.in IRDA Regn No. 132, CTN - U66030MI12006PLC165287



Future Secure Motor Insurance

CERTIFICATE OF INSURANCE CUM POLICY SCHEDULE - Form 51 of the Central Motors Vehicles Rules, 1989	
Policy Servicing : OIT Code-32, Future Generali India Insurance Co Ltd, Sandhu Towers, 2nd Floor, Ferozpur Road, Ludhiana, Punjab, Pincode- 141001., Tel No: 0161-4683106	
Policy No. : V8837686	Period of Insurance : From 18:23 hrs of 09/08/2021 To Midnight of 08/08/2022.
Insured : THE I.K GUJRAL PUNJAB TECHNICAL UNIVERSITY	Covernote No : - Dated: Zone: B
Address : # JALANDHAR KAPURTHALA, HIGHWAY, JALANDHAR, PUNJAB, 144001	Intermediary Name/Code : GIRNAR INSURANCE BROKERS PVT LTD / 60055177
	Telephone(Mob, Hom) : 7551196989/7551196989
	Email ID : insurance.backoffice@girnarsoft.com
GSTIN Number : 03AAAJPI130G2ZS	FGI GSTIN Number : 03AABCF019IRIZJ

INSURED MOTOR VEHICLE DETAILS AND PREMIUM COMPUTATION				
Registration No., RTA Location	Make/Model of Vehicle	Engine No.	Chassis No.	
PB09AD9741 KAPURTHALA	TOYOTA INNOVA CRYSTA 2.4 GX	2GDA107062	MBJJB8EM901521844	
Year of Manufacture	Cubic Capacity	Type of Body	Seating Capacity	Premium
2017	2393	SUV	7	27,758.00

DRIVERS CLAUSE :- Any person including the insured: Provided that a person driving holds an 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.

LIMITATIONS AS TO USE - As per Motor Vehicle Rules, 1989 :- The Policy covers use of the vehicle for any purpose other than: a) Hire or Reward, b) Carriage of goods (other than sample or personal luggage), c) Organized racing, d) Pace making, e) Speed testing, f) Reliability Trials, g) Any purpose in connection with Motor Trade.

Geographical Area : INDIA

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 be good. For full details on coverage, terms, conditions and exclusions, please refer the standard policy wordings attached with this schedule.

IMPORTANT - 1) All other Terms, Conditions and Exclusions as per attached Policy Wordings. 2) In case of payment by cheque, in the event of dishonor of cheque for any reason whatsoever, insurance cover provided under this document automatically stands cancelled from the inception irrespective of whether a separate communication is sent or not.

****NCB** has been allowed 25 % on the basis of your declaration of 'No Claims' in your expiring policy. In case, we find that this declaration is incorrect and/or false, all benefits under the Policy in respect of Section I of the policy will stand forfeited.

Warranted that the *Vehicle insured herewith has a valid Pollution Under Control (PUC) Certificate as on the inception date of the policy. (*Not applicable for Electric Vehicles and New Non- Electric Vehicles).

LIMITS OF LIABILITY

Under Section II-I (i) : Death of or bodily injury - Such amount as is necessary to meet the requirements of Motor Vehicles Act, 1988

Under Section II-I (ii) : Damage to Third Party Property- ₹ 750000 /- in respect of any one claim or series of claims arising out of one event.

Compulsory Deductible Under Sec I - ₹ 2,000.00

Hypothecation Agreement with:- NIL

SPECIAL CONDITIONS - NIL


ADDITIONAL EXCESS - NIL



Future Generali India Insurance Company Limited, Registered and Corporate Office address: 801 and 802, 8th Floor, Tower C, Embassy 24X7 Park, L.B.S. Marg, Vikhroli - West, Mumbai, Maharashtra - 400083 Care Line:- 1800-220-233, 1860-500-3333, 022-67837800, Email: fgcare@futuregenerali.in, Website: www.futuregenerali.in. IRDA Regn No. 132, CIN - U66030MH12006PLC165287





Policy No : V8837686		Period Of Insurance : From 18:23 hrs of 09/08/2021 To Midnight of 08/08/2022				
INSURED'S DECLARED VALUE						
For Vehicle - ₹	For Non Elec Accessories - ₹	For Side Car- ₹	For Elec Accessories- ₹	For Bi-Fuel Kit (CNG/LPG) - ₹	Total Value- ₹	
750,000	-	-	-	-	750,000	
SCHEDULE OF PREMIUM						
PARTICULARS					₹	₹
A-OWN DAMAGE						
Basic Premium on Vehicle					10,029.00	
**Less : No Claim Discount 25%					2,507.25	
Add : Add-on Premium					8,062.50	
Total Own Damage Premium (A) (rounded off)						15,584.00
B-LIABILITY						
Basic Premium including Premium for TPPD					7,890.00	
Add : Legal Liability to Paid Driver/Cleaner/Employees (No. of persons 1)					50.00	
Total Liability Premium (B)						7,940.00
Total Annual Premium (A+B)						23,524.00
Total Premium for the Policy Period						23,524.00
Goods and Service Tax						4,234.32
Total Premium (rounded off)						27,758.00
Class of Vehicle: Private Car			Subject to Endorsement Nos. 22, 28,			
I/We hereby certify that the Policy to which this Certificate relates as well as this Certificate of Insurance are issued in accordance with the provisions of chapter X and chapter XI of M.V. Act, 1988.						
For FUTURE GENERAL INDIA INSURANCE CO. LTD.						
Receipt No : Y3323867			 (Authorized Signatory)			
Date of Issue : 09/08/2021						
Place of Issuance : Mumbai*						
*Address as mentioned below						
Note: This document is digitally signed by Sharada Ramakrishnan, Authorised Signatory of Future General India Insurance Company Limited on 09/08/2021						

For registration of your Motor Claims SMS MOTORCLAIM to 9222211100 (Standard SMS charges applicable)

The stamp duty of Rs. 0.50/- paid by Letter Of Authorisation No. CSD/91/2021/2466/21, Dated 20-07-2021. Mudrank - 2017/C.R.97/M-1, dated 09/01/2018.

Product UIN : IRDANI32P0001V01200708

Infectious Disease / COVID-19 Exclusion

Notwithstanding any provision to the contrary, this Reinsurance / Insurance excludes any loss, damage, liability, expense, fines, penalties or any other amount directly or indirectly caused by, in connection with, or in any way involving or arising out of any of the following -including any fear or threat thereof, whether actual or perceived - :

- Any infectious disease, virus, bacterium or other microorganism (whether asymptomatic or not); or
- Coronavirus (COVID-19) including any mutation or variation thereof; or
- Pandemic or epidemic, as declared as such by the World Health Organization or any governmental authority.



Future General India Insurance Company Limited. Registered and Corporate Office address: 801 and 802, 8th Floor, Tower C, Embassy 24X7 Park, L.B.S. Marg, Vikhroli - West, Mumbai, Maharashtra - 400083. Care Line: 1800-220-2333, 1860-500-2333, 022-67837800. Email: fgc@futuregeneral.com
Website: www.futuregeneral.in. IRDA Regn.No. 132, CIN - U66030MH12006PLC165287



Annexure			
Forming part of policy number:- V8837686			
Motor Add-on Cover			
Serial No.	Add-on Description	UIN No.	Premium Amount -₹.
1	Road Side Assistance		
2	Zero Depreciation Cap	RDAN132P0001V03201213	250.00
3	Theft Or Loss Of Keys	RDAN132P0001V02200910	5,075.00
4	Loss Of Personal Belongings - Maximum payable amount Laptop:Rs. 50,000 ;Maximum payable amount Mobile: Rs. 25,000		1,087.50
5	Consumables		1,087.50
Please refer the attached detailed policy wordings for the above mentioned coverages.		RDAN132A0039V01201718	562.50


**FUTURE
GENERALI**
 TOTAL INSURANCE SOLUTIONS


Future Generali India Insurance Company Limited, Registered and Corporate Office address: 801 and 802, 8th Floor, Tower C, Embassy 24X7 Park, I.I.S. Marg, Vikhroli - West, Mumbai, Maharashtra - 400083. Call Line:- 1800-220-233, 1860-500-3333, 022-67837800, Email: fgcare@futuregenerali.in, Website: www.futuregenerali.in. IRDA Regn No. 132, CIN - U66030MH1320061LC165287



Dear THE I.K GUJRAL PUNJAB TECHNICAL UNIVERSITY,

We wish to inform you that the Insurance policy number V8837686 has been issued on the basis of the proposal (via e-proposal/distance marketing/online/physical) and any other subsequent documents, submitted by you post understanding the Terms & Conditions of the policy and consequences of the risk proposed, to the Company for issuance of the policy.

You have agreed to issue this policy, subject to the Company's Board approved Underwriting Policy and that the Policy will come into force only after the Company is in receipt and realisation of full prescribed premium.

The Company shall have no liability under the Policy/contract of insurance if it is found that any of your statements, particulars, information, declarations, warranties, submitted in proposal or other documents are incorrect and/or untrue or any information is suppressed or the information provided is misleading or false in any respect on any matter [whether material or not material] which forms the base to issue the policy by the Company.

In case of any disagreement or objection or any changes with respect to the information mentioned in the transcript below, we request you to please revert back within 15 days from the date of receipt of this transcript or the policy start date whichever is earlier, failing which it shall be deemed that you are satisfied with the correctness of the details mentioned in the transcript.

Future Secure Motor Insurance - TRANSCRIPT/DECLARATION	
Sr No	Insured Details
1	Insured Name
2	Registration address of the Insured
3	Communication address of the Insured
4	Residence Telephone no
5	Mobile no
6	Email id
Policy Details	
7	Policy Number
8	Risk start time and date
9	Risk end date
10	Renewal NCB %
Vehicle Details	
11	Make and Model of vehicle insured
12	Registration No
13	Engine No
14	Chassis No
15	Cubic Capacity
16	Year of Manufacturing
17	RTO where vehicle is/will be registered
18	Seating Capacity
19	Date of Registration / Purchase
20	Usage of the vehicle
21	Fuel Type
22	Hypothecation/Lease/Hire Purchase
23	Bank Name
24	Vehicle * being insured has valid Pollution Under Control (PUC) Certificate as on inception date of policy. (*Not applicable for New Vehicle)
Previous Insurance Details	
25	Previous Insurer Name
26	Expiring Policy No
27	Expiring Policy Expiry Date
28	No Claim Bonus % under expiring policy
29	Is there any claim in expiring policy
IDV Details	



Future Generali India Insurance Company Limited, Registered and Corporate Office address: 801 and 802, 8th Floor, Tower C, Embassy 24X7 Park, L.B.S. Marg, Vikhroli - West, Mumbai, Maharashtra - 400083 Care Line: 1800-320-333, 1800-300-3333, 022-67837800, Email: fgcare@futuregenerali.com Website: www.futuregenerali.in. IRDA Regn No. 132, CIN - U66030MH12004PLC165287



30	Vehicle IDV on Renewal	₹.750,000
31	Electrical Accessories IDV	₹.0
32	Non Electrical Accessories IDV	₹.0
33	CNG IDV	₹.0
34	Add on Plan	₹.0
Plan I, Consumable, ,		
Thrd Party Coverages Opted		
35	Basic Premium including Premium for TPPD	Opted
36	Add:-Trailers	Not Opted
37	Less : Limit of Liability under sec II-1(ii)-₹. 6000	Not Opted
38	Add : Bi-Fuel Kit (CNG/LPG)	Not Opted
39	Add : Geographical Area Extn	Not Opted
40	Add : Compulsory PA to Owner-Driver ₹. lacs	Not Opted
41	Add : PA to persons other than Owner/Driver (No. of persons 0) PA Limit ₹.0 per person.	Not Opted
42	Add : PA to Drivers/Cleaner/Conductors (No. of persons 0) PA Limit ₹.0 per person.	Not Opted
43	PA to Named Persons other than Owner Driver As per Annexure attached	Not Opted
44	Add : Legal Liability to Paid Driver/Cleaner/Employees (No. of persons 1)	Opted
45	Add : Legal Liability to (No. of persons 0)	Not Opted
46	Add : Increased Limit of Liability under sec II-1(ii)-₹. 7.5lacs	Not Opted
Own Damage Coverages Opted		
47	Basic Premium on Vehicle	Opted
48	Add : Non-Electrical Accessories	Not Opted
49	Add : Electrical/Electronic Accessories	Not Opted
50	Add : Bi-Fuel Kit (CNG/LPG)	Not Opted
51	Add : Trailers	Not Opted
52	Add : Geographical Area Extn	Not Opted
53	Add : Embassy Loading	Not Opted
54	Add : Fibre Glass Tanks	Not Opted
55	Add : Driving Tutions	Not Opted
56	Add : Rallies	Not Opted
57	Less : Anti Theft	Not Opted
58	Less : Vehicles Specially Designed/Modified For Handicapped Persons	Not Opted
59	Less : Use confined to own premises	Not Opted
60	Less : Automobile Association Membership	Not Opted
61	Less : Vintage Car	Not Opted
62	Less : Voluntary Deductible-₹. 0	Not Opted
63	Add : Add-on Premium	Opted
Nominee Details		
64	Nominee Name	-
65	Nominee Relationship with Insured	-
66	Nominee Age in Y or M	-
67	Nominee %	-
68	Appointee Name	-
69	Relationship of Appointee with Nominee	-

On examination of the Policy, if you notice any mistake, please return the Policy to the Company immediately for correction. Any modification(s) in the policy resulting in additional premium, will be applicable from the inception of the policy and this has to be paid by you immediately to keep the policy coverage intact.



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ENDORSEMENTS (Attached to and forming part of policy)

INT. 22. COMPULSORY DEDUCTIBLE

(Applicable to Private Cars, three wheelers rated as private cars, all motorized two wheelers, taxis, private car type vehicle plying for public / private hire, private type taxi let out on private hire)

Notwithstanding anything to the contrary contained in the policy it is hereby understood and agreed that the insured shall bear under Section 1 of the policy in respect of each and every event (including event giving rise to a total loss/constructive total loss) the first Rs. ...* (or any less expenditure which may be incurred) of any expenditure for which provision has been made under this policy and/or of any expenditure by the insurer in the exercise of his discretion under Condition no. ...** of this policy.

If the expenditure incurred by the insurer shall include any amount for which the insured is responsible hereunder such amount shall be repaid by the insured to the insurer forthwith.

For the purpose of this Endorsement the expression "event" shall mean an event or series of events arising out of one cause in connection with the vehicle insured in respect of which indemnity is provided under this policy.

Subject otherwise to the terms conditions limitations and exceptions of this Policy.

* (i) to insert amount as appropriate to the class of vehicle insured as per GR. 49 of the tariff.

(ii) in respect of a vehicle rated under the Tariff for Private Car and in respect of a motorised two wheeler not carrying passengers for hire or reward, if any deductible in addition to the compulsory deductible provided in this endorsement is voluntarily borne by the insured, the sum representing the aggregate of the compulsory and the voluntary deductibles is to be inserted.

** to insert Condition no. 3 in respect of a vehicle rated under Tariff for Private Car or Two wheelers or Condition no 4 in respect of a vehicle rated under the Tariff for Commercial Vehicles.

INT. 28. LEGAL LIABILITY TO PAID DRIVER AND/OR CONDUCTOR AND / OR CLEANER EMPLOYED IN CONNECTION WITH THE OPERATION OF INSURED VEHICLE

(For all Classes of vehicles)

In consideration of an additional premium of Rs. 50/- notwithstanding anything to the contrary contained in the Policy it is hereby understood and agreed that the insurer shall indemnify the insured against the insured's legal liability under the Workmen's Compensation Act, 1923, the Fatal Accidents Act, 1855 or at Common Law and subsequent amendments of these Acts prior to the date of this Endorsement in respect of personal injury to any paid driver and/or conductor and/or cleaner whilst engaged in the service of the Insured in such occupation in connection with the vehicle insured herein and will in addition be responsible for all costs and expenses incurred with its written consent.

Provided always that:

(1) this Endorsement does not indemnify the insured in respect of any liability in cases where the insured holds or subsequently effects with any insurer or group of insurers a Policy of Insurance in respect of liability as herein defined for insured's general employees;

(2) the insured shall take reasonable precautions to prevent accidents and shall comply with all statutory obligations;

* (3) the Insured shall keep record of the name of each paid driver conductor cleaner or persons employed in loading and/or unloading and the amount of wages and salaries and other earnings paid to such employees and shall at all times allow the Company to inspect such records on demand.

(4) in the event of the Policy being cancelled at the request of the Insured no refund of the premium paid in respect of this Endorsement will be allowed.

Subject otherwise to the terms conditions limitations and exceptions of the Policy except so far as necessary to meet the requirements of the Motor Vehicles Act 1988.

* In case of Private cars, motorised two wheelers (not used for hire or reward) delete this para.



CERTIFICATE OF REGISTRATION PUNJAB STATE



PB09AD9743

E. NO. 2GDA107594

CH. NO. MBJJ8EMX01521951

REGD. DATE 15-09-2017

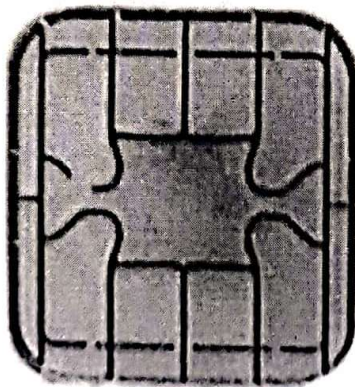
Name:

IKG PUNJAB TECHNICAL UNIVERSITY

S/DW of:

Address:

JALANDHAR KAPURTHALA ROAD



NO. OF CYL. 4
UNLADEN WT. 124
SEATING CAP. 7
STANDING CAP. 7
FUEL USED DIE
CC. 234
BODY TYPE SAL
WHEEL BASE 275
TAX [OTT] 144

KAPURTHALA

TOYOTA

144601

F. MFG

G. DATE

KE

ISS

MINOVA CRYSTA-TG(GX-7S) MT

LMVJGP

COLOUR SUP WHITE
PURPOSE: NEW

TRFR. DATE:

OWNER SRL1

VALID UPTO: 14-09-2032

NS

CURR ISSU AUTH
KAPURTHALA

Date : 09/08/2021

Policy No. : V8837900

THE I.K GUJRAL PUNJAB TECHNICAL UNIVERSITY
JALANDHAR KAPURTHALA,
HIGHWAY, JALANDHAR,
JALANDHAR,
PUNJAB, Pincode : 144001
**Intermediary Name : GIRNAR INSURANCE BROKERS PVT
LTD - MTD**
FPV
To renew SMS, REN to 9222211100
**To Activate Road Side Assistance(RSA) Cover,
SMS "ACTIVATE POLICY V8837900 " To 9222211100
(Standard SMS charges applicable)**

Dear THE I.K GUJRAL PUNJAB TECHNICAL UNIVERSITY

Welcome to the Future Generali Experience.

We thank you for choosing Motor Secure insurance policy. Your Policy No. is **V8837900**. Motor Secure policy offers your vehicle and yourself protection against any unforeseen vehicle accidents and loss to third party property or life arising there from as per the coverage mentioned in the attached policy terms and conditions. We request you to kindly go through the same to acquaint yourself with the available coverage.

Our initiatives will provide you with the highest standards of service, convenience and quality in motor insurance. Some of our customer conveniences are as mentioned below:

1. Preferred Garages: We have a wide network of preferred garages that offer direct settlement facilities.
2. We also arrange a pickup facility for the damaged vehicle from the place of accident to our preferred garage for repairs. You just have to call us. Expenses incurred for such facility is subject to the limit of towing charges as mentioned in the attached policy terms and conditions.
3. Multiple Modes of Claim notification-In the unfortunate circumstances of an accident, you may notify us for a claim by sending an SMS MOTORCLAIM to 9222211100 (Standard SMS charges applicable) or by calling us at 1800-220-233/1860-500-3333/022-67837800 or by sending an email to fgcare@futuregenerali.in or walk into any of our nearest offices.

It will always be our endeavour to constantly better your experience by innovating and evolving our basket of conveniences. We strive to deliver service which is personalized and is totally transparent. It is our aim to be with you in your time of need.

The policy has been issued on the basis of the information provided by you. The extract of the information has been enclosed for your reference. We would request you to peruse the policy and satisfy yourself that it meets with your requirement fully.

Please note : Transfer of benefits under this insurance policy is not automatic on the sale of the vehicle. The transferee must apply within 14 days from the date of transfer of vehicle in writing to the insurance company with full details in a duly signed fresh proposal form along with evidence of sale and transfer fees of ₹. 50/- + Goods and Service Tax.

****NCB has been allowed 25% on the basis of your declaration of 'No Claims' in your expiring policy. In case, we find that this declaration is incorrect and/or false, all benefits under the Policy in respect of Section I of the policy will stand forfeited.**

We would like to assure you that the electronic copy of your policy is as authentic and valid as the physical copy and it can be used as a proof of insurance wherever required.

Once again, thank you for choosing to insure your vehicle with Future Generali and we look forward to being of service to you.

Assuring you of our best services at all times.

If undelivered, please return to:

Future Generali India Insurance Company Limited

Sandhu Towers


2nd Floor

Ferozpur Road

Ludhiana

Punjab, 141001

For Future Generali India Insurance Co. Ltd.



(Authorized Signatory)

Please review the communication address, email or contact nos. noted on this letter for correctness. In case of any change please contact our nearest branch or call our care lines mentioned above. This will ensure you do not miss out on 'Service Updates' and 'Renewal Reminders'.

Now you can buy Health, Personal Accident, Travel, Home, Motor insurance & also renew your Future Generali Private Car Insurance policy online. Visit us at www.futuregenerali.in

For any service request please sms **SERVE** to 9222211100. To provide feedback on our service, kindly sms **HAPPY** or **UNHAPPY** to 9222211100. We will call you back.



Tax Invoice

INSURED DETAILS			
Policy Number	: V8837900	Address of Service Provider: Off Code-32, Future Generali India Insurance Co Ltd, Sandhu Towers, 2nd Floor, Ferozpur Road, Ludhiana, Punjab, Pincode - 141001	
Invoice Number	: 202103PNT0020954		
Reverse Charge	: No	Area Code	: Ludhiana Branch Office
Name of Insured/Proposer	: THE I.K GUJRAL PUNJAB TECHNICAL UNIVERSITY	FGI State Code	: 03
Address	: # JALANDHAR KAPURTHALA, HIGHWAY, JALANDHAR, JALANDHAR, PUNJAB, Pincode-144001	FGI GSTIN Number	: 03AABCF0191R1ZJ
		FGI PAN Number	: AABCF0191R
Place of Supply(State Code):	03	Intermediary Name \ Code: GIRNAR INSURANCE BROKERS PVT LTD \ 60055177	
GSTIN / UIN Number	: 03AAAJPI130G2ZS	Date of Issue / Invoice Date	: 09/08/2021
Period of Insurance	: From 18:49 hours of 09/08/2021 To Midnight of 08/08/2022	HSN	: 997134
		Nature of Service	: General Insurance Service

Received with thanks from a sum of ₹ 29,062.00 towards Premium on the above mentioned policy.

PARTICULARS	TAX(%)	PREMIUM (₹)
Gross Premium		24,629.00
Add : CGST	9%	2,216.61
Add : SGST	9%	2,216.61
Add : Cess		-
Total (Rounded to nearest rupee)		29,062.00

NOTE :

- In case of payment by cheque, in the event of dishonour of cheque for any reason whatsoever, insurance cover provided under this receipt automatically stands cancelled from the inception irrespective of whether a separate communication is sent or not.
- Excess amount, if any, will be adjusted against subsequent policies, or will be refunded on demand.

For FUTURE GENERALI INDIA INSURANCE CO. LTD.

Sharada

(Authorised Signatory)

Signature valid

Digitally signed by Sharada Ramakrishnan, Authorised Signatory of Future Generali India Insurance Co. Ltd.
 Date: 2021.08.09 18:52:17 IST
 Location: Mumbai

Note: This document is digitally signed by Sharada Ramakrishnan, Authorised Signatory of Future Generali India Insurance Company Limited on 09/08/2021





Future Secure Motor Insurance

CERTIFICATE OF INSURANCE CUM POLICY SCHEDULE - Form 51 of the Central Motors Vehicles Rules, 1989				
Policy Servicing : Off Code-32, Future Generali India Insurance Co Ltd, Sandhu Towers, 2nd Floor, Ferozpur Road, Ludhiana, Punjab, Pincode- 141001., Tel No: 0161-4683106				
Policy No.	: V8837900	Period of Insurance	: From 18:49 hrs of 09/08/2021 To Midnight of 08/08/2022.	
Insured	: THE I.K GUJRAL PUNJAB TECHNICAL UNIVERSITY	Covernote No	: - Dated: Zone: B	
Address	: # JALANDHAR KAPURTHALA, HIGHWAY, JALANDHAR, JALANDHAR, PUNJAB, 144001	Intermediary Name/Code	: GIRNAR INSURANCE BROKERS PVT LTD / 60055177	
		Telephone(Mob,Hom)	: 7551196989/7551196989	
		Email ID	: insurance.backoffice@girnarsoft.com	
GSTIN Number : 03AAAJ1130G2ZS		FGI GSTIN Number	: 03AABCF0191R1ZJ	
INSURED MOTOR VEHICLE DETAILS AND PREMIUM COMPUTATION				
Registration No., RTA Location	Make/Model of Vehicle	Engine No.	Chassis No.	
PB09AD9743 KAPURTHALA	TOYOTA INNOVA CRYSTA 2.8 GX AT 7 STR	2GDA107594	MBJB8EMX01521951	
Year of Manufacture	Cubic Capacity	Type of Body	Seating Capacity	Premium
2017	2755	SUV	7	29,062.00
<p>DRIVERS CLAUSE :- Any person including the insured: Provided that a person driving holds an 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.</p> <p>LIMITATIONS AS TO USE - As per Motor Vehicle Rules, 1989 :- The Policy covers use of the vehicle for any purpose other than: a) Hire or Reward, b) Carriage of goods (other than samples or personal luggage), c) Organized racing, d) Pace making, e) Speed testing, f) Reliability Trials, g) Any purpose in connection with Motor Trade.</p> <p>Geographical Area : INDIA</p>				
IMPORTANT NOTICE				
<p>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 be good.</p> <p>For full details on coverage, terms, conditions and exclusions, please refer the standard policy wordings attached with this schedule.</p>				
<p>IMPORTANT - 1) All other Terms, Conditions and Exclusions as per attached Policy Wordings. 2) In case of payment by cheque, in the event of dishonor of cheque for any reason whatsoever, insurance cover provided under this document automatically stands cancelled from the inception irrespective of whether a separate communication is sent or not.</p> <p>**NCB has been allowed 25 % on the basis of your declaration of 'No Claims' in your expiring policy. In case, we find that this declaration is incorrect and/or false, all benefits under the Policy in respect of Section I of the policy will stand forfeited.</p> <p>Warranted that the *Vehicle insured herewith has a valid Pollution Under Control (PUC) Certificate as on the inception date of the policy. (*Not applicable for Electric Vehicles and New Non- Electric Vehicles).</p>				
LIMITS OF LIABILITY				
Under Section II-I (i) : Death of or bodily injury - Such amount as is necessary to meet the requirements of Motor Vehicles Act, 1988		Under Section II-I (ii) : Damage to Third Party Property- ₹ 750000 /- in respect of any one claim or series of claims arising out of one event.		
		Compulsory Deductible Under Sec I - ₹ 2,000.00		
Hypothecation Agreement with:- NIL				
SPECIAL CONDITIONS - NIL				
ADDITIONAL EXCESS - NIL				





Policy No : V8837900		Period Of Insurance : From 18:49 hrs of 09/08/2021 To Midnight of 08/08/2022				
INSURED'S DECLARED VALUE						
For Vehicle - ₹	For Non Elec Accessories - ₹	For Side Car- ₹	For Elec Accessories- ₹	For Bi-Fuel Kit (CNG/LPG) - ₹	Total Value- ₹	
793,600	-	-	-	-	793,600	
SCHEDULE OF PREMIUM						
PARTICULARS					₹	₹
A-OWN DAMAGE						
Basic Premium on Vehicle					10,612.02	
**Less : No Claim Discount 25%					2,653.01	
Add : Add-on Premium					8,729.60	
Total Own Damage Premium (A) (rounded off)						16,689.00
B-LIABILITY						
Basic Premium including Premium for TPPD					7,890.00	
Add : Legal Liability to Paid Driver/Cleaner/Employees (No. of persons 1)					50.00	
Total Liability Premium (B)						7,940.00
Total Annual Premium (A+B)						24,629.00
Total Premium for the Policy Period						24,629.00
Goods and Service Tax						4,433.22
Total Premium (rounded off)						29,062.00
Class of Vehicle: Private Car			Subject to Endorsement Nos. 22,28,			
I/We hereby certify that the Policy to which this Certificate relates as well as this Certificate of Insurance are issued in accordance with the provisions of chapter X and chapter XI of M.V. Act, 1988.						
For FUTURE GENERALI INDIA INSURANCE CO. LTD.						
Receipt No : Y3323867						
Date of Issue : 09/08/2021						
Place of Issuance : Mumbai*						
*Address as mentioned below			(Authorized Signatory)			
Note: This document is digitally signed by Sharada Ramakrishnan, Authorised Signatory of Future Generali India Insurance Company Limited on 09/08/2021						
For registration of your Motor Claims SMS MOTORCLAIM to 9222211100 (Standard SMS charges applicable)						

The stamp duty of Rs. 0.50/- paid by Letter Of Authorisation No. CSD/91/2021/2466/21, Dated 20-07-2021. Mudrank - 2017/C.R.97/M-1, dated 09/01/2018.

Product UIN : IRDAN132P0001V01200708

Infectious Disease / COVID-19 Exclusion

Notwithstanding any provision to the contrary, this Reinsurance / Insurance excludes any loss, damage, liability, expense, fines, penalties or any other amount directly or indirectly caused by, in connection with, or in any way involving or arising out of any of the following -including any fear or threat thereof, whether actual or perceived - :

- ♦ Any infectious disease, virus, bacterium or other microorganism (whether asymptomatic or not); or
- ♦ Coronavirus (COVID-19) including any mutation or variation thereof; or
- ♦ Pandemic or epidemic, as declared as such by the World Health Organization or any governmental authority.



Annexure			
Forming part of policy number:- V8837900			
Motor Add-on Cover			
Serial No.	Add-on Description	UIN No.	Premium Amount - ₹.
1	Road Side Assistance	IRDAN132P0001V03201213	250.00
2	Zero Depreciation Cap	IRDAN132P0001V02200910	5,380.20
3	Theft Or Loss Of Keys		1,152.90
4	Loss Of Personal Belongings - Maximum payable amount Laptop:Rs. 50,000 ;Maximum payable amount Mobile: Rs. 25,000		1,152.90
5	Consumables	IRDAN132A0039V01201718	793.60
Please refer the attached detailed policy wordings for the above mentioned coverages.			



Dear THE I.K GUJRAL PUNJAB TECHNICAL UNIVERSITY,

We wish to inform you that the Insurance policy number V8837900 has been issued on the basis of the proposal(via e-proposal/distance marketing/online/physical) and any other subsequent documents, submitted by you post understanding the Terms & Conditions of the policy and consequences of the risk proposed, to the Company for issuance of the policy.

You have agreed to issue this policy, subject to the Company's Board approved Underwriting Policy and that the Policy will come into force only after the Company is in receipt and realisation of full prescribed premium.

The Company shall have no liability under the Policy/contract of insurance if it is found that any of your statements, particulars, information, declarations, warranties, submitted in proposal or other documents are incorrect and/or untrue or any information is suppressed or the information provided is misleading or false in any respect on any matter [whether material or not material] which forms the base to issue the policy by the Company.

In case of any disagreement or objection or any changes with respect to the information mentioned in the transcript below, we request you to please revert back within 15 days from the date of receipt of this transcript or the policy start date whichever is earlier, failing which it shall be deemed that you are satisfied with the correctness of the details mentioned in the transcript.

Future Secure Motor Insurance - TRANSCRIPT/DECLARATION		
Sr No	Insured Details	
1	Insured Name	THE I.K GUJRAL PUNJAB TECHNICAL UNIVERSITY
2	Registration address of the Insured	# JALANDHAR KAPURTHALA, HIGHWAY, JALANDHAR, JALANDHAR, PUNJAB, 144001
3	Communication address of the Insured	# JALANDHAR KAPURTHALA, HIGHWAY, JALANDHAR, JALANDHAR, PUNJAB, Pincode :- 144001
4	Residence Telephone no	
5	Mobile no	
6	Email id	
Policy Details		
7	Policy Number	V8837900
8	Risk start time and date	09/08/2021/18:49
9	Risk end date	08/08/2022
10	Renewal NCB %	25%
Vehicle Details		
11	Make and Model of vehicle insured	TOYOTA INNOVA CRYSTA 2.8 GX AT 7 STR
12	Registration No	PB09AD9743
13	Engine No	2GDA107594
14	Chassis No	MBJJB8EMX01521951
15	Cubic Capacity	2755
16	Year of Manufacturing	2017
17	RTO where vehicle is/will be registered	KAPURTHALA
18	Seating Capacity	7
19	Date of Registration / Purchase	10/08/2017
20	Usage of the vehicle	PV
21	Fuel Type	Diesel
22	Hypothecation/Lease/Hire Purchase	
23	Bank Name	
24	Vehicle * being insured has valid Pollution Under Control (PUC) Certificate as on inception date of policy. (*Not applicable for New Vehicle)	Yes
Previous Insurance Details		
25	Previous Insurer Name	ICICI Lombard General Insurance Co. Ltd.
26	Expiring Policy No	3001/202906660/00/000
27	Expiring Policy Expiry Date	08/08/2021
28	No Claim Bonus % under expiring policy	20.00 %
29	Is there any claim in expiring policy	N
IDV Details		



30	Vehicle IDV on Renewal	₹.793,600
31	Electrical Accessories IDV	₹.0
32	Non Electrical Accessories IDV	₹.0
33	CNG IDV	₹.0
34	Add on Plan	Plan I, Consumable, .
Third Party Coverages Opted		
35	Basic Premium including Premium for TPPD	Opted
36	Add:-Trailers	Not Opted
37	Less : Limit of Liability under sec II-1(ii)-₹. 6000	Not Opted
38	Add : Bi-Fuel Kit (CNG/LPG).	Not Opted
39	Add : Geographical Area Extn	Not Opted
40	Add : Compulsory PA to Owner-Driver ₹. lacs	Not Opted
41	Add : PA to persons other than Owner/Driver (No. of persons 0) PA Limit ₹.0 per person.	Not Opted
42	Add : PA to Drivers/Cleaner/Conductors (No. of persons 0) PA Limit ₹ 0 per person.	Not Opted
43	PA to Named Persons other than Owner Driver As per Annexure attached	Not Opted
44	Add : Legal Liability to Paid Driver/Cleaner/Employees (No. of persons 1)	Opted
45	Add : Legal Liability to (No. of persons 0)	Not Opted
46	Add : Increased Limit of Liability under sec II-1(ii)-₹. 7.5lacs	Not Opted
Own Damage Coverages Opted		
47	Basic Premium on Vehicle	Opted
48	Add : Non-Electrical Accessories	Not Opted
49	Add : Electrical/Electronic Accessories	Not Opted
50	Add : Bi-Fuel Kit (CNG/LPG)	Not Opted
51	Add : Trailers	Not Opted
52	Add : Geographical Area Extn	Not Opted
53	Add : Embassy Loading	Not Opted
54	Add : Fibre Glass Tanks	Not Opted
55	Add : Driving Tutions	Not Opted
56	Add : Rallies	Not Opted
57	Less : Anti Theft	Not Opted
58	Less : Vehicles Specially Designed/Modified For Handicapped Persons	Not Opted
59	Less : Use confined to own premises	Not Opted
60	Less : Automobile Association Membership	Not Opted
61	Less : Vintage Car	Not Opted
62	Less : Voluntary Deductible-₹. 0	Not Opted
63	Add : Add-on Premium	Opted
Nominee Details		
64	Nominee Name	-
65	Nominee Relationship with Insured	-
66	Nominee Age in Y or M	--
67	Nominee %	-
68	Appointee Name	-
69	Relationship of Appointee with Nominee	-

On examination of the Policy, if you notice any mistake, please return the Policy to the Company immediately for correction. Any modification(s) in the policy resulting in additional premium, will be applicable from the inception of the policy and this has to be paid by you immediately to keep the policy coverage intact.





ENDORSEMENTS

(Attached to and forming part of policy)

IMT.22. COMPULSORY DEDUCTIBLE

(Applicable to Private Cars, three wheelers rated as private cars, all motorized two wheelers, taxis, private car type vehicle plying for public / private hire, private type taxi let out on private hire)

Notwithstanding anything to the contrary contained in the policy it is hereby understood and agreed that the insured shall bear under Section 1 of the policy in respect of each and every event (including event giving rise to a total loss/constructive total loss) the first Rs.* (or any less expenditure which may be incurred) of any expenditure for which provision has been made under this policy and/or of any expenditure by the insurer in the exercise of his discretion under Condition no** of this policy.

If the expenditure incurred by the insurer shall include any amount for which the insured is responsible hereunder such amount shall be repaid by the insured to the insurer forthwith.

For the purpose of this Endorsement the expression "event" shall mean an event or series of events arising out of one cause in connection with the vehicle insured in respect of which indemnity is provided under this policy.

Subject otherwise to the terms conditions limitations and exceptions of this Policy.

* (i) to insert amount as appropriate to the class of vehicle insured as per GR. 40 of the tariff.

(ii) in respect of a vehicle rated under the Tariff for Private Car and in respect of a motorised two wheeler not carrying passengers for hire or reward, if any deductible in addition to the compulsory deductible provided in this endorsement is voluntarily borne by the insured, the sum representing the aggregate of the compulsory and the voluntary deductibles is to be inserted.

** to insert Condition no 3 in respect of a vehicle rated under Tariff for Private Car / Two wheelers or Condition no 4 in respect of a vehicle rated under the Tariff for Commercial Vehicles.

IMT. 28. LEGAL LIABILITY TO PAID DRIVER AND/OR CONDUCTOR AND / OR CLEANER EMPLOYED IN CONNECTION WITH THE OPERATION OF INSURED VEHICLE

(For all Classes of vehicles)

In consideration of an additional premium of Rs. 50/- notwithstanding anything to the contrary contained in the Policy it is hereby understood and agreed that the insurer shall indemnify the insured against the insured's legal liability under the Workmen's Compensation Act, 1923, the Fatal Accidents Act, 1855 or at Common Law and subsequent amendments of these Acts prior to the date of this Endorsement in respect of personal injury to any paid driver and/or conductor and/or cleaner whilst engaged in the service of the Insured in such occupation in connection with the vehicle insured herein and will in addition be responsible for all costs and expenses incurred with its written consent.

Provided always that:

(1) this Endorsement does not indemnify the insured in respect of any liability in cases where the insured holds or subsequently effects with any insurer or group of insurers a Policy of Insurance in respect of liability as herein defined for insured's general employees;

(2) the insured shall take reasonable precautions to prevent accidents and shall comply with all statutory obligations;

* (3) the Insured shall keep record of the name of each paid driver conductor cleaner or persons employed in loading and/or unloading and the amount of wages and salaries and other earnings paid to such employees and shall at all times allow the Company to inspect such records on demand.

(4) in the event of the Policy being cancelled at the request of the Insured no refund of the premium paid in respect of this Endorsement will be allowed.

Subject otherwise to the terms conditions limitations and exceptions of the Policy except so far as necessary to meet the requirements of the Motor Vehicles Act, 1988.

*In case of Private cars/ motorised two wheelers (not used for hire or reward) delete this para.

