

# I.K. Gujral Punjab Technical University Jalandhar, Kapurthala (Registrar Office)

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

Ref. no. IKGPTU/Reg./GA/1485

Dated: 22.12.2023

To

ਵਿਸ਼ਾ: ਯੂਨੀਵਰਸਿਟੀ ਦੀਆਂ ਕਾਰਾਂ ਦੀ **Insurance Renew** ਕਰਵਾਉਣ ਲਈ **Quotation** ਦੀ ਮੰਗ ਸਬੰਧੀ।  
ਸ਼੍ਰੀਮਾਨ/ਸ਼੍ਰੀਮਤੀ ਜੀ,

ਉਪਰੋਕਤ ਵਿਸ਼ੇ ਦੇ ਅਧੀਨ ਆਈ.ਕੇ. ਗੁਜਰਾਲ ਪੰਜਾਬ ਟੈਕਨੀਕਲ ਯੂਨੀਵਰਸਿਟੀ ਦੀਆਂ 03 ਕਾਰਾਂ ਦੀ **Insurance** ਮਿਤੀ ਫਰਵਰੀ-2024 ਵਿੱਚ ਖਤਮ ਹੋ ਰਹੀਆਂ ਹਨ। ਇਸ ਨੂੰ ਧਿਆਨ ਵਿੱਚ ਰੱਖਦੇ ਹੋਏ ਯੂਨੀਵਰਸਿਟੀ ਵੱਲੋਂ 03 ਕਾਰਾਂ ਦੀ **Insurance Renew** ਕਰਵਾਉਣ ਲਈ **Quotation** ਦੀ ਮੰਗ ਕੀਤੀ ਜਾਂਦੀ ਹੈ। ਕਾਰਾਂ ਦਾ ਵੇਰਵਾ ਹੇਠ ਲਿਖੇ ਅਨੁਸਾਰ ਹੈ:

Sr. No.	Vehicle Make	Registration No.	Passenger Capacity	Year of Manufacture
1.	Mahindra	PB09 AJ 6435	07	2020
2.	Marrazoo	PB09 AJ 6436	07	2020
3.	Hyundai Creta	PB09 AJ 6437	05	2020

ਇਸ **Insurance** ਵਿੱਚ ਇਹ ਸਭ ਸੁਵਿਧਾਵਾਂ ਹੋਣੀਆਂ ਲਾਜ਼ਮੀ ਹਨ, ਜਿਵੇਂਕਿ Zero Depreciation Cap full, Engine Protection cover, Consumable cover, Road Side Assistance cover, Insured's Declared Value (IDV) cover, Driver Cover, Passenger Cover, Loss of Personal Belongings (Maximum payable amount Laptop: Rs. 50,000; Maximum payable amount Mobile: Rs. 25,000/-), Third Party Cover (full), Theft or Loss of Keys etc. 'ਇਹਨਾਂ ਸੁਵਿਧਾਵਾਂ ਤੋਂ ਬਿਨਾਂ **Quotation** ਸਵੀਕਾਰ ਨਹੀਂ ਹੋਣਗੀਆਂ।

ਉਕਤ ਕੁਟੋਸ਼ਨਾ ਕੰਪਨੀ ਦੇ ਸੀਲਬੰਦ ਲਿਫਾਫੇ ਰਾਹੀਂ ਯੂਨੀਵਰਸਿਟੀ ਦੀ ਸੈਂਟਰਲ ਡਾਕ ਸੈੱਲ ਵਿੱਚ ਮਿਤੀ 22.01.2024 ਸਮਾਂ ਬਾਅਦ ਦੁਪਹਿਰ 4:30 ਵਜੇ ਤੱਕ ਜਮ੍ਹਾਂ ਕਰਵਾਉਣੀਆਂ ਲਾਜ਼ਮੀ ਹਨ। ਇਸ ਮਿਤੀ/ਸਮੇਂ ਤੋਂ ਬਾਅਦ ਵਿੱਚ ਆਉਣ ਵਾਲੀਆਂ **Quotation** ਸਵੀਕਾਰ ਨਹੀਂ ਕੀਤੀਆਂ ਜਾਣਗੀਆਂ।

(\* ਇਸ ਸਬੰਧੀ ਪਹਿਲਾਂ ਜਾਰੀ ਪੱਤਰ ਨੰਬਰ IKGPTU/Reg./GA/1482 ਮਿਤੀ 21.12.2023 ਨੂੰ ਰੱਦ ਸਮਝਿਆ ਜਾਵੇ।)

(ਡਿਪਟੀ ਰਜਿਸਟਰਾਰ)

ਜਨਰਲ ਪ੍ਰਬੰਧਨ

ਉਤਾਰਾ:

1. ਰਜਿਸਟਰਾਰ ਦਫਤਰ : ਰਜਿਸਟਰਾਰ ਜੀ ਦੀ ਜਾਣਕਾਰੀ ਹਿੱਤ
2. ਡਿਪਟੀ ਰਜਿਸਟਰਾਰ (ਆਈ.ਟੀ.ਐਸ.): ਇਸ ਪੱਤਰ ਨੂੰ ਯੂਨੀਵਰਸਿਟੀ ਦੀ ਵੈਬ-ਸਾਇਟ ਤੇ ਅੱਪਲੋਡ ਕਰਨ ਹਿੱਤ
3. ਫਾਇਲ

CERTIFICATE OF REGISTRATION PUNJAB STATE			
<b>RE09AJ6436</b>		E. NO. EBL280327 CH. NO. BATH0320HL2A12202 REGD. DATE 26-03-2020	
Name: LK. GURJAL PUNJAB TECHNICAL UNIVERSITY		NO. OF CYL. 4 UNLAPMENT: 1000 SEVEN CIP: 7 FUEL TYPE: DIESEL NO. 1000 TOP 1000	
SEC of: PUN		NO. OF CYL. 4 UNLAPMENT: 1000 SEVEN CIP: 7 FUEL TYPE: DIESEL NO. 1000 TOP 1000	
Address: JALANDHAR, KAPURTHALA & PUNJAB KAPURTHALA, PUNJAB		NO. OF CYL. 4 UNLAPMENT: 1000 SEVEN CIP: 7 FUEL TYPE: DIESEL NO. 1000 TOP 1000	
REG. NO. 09AJ6436 REG. DATE 26-03-2020 CLASS: MOTOR CAR		REG. NO. 09AJ6436 REG. DATE 26-03-2020 CLASS: MOTOR CAR	
MANUFACTURER'S NAME: PUNJAB TECHNICAL UNIVERSITY		MANUFACTURER'S NAME: PUNJAB TECHNICAL UNIVERSITY	
REG. AUTHORITY: KAPURTHALA		REG. AUTHORITY: KAPURTHALA	
VALID UP TO: 26-03-2025		VALID UP TO: 26-03-2025	
REGISTERED AUTHORITY KAPURTHALA			

FD-302 (Rev. 4-15-64)

1. NAME \_\_\_\_\_

1997, 1998, 1999, 2000, 2001, 2002, 2003, 2004, 2005, 2006, 2007, 2008, 2009, 2010, 2011, 2012, 2013, 2014, 2015, 2016, 2017, 2018, 2019, 2020, 2021, 2022, 2023, 2024, 2025, 2026, 2027, 2028, 2029, 2030, 2031, 2032, 2033, 2034, 2035, 2036, 2037, 2038, 2039, 2040, 2041, 2042, 2043, 2044, 2045, 2046, 2047, 2048, 2049, 2050, 2051, 2052, 2053, 2054, 2055, 2056, 2057, 2058, 2059, 2060, 2061, 2062, 2063, 2064, 2065, 2066, 2067, 2068, 2069, 2070, 2071, 2072, 2073, 2074, 2075, 2076, 2077, 2078, 2079, 2080, 2081, 2082, 2083, 2084, 2085, 2086, 2087, 2088, 2089, 2090, 2091, 2092, 2093, 2094, 2095, 2096, 2097, 2098, 2099, 2100, 2101, 2102, 2103, 2104, 2105, 2106, 2107, 2108, 2109, 2110, 2111, 2112, 2113, 2114, 2115, 2116, 2117, 2118, 2119, 2120, 2121, 2122, 2123, 2124, 2125, 2126, 2127, 2128, 2129, 2130, 2131, 2132, 2133, 2134, 2135, 2136, 2137, 2138, 2139, 2140, 2141, 2142, 2143, 2144, 2145, 2146, 2147, 2148, 2149, 2150, 2151, 2152, 2153, 2154, 2155, 2156, 2157, 2158, 2159, 2160, 2161, 2162, 2163, 2164, 2165, 2166, 2167, 2168, 2169, 2170, 2171, 2172, 2173, 2174, 2175, 2176, 2177, 2178, 2179, 2180, 2181, 2182, 2183, 2184, 2185, 2186, 2187, 2188, 2189, 2190, 2191, 2192, 2193, 2194, 2195, 2196, 2197, 2198, 2199, 2200, 2201, 2202, 2203, 2204, 2205, 2206, 2207, 2208, 2209, 2210, 2211, 2212, 2213, 2214, 2215, 2216, 2217, 2218, 2219, 2220, 2221, 2222, 2223, 2224, 2225, 2226, 2227, 2228, 2229, 2230, 2231, 2232, 2233, 2234, 2235, 2236, 2237, 2238, 2239, 2240, 2241, 2242, 2243, 2244, 2245, 2246, 2247, 2248, 2249, 2250, 2251, 2252, 2253, 2254, 2255, 2256, 2257, 2258, 2259, 2260, 2261, 2262, 2263, 2264, 2265, 2266, 2267, 2268, 2269, 2270, 2271, 2272, 2273, 2274, 2275, 2276, 2277, 2278, 2279, 2280, 2281, 2282, 2283, 2284, 2285, 2286, 2287, 2288, 2289, 2290, 2291, 2292, 2293, 2294, 2295, 2296, 2297, 2298, 2299, 2300, 2301, 2302, 2303, 2304, 2305, 2306, 2307, 2308, 2309, 2310, 2311, 2312, 2313, 2314, 2315, 2316, 2317, 2318, 2319, 2320, 2321, 2322, 2323, 2324, 2325, 2326, 2327, 2328, 2329, 2330, 2331, 2332, 2333, 2334, 2335, 2336, 2337, 2338, 2339, 2340, 2341, 2342, 2343, 2344, 2345, 2346, 2347, 2348, 2349, 2350, 2351, 2352, 2353, 2354, 2355, 2356, 2357, 2358, 2359, 2360, 2361, 2362, 2363, 2364, 2365, 2366, 2367, 2368, 2369, 2370, 2371, 2372, 2373, 2374, 2375, 2376, 2377, 2378, 2379, 2380, 2381, 2382, 2383, 2384, 2385, 2386, 2387, 2388, 2389, 2390, 2391, 2392, 2393, 2394, 2395, 2396, 2397, 2398, 2399, 2400, 2401, 2402, 2403, 2404, 2405, 2406, 2407, 2408, 2409, 2410, 2411, 2412, 2413, 2414, 2415, 2416, 2417, 2418, 2419, 2420, 2421, 2422, 2423, 2424, 2425, 2426, 2427, 2428, 2429, 2430, 2431, 2432, 2433, 2434, 2435, 2436, 2437, 2438, 2439, 2440, 2441, 2442, 2443, 2444, 2445, 2446, 2447, 2448, 2449, 2450, 2451, 2452, 2453, 2454, 2455, 2456, 2457, 2458, 2459, 2460, 2461, 2462, 2463, 2464, 2465, 2466, 2467, 2468, 2469, 2470, 2471, 2472, 2473, 2474, 2475, 2476, 2477, 2478, 2479, 2480, 2481, 2482, 2483, 2484, 2485, 2486, 2487, 2488, 2489, 2490, 2491, 2492, 2493, 2494, 2495, 2496, 2497, 2498, 2499, 2500, 2501, 2502, 2503, 2504, 2505, 2506, 2507, 2508, 2509, 2510, 2511, 2512, 2513, 2514, 2515, 2516, 2517, 2518, 2519, 2520, 2521, 2522, 2523, 2524, 2525, 2526, 2527, 2528, 2529, 2530, 2531, 2532, 2533, 2534, 2535, 2536, 2537, 2538, 2539, 2540, 2541, 2542, 2543, 2544, 2545, 2546, 2547, 2548, 2549, 2550, 2551, 2552, 2553, 2554, 2555, 2556, 2557, 2558, 2559, 2560, 2561, 2562, 2563, 2564, 2565, 2566, 2567, 2568, 2569, 2570, 2571, 2572, 2573, 2574, 2575, 2576, 2577, 2578, 2579, 2580, 2581, 2582, 2583, 2584, 2585, 2586, 2587, 2588, 2589, 2590, 2591, 2592, 2593, 2594, 2595, 2596, 2597, 2598, 2599, 2600, 2601, 2602, 2603, 2604, 2605, 2606, 2607, 2608, 2609, 2610, 2611, 2612, 2613, 2614, 2615, 2616, 2617, 2618, 2619, 2620, 2621, 2622, 2623, 2624, 2625, 2626, 2627, 2628, 2629, 2630, 2631, 2632, 2633, 2634, 2635, 2636, 2637, 2638, 2639, 2640, 2641, 2642, 2643, 2644, 2645, 2646, 2647, 2648, 2649, 2650, 2651, 2652, 2653, 2654, 2655, 2656, 2657, 2658, 2659, 2660, 2661, 2662, 2663, 2664, 2665, 2666, 2667, 2668, 2669, 2670, 2671, 2672, 2673, 2674, 2675, 2676, 2677, 2678, 26

RECEIVED

1990

**THE UNIVERSITY OF CHICAGO**

**THE UNIVERSITY OF CHICAGO**

**CONFIDENTIAL**

12-1000000-2

**COLOR: POLAR WHITE**  
**PURPOSE:**

TRIPOL DATE:  
OWNER SPO.

**VALID UP TO**

1997年12月

REF. INFO  
INFO. DATE  
NAME  
CLASS

**HYUNDAI MOTOR INDIA LTD**  
**17000**

**CRUZA 1.4 CRUISE  
MOTOR CAR**

•

**CONCETTI DELLA SCIENZA**

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[illegible]

### 13. GLOBAL FUNDING TECHNIQUES COVERED:

Form 2204

NO. OF CYL.	4
MANUFACT. YR.	1943
ENGINE CAP.	7
STANDARD CAP.	0
FUEL USED	DIESEL
CC	1497.00
BODY TYPE	HARD TOP
SEAT. MAKE	710
(A)	(LTC)

SA JIMENA E. MARINER, LINDSEY  
MARINER, RICHARD MARINER  
CIVILIAN, UNARMED, 37YR MA,  
CUSTOMER CAR

COLLAR: PEARL WHITE  
 PINK: PINK  
 TIE: PINK  
 DRESS: PINK  
 SALE UP TO 20-40-50%

REGISTERED AUTHORITY  
HARTFORD, CT

Date : 27/02/2023

Policy No. : VB353164

**I.K.GUJRAL PUNJAB TECHNICAL UNIVERSITY**  
**JALANDHAR KAPURTHALA,**  
**HIGHWAY KAPURTHALA,**  
**JALANDHAR,**  
**PUNJAB, Pincode : 144603**  
**Intermediary Name : KUMAR .. - IAG**  
**FPV**

**To renew SMS, REN to 9222211100**

Download the **FG Insure App** for  
Seamless policy management


Get the app



Dear 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 **VB353164**. 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 35% 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.

As a part of the government's Digital India drive, you can now store your insurance policy documents digitally and securely under **DigiLocker**. Download and install the App "DigiLocker" from Playstore and with your Aadhaar number and mobile number create a User ID using an OTP. Under Banking and Insurance submenu, you will find **Future Generali Total Insurance** Tab wherein when you can select the product and update our 8 digit policy number, the Policy PDF of the active policy can be viewed. For more details on DigiLocker, visit <https://digitallocker.gov.in/>

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**

3rd Floor, SCO - 5 & 6

Puda Complex

Court Road

Jalandhar

Punjab, 144001

**For Future Generali India Insurance Co. Ltd.**



(Authorised 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.futuregeneraliali.in](http://www.futuregeneraliali.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.

**Signature Not Verified**

Digitally signed by D3 FUTURE  
GENERALI INDIA INSURANCE  
COMPANY LIMITED 01  
Date: 2023.02.27 18:25:27 IST  
Location: Mumbai



# Tax Invoice

INSURED DETAILS			
<b>Policy Number</b>	: VB353164	<b>Address of Service Provider:</b> Off Code-63,Future Generali India Insurance Co Ltd, 3rd Floor, SCO - 5 & 6, Puda Complex, Court Road, Jalandhar, Punjab, Pincode - 144001	
<b>Invoice Number</b>	: 202203PNT0059704		
<b>Reverse Charge</b>	: No	<b>Area Code</b>	: Jalandhar Branch Office
<b>Name of Insured/Proposer</b>	: I.K.GUJRAL PUNJAB TECHNICAL UNIVERSITY	<b>FGI State Code</b>	: 03
<b>Address</b>	: JALANDHAR KAPURTHALA, HIGHWAY KAPURTHALA, JALANDHAR, PUNJAB, Pincode- 144603	<b>FGI GSTIN Number</b>	: 03AABCF0191R1ZJ
		<b>FGI PAN Number</b>	: AABCF0191R
<b>Place of Supply(State Code):</b>	03	<b>Intermediary Name \ Code:</b>	KUMAR .. \ 60026237
<b>GSTIN / UIN Number</b>	: -	<b>Date of Issue / Invoice</b>	: 27/02/2023
		<b>Date</b>	
<b>Period of Insurance</b>	: From 00:01 hours of 28/02/2023 To Midnight of 27/02/2024	<b>HSN</b>	: 997134
		<b>Nature of Service</b>	: General Insurance Service

Received with thanks from a sum of ₹ 12,870.00 towards Premium on the above mentioned policy.

PARTICULARS	TAX(%)	PREMIUM ( ₹ )
Gross Premium		10,907.00
Add : CGST	9%	981.63
Add : SGST	9%	981.63
Add : Cess		-
<b>Total (Rounded to nearest rupee)</b>		12,870.00

## 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.
- We hereby declare that though our aggregate turnover in any preceding financial year from 2017-18 onwards is more than the aggregate turnover notified under sub-rule (4) of rule 48, we are not required to prepare an invoice in terms of the provisions of the said sub-rule.

For FUTURE GENERALI INDIA INSURANCE CO. LTD.



(Authorised Signatory)

**Note:** This document is digitally signed by Mr Vaibhav Risbud, Authorised Signatory of Future Generali India Insurance Company Limited on 27/02/2023

**Future Secure - Private Car**

<b>CERTIFICATE OF INSURANCE CUM POLICY SCHEDULE - Form 51 of the Central Motors Vehicles Rules, 1989</b>				
<b>Policy Servicing :</b> Off Code-63, Future Generali India Insurance Co Ltd, 3rd Floor, SCO - 5 & 6, Puda Complex, Court Road, Jalandhar, Punjab, Pincode- 144001., Tel_No: 0181-4690500				
<b>Policy No.</b> : VB353164		<b>Period of Insurance</b> : From 00:01 hrs of 28/02/2023 To Midnight of 27/02/2024.		
<b>Insured</b> : I.K.GUJRAL PUNJAB TECHNICAL UNIVERSITY		<b>Covernote No</b> : - Dated: Zone: B		
<b>Address</b> : JALANDHAR KAPURTHALA, HIGHWAY KAPURTHALA, JALANDHAR, PUNJAB, 144603		<b>Intermediary Name/Code</b> : KUMAR .. / 60026237		
		<b>Telephone(Mob,Hom)</b> : 9780013914/0		
		<b>Email ID</b> : kumar.meher002@yahoo.com		
<b>GSTIN Number</b> : -		<b>FGI GSTIN Number</b> : 03AABCF0191R1ZJ		
<b>INSURED MOTOR VEHICLE DETAILS AND PREMIUM COMPUTATION</b>				
Registration No., RTA Location	Make/Model of Vehicle	Engine No.	Chassis No.	
PB09AJ6435 KAPURTHALA	MAHINDRA MARAZZOM4 7 STR	ESLZA85380	MA1WA2ES1L2A12363	
Year of Manufacture	Cubic Capacity	Type of Body	Seating Capacity	Premium
2020	1497	Saloon	7	12,870.00
<b>DRIVERS CLAUSE :-</b> 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.				
<b>LIMITATIONS AS TO USE -</b> 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				
<b>IMPORTANT NOTICE</b>				
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.				
<b>IMPORTANT -</b> 1) All other Terms, Conditions and Exclusions as per Policy Wordings. 2) For complete terms, conditions and exclusions, please visit <a href="https://general.futuregenerali.in/customer-service/downloads/">https://general.futuregenerali.in/customer-service/downloads/</a> 3) For any redressal of grievance and for escalation matrix <a href="https://general.futuregenerali.in/customer-service/grievance-redressal">https://general.futuregenerali.in/customer-service/grievance-redressal</a> 4) 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 35 % 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).				
<b>LIMITS OF LIABILITY</b>				
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 - ₹ 1,000.00		
Hypothecation Agreement with:- NIL				
<b>SPECIAL CONDITIONS</b> – NIL				
<b>ADDITIONAL EXCESS</b> – NIL				



**Policy No : VB353164** **Period Of Insurance : From 00:01 hrs of 28/02/2023 To Midnight of 27/02/2024****INSURED'S DECLARED VALUE**

For Vehicle - ₹	For Non Elec Accessories - ₹	For Side Car-₹	For Elec Accessories- ₹	For Bi-Fuel Kit (CNG/LPG) - ₹	Total Value-₹
810,050	-	-	-	-	810,050

**SCHEDULE OF PREMIUM**

PARTICULARS	₹	₹
<b>A-OWN DAMAGE</b>		
Basic Premium on Vehicle	6,462.17	
**Less : No Claim Discount 35%	2,261.76	
Add : Add-on Premium	3,240.20	
Total Own Damage Premium (A) (rounded off)		7,441.00
<b>B-LIABILITY</b>		
Basic Premium including Premium for TPPD	3,416.00	
Add : Legal Liability to Paid Driver/Cleaner/Employees (No. of persons 1)	50.00	
Total Liability Premium (B)		3,466.00
Total Annual Premium (A+B)		10,907.00
Total Premium for the Policy Period		10,907.00
Goods and Service Tax		1,963.26
Total Premium (rounded off)		12,870.00

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 : Y6974820****Date of Issue : 27/02/2023****Place of Issuance : Mumbai\***

\*Address as mentioned below

( Authorized Signatory )

**Note: This document is digitally signed by Mr. Vaibhav Risbud, Authorised Signatory of Future Generali India Insurance Company Limited on 27/02/2023**

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

Stamp Duty of Rs. 0.50/- is paid as provided under Article Policy of Insurance 47B of Indian Stamp Act, 1899 and included in Consolidated Stamp Duty Paid to the Government of Maharashtra Treasury vide Order of Addl. Controller Of Stamps, Mumbai at General Stamp Office, Fort, Mumbai-400001., vide this Order No.( NO. LOA /CSD/571/2023/(Validity Period Dt. 20/01/2023 To Dt. 31/03/2024)/245/23, Dated 17-01-2023. )

Product UIN : IRDAN132RP0001V05201213

**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:- VB353164			
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	2,392.16
3	Loss Of Personal Belongings - Maximum payable amount Laptop:Rs. 50,000 ;Maximum payable amount Mobile: Rs. 25,000		299.02
4	Theft Or Loss Of Keys		299.02
Please refer the attached detailed policy wordings for the above mentioned coverages.			

Dear I.K.GUJRAL PUNJAB TECHNICAL UNIVERSITY,

We wish to inform you that the Insurance policy number VB353164 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 - Private Car - TRANSCRIPT/DECLARATION		
Sr No	Insured Details	
1	Insured Name	I.K.GUJRAL PUNJAB TECHNICAL UNIVERSITY
2	Registration address of the Insured	JALANDHAR KAPURTHALA, HIGHWAY KAPURTHALA, JALANDHAR, PUNJAB, 144603
3	Communication address of the Insured	JALANDHAR KAPURTHALA, HIGHWAY KAPURTHALA, JALANDHAR, PUNJAB, Pincode :- 144603
4	Residence Telephone no	
5	Mobile no	
6	Email id	
Policy Details		
7	Policy Number	VB353164
8	Risk start time and date	28/02/2023/00:01
9	Risk end date	27/02/2024
10	Renewal NCB %	35%
Vehicle Details		
11	Make and Model of vehicle insured	MAHINDRA MARAZZOM4 7 STR
12	Registration No	PB09AJ6435
13	Engine No	ESLZA85380
14	Chassis No	MA1WA2ES1L2A12363
15	Cubic Capacity	1497
16	Year of Manufacturing	2020
17	RTO where vehicle is/will be registered	KAPURTHALA
18	Seating Capacity	7
19	Date of Registration / Purchase	29/03/2020
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	United India Insurance Co. Ltd.
26	Expiring Policy No	2013053121P112246361
27	Expiring Policy Expiry Date	27/02/2023
28	No Claim Bonus % under expiring policy	25.00 %
29	Is there any claim in expiring policy	N

IDV Details		
30	Vehicle IDV on Renewal	₹.810,050
31	Electrical Accessories IDV	₹.0
32	Non Electrical Accessories IDV	₹.0
33	CNG IDV	₹.0
34	Add on Plan	Zero Depreciation+Personal Belongings+Key cover+ RSA , ,
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.

Date : 27/02/2023

Policy No. : VB351694

**I.K.GUJRAL PUNJAB TECHNICAL UNIVERSITY**  
**JALANDHAR KAPURTHALA,**  
**HIGHWAY KAPURTHALA,**  
**JALANDHAR,**  
**PUNJAB, Pincode : 144603**  
**Intermediary Name : KUMAR .. - IAG**  
**FPV**

**To renew SMS, REN to 9222211100**

Download the **FG Insure App** for  
Seamless policy management


Get the app



Dear 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 **VB351694**. 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 35% 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.

As a part of the government's Digital India drive, you can now store your insurance policy documents digitally and securely under **DigiLocker**. Download and install the App "DigiLocker" from Playstore and with your Aadhaar number and mobile number create a User ID using an OTP. Under Banking and Insurance submenu, you will find **Future Generali Total Insurance** Tab wherein when you can select the product and update our 8 digit policy number, the Policy PDF of the active policy can be viewed. For more details on DigiLocker, visit <https://digitallocker.gov.in/>

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**

3rd Floor, SCO - 5 & 6

Puda Complex

Court Road

Jalandhar

Punjab, 144001

**For Future Generali India Insurance Co. Ltd.**



(Authorised 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](http://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.

**Signature Not Verified**

Digitally signed by D3 FUTURE  
GENERALI INDIA INSURANCE  
COMPANY LIMITED 01  
Date: 2023.02.27, 16:44:23 IST  
Location: Mumbai



# Tax Invoice

INSURED DETAILS			
<b>Policy Number</b> : VB351694	<b>Address of Service Provider:</b> Off Code-63,Future Generali India Insurance Co Ltd, 3rd Floor, SCO - 5 & 6, Puda Complex, Court Road, Jalandhar, Punjab, Pincode - 144001		
<b>Invoice Number</b> : 202203PNT0059644			
<b>Reverse Charge</b> : No	<b>Area Code</b> : Jalandhar Branch Office		
<b>Name of Insured/Proposer</b> : I.K.GUJRAL PUNJAB TECHNICAL UNIVERSITY	<b>FGI State Code</b> : 03		
<b>Address</b> : JALANDHAR KAPURTHALA, HIGHWAY KAPURTHALA, JALANDHAR, PUNJAB, Pincode- 144603	<b>FGI GSTIN Number</b> : 03AABCF0191R1ZJ <b>FGI PAN Number</b> : AABCF0191R		
<b>Place of Supply(State Code):</b> 03	<b>Intermediary Name \ Code:</b> KUMAR .. \ 60026237		
<b>GSTIN / UIN Number</b> : -	<b>Date of Issue / Invoice</b> : 27/02/2023 <b>Date</b>		
<b>Period of Insurance</b> : From 00:00 hours of 28/02/2023 To Midnight of 27/02/2024	<b>HSN</b> : 997134 <b>Nature of Service</b> : General Insurance Service		

Received with thanks from a sum of ₹ 12,870.00 towards Premium on the above mentioned policy.

PARTICULARS	TAX(%)	PREMIUM ( ₹ )
Gross Premium		10,907.00
Add : CGST	9%	981.63
Add : SGST	9%	981.63
Add : Cess		-
<b>Total (Rounded to nearest rupee)</b>		<b>12,870.00</b>

**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.
- We hereby declare that though our aggregate turnover in any preceding financial year from 2017-18 onwards is more than the aggregate turnover notified under sub-rule (4) of rule 48, we are not required to prepare an invoice in terms of the provisions of the said sub-rule.

**For FUTURE GENERALI INDIA INSURANCE CO. LTD.**



(Authorised Signatory)

**Note: This document is digitally signed by Mr Vaibhav Risbud, Authorised Signatory of Future Generali India Insurance Company Limited on 27/02/2023**

**Future Secure - Private Car**

<b>CERTIFICATE OF INSURANCE CUM POLICY SCHEDULE - Form 51 of the Central Motors Vehicles Rules, 1989</b>				
<b>Policy Servicing :</b> Off Code-63, Future Generali India Insurance Co Ltd, 3rd Floor, SCO - 5 & 6, Puda Complex, Court Road, Jalandhar, Punjab, Pincode- 144001., Tel_No: 0181-4690500				
<b>Policy No.</b> : VB351694		<b>Period of Insurance</b> : From 00:00 hrs of 28/02/2023 To Midnight of 27/02/2024.		
<b>Insured</b> : I.K.GUJRAL PUNJAB TECHNICAL UNIVERSITY		<b>Covernote No</b> : - Dated: Zone: B		
<b>Address</b> : JALANDHAR KAPURTHALA, HIGHWAY KAPURTHALA, JALANDHAR, PUNJAB, 144603		<b>Intermediary Name/Code</b> : KUMAR .. / 60026237		
		<b>Telephone(Mob,Hom)</b> : 9780013914/0		
		<b>Email ID</b> : kumar.meher002@yahoo.com		
<b>GSTIN Number</b> : -		<b>FGI GSTIN Number</b> : 03AABCF0191R1ZJ		
<b>INSURED MOTOR VEHICLE DETAILS AND PREMIUM COMPUTATION</b>				
Registration No., RTA Location	Make/Model of Vehicle	Engine No.	Chassis No.	
PB09AJ6436 KAPURTHALA	MAHINDRA MARAZZOM4 7 STR	ESLZA85377	MA1WA2ES1L2A12362	
Year of Manufacture	Cubic Capacity	Type of Body	Seating Capacity	Premium
2020	1497	Saloon	7	12,870.00
<b>DRIVERS CLAUSE :-</b> 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.				
<b>LIMITATIONS AS TO USE -</b> 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				
<b>IMPORTANT NOTICE</b>				
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.				
<b>IMPORTANT -</b> 1) All other Terms, Conditions and Exclusions as per Policy Wordings. 2) For complete terms, conditions and exclusions, please visit <a href="https://general.futuregenerali.in/customer-service/downloads/">https://general.futuregenerali.in/customer-service/downloads/</a> 3) For any redressal of grievance and for escalation matrix <a href="https://general.futuregenerali.in/customer-service/grievance-redressal">https://general.futuregenerali.in/customer-service/grievance-redressal</a> 4) 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 35 % 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).				
<b>LIMITS OF LIABILITY</b>				
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 - ₹ 1,000.00		
Hypothecation Agreement with:- NIL				
<b>SPECIAL CONDITIONS</b> – NIL				
<b>ADDITIONAL EXCESS</b> – NIL				



<b>Policy No : VB351694</b>		<b>Period Of Insurance : From 00:00 hrs of 28/02/2023 To Midnight of 27/02/2024</b>				
<b>INSURED'S DECLARED VALUE</b>						
For Vehicle -₹	For Non Elec Accessories - ₹	For Side Car-₹	For Elec Accessories- ₹	For Bi-Fuel Kit (CNG/LPG) - ₹	Total Value-₹	
810,050	-	-	-	-	810,050	
<b>SCHEDULE OF PREMIUM</b>						
<b>PARTICULARS</b>					₹	₹
<b>A-OWN DAMAGE</b>						
Basic Premium on Vehicle					6,462.17	
**Less : No Claim Discount 35%					2,261.76	
Add : Add-on Premium					3,240.20	
Total Own Damage Premium (A) (rounded off)						7,441.00
<b>B-LIABILITY</b>						
Basic Premium including Premium for TPPD					3,416.00	
Add : Legal Liability to Paid Driver/Cleaner/Employees (No. of persons 1)					50.00	
Total Liability Premium (B)						3,466.00
Total Annual Premium (A+B)						10,907.00
Total Premium for the Policy Period						10,907.00
Goods and Service Tax						1,963.26
Total Premium (rounded off)						12,870.00
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. <b>For FUTURE GENERALI INDIA INSURANCE CO. LTD.</b>						
<b>Receipt No : Y6974820</b> <b>Date of Issue : 27/02/2023</b> <b>Place of Issuance : Mumbai*</b>  *Address as mentioned below  <div style="text-align: right;">( Authorized Signatory )</div> <div style="border: 1px solid black; padding: 5px; margin-top: 10px;"><b>Note: This document is digitally signed by Mr. Vaibhav Risbud, Authorised Signatory of Future Generali India Insurance Company Limited on 27/02/2023</b></div>						
<b>For registration of your Motor Claims SMS MOTORCLAIM to 9222211100 (Standard SMS charges applicable)</b>						

Stamp Duty of Rs. 0.50/- is paid as provided under Article Policy of Insurance 47B of Indian Stamp Act, 1899 and included in Consolidated Stamp Duty Paid to the Government of Maharashtra Treasury vide Order of Addl. Controller Of Stamps, Mumbai at General Stamp Office, Fort, Mumbai-400001., vide this Order No.( NO. LOA /CSD/571/2023/(Validity Period Dt. 20/01/2023 To Dt. 31/03/2024)/245/23, Dated 17-01-2023. )

Product UIN : IRDAN132RP0001V05201213

**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:- VB351694			
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	2,392.16
3	Loss Of Personal Belongings - Maximum payable amount Laptop:Rs. 50,000 ;Maximum payable amount Mobile: Rs. 25,000		299.02
4	Theft Or Loss Of Keys		299.02
Please refer the attached detailed policy wordings for the above mentioned coverages.			

Dear I.K.GUJRAL PUNJAB TECHNICAL UNIVERSITY,

We wish to inform you that the Insurance policy number VB351694 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 - Private Car - TRANSCRIPT/DECLARATION		
Sr No	Insured Details	
1	Insured Name	I.K.GUJRAL PUNJAB TECHNICAL UNIVERSITY
2	Registration address of the Insured	JALANDHAR KAPURTHALA, HIGHWAY KAPURTHALA, JALANDHAR, PUNJAB, 144603
3	Communication address of the Insured	JALANDHAR KAPURTHALA, HIGHWAY KAPURTHALA, JALANDHAR, PUNJAB, Pincode :- 144603
4	Residence Telephone no	
5	Mobile no	
6	Email id	
Policy Details		
7	Policy Number	VB351694
8	Risk start time and date	28/02/2023/00:00
9	Risk end date	27/02/2024
10	Renewal NCB %	35%
Vehicle Details		
11	Make and Model of vehicle insured	MAHINDRA MARAZZOM4 7 STR
12	Registration No	PB09AJ6436
13	Engine No	ESLZA85377
14	Chassis No	MA1WA2ES1L2A12362
15	Cubic Capacity	1497
16	Year of Manufacturing	2020
17	RTO where vehicle is/will be registered	KAPURTHALA
18	Seating Capacity	7
19	Date of Registration / Purchase	29/03/2020
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	United India Insurance Co. Ltd.
26	Expiring Policy No	2013053121P112245737
27	Expiring Policy Expiry Date	27/02/2023
28	No Claim Bonus % under expiring policy	25.00 %
29	Is there any claim in expiring policy	N

IDV Details		
30	Vehicle IDV on Renewal	₹.810,050
31	Electrical Accessories IDV	₹.0
32	Non Electrical Accessories IDV	₹.0
33	CNG IDV	₹.0
34	Add on Plan	Zero Depreciation+Personal Belongings+Key cover+ RSA , ,
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.



Date : 27/02/2023

Policy No. : VB353249  
**IK GUJRAL, PUNJAB TECH. UNIVERSITY**  
**JALANDHAR KAPURTHALA,**  
**HIGHWAY KAPURTHALA,**  
**JALANDHAR,**  
**PUNJAB, Pincode : 144603**  
**Intermediary Name : KUMAR .. - IAG**  
**FPV**

**To renew SMS, REN to 9222211100**

Download the **FG Insure App** for  
Seamless policy management



Get the app



Dear IK GUJRAL, PUNJAB TECH. UNIVERSITY

Welcome to the Future Generali Experience.

We thank you for choosing Motor Secure insurance policy. Your Policy No. is **VB353249**. 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](mailto: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 35% 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.

As a part of the government's Digital India drive, you can now store your insurance policy documents digitally and securely under **DigiLocker**. Download and install the App "DigiLocker" from Playstore and with your Aadhaar number and mobile number create a User ID using an OTP. Under Banking and Insurance submenu, you will find **Future Generali Total Insurance** Tab wherein when you can select the product and update our 8 digit policy number, the Policy PDF of the active policy can be viewed. For more details on DigiLocker, visit <https://digitallocker.gov.in/>

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**

3rd Floor, SCO - 5 & 6

Puda Complex

Court Road

Jalandhar

Punjab, 144001

**For Future Generali India Insurance Co. Ltd.**



(Authorised 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](http://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.

**Signature Not Verified**

Digitally signed by D3 FUTURE  
GENERALI INDIA INSURANCE  
COMPANY LIMITED 01  
Date: 2023.02.27 18:32:42 IST  
Location: Mumbai

# Tax Invoice

INSURED DETAILS			
<b>Policy Number</b>	: VB353249	<b>Address of Service Provider:</b> Off Code-63,Future Generali India Insurance Co Ltd, 3rd Floor, SCO - 5 & 6, Puda Complex, Court Road, Jalandhar, Punjab, Pincode - 144001	
<b>Invoice Number</b>	: 202203PNT0059705		
<b>Reverse Charge</b>	: No	<b>Area Code</b>	: Jalandhar Branch Office
<b>Name of Insured/Proposer</b>	: IK GUJRAL, PUNJAB TECH. UNIVERSITY	<b>FGI State Code</b>	: 03
<b>Address</b>	: JALANDHAR KAPURTHALA, HIGHWAY KAPURTHALA, JALANDHAR, PUNJAB, Pincode- 144603	<b>FGI GSTIN Number</b>	: 03AABCF0191R1ZJ
		<b>FGI PAN Number</b>	: AABCF0191R
<b>Place of Supply(State Code):</b>	03	<b>Intermediary Name \ Code:</b> KUMAR .. \ 60026237	
<b>GSTIN / UIN Number</b>	: -	<b>Date of Issue / Invoice Date</b>	: 27/02/2023
<b>Period of Insurance</b>	: From 00:00 hours of 28/02/2023 To Midnight of 27/02/2024	<b>HSN</b>	: 997134
		<b>Nature of Service</b>	: General Insurance Service

Received with thanks from a sum of ₹ 11,732.00 towards Premium on the above mentioned policy.

PARTICULARS	TAX(%)	PREMIUM ( ₹ )
Gross Premium		9,942.00
Add : CGST	9%	894.78
Add : SGST	9%	894.78
Add : Cess		-
<b>Total (Rounded to nearest rupee)</b>		11,732.00

## NOTE :

1. 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 seperate communication is sent or not.
2. Excess amount, if any, will be adjusted against subsequent policies, or will be refunded on demand.
3. We hereby declare that though our aggregate turnover in any preceding financial year from 2017-18 onwards is more than the aggregate turnover notified under sub-rule (4) of rule 48, we are not required to prepare an invoice in terms of the provisions of the said sub-rule.

For FUTURE GENERALI INDIA INSURANCE CO. LTD.



(Authorised Signatory)

**Note:**This document is digitally signed by Mr Vaibhav Risbud, Authorised Signatory of Future Generali India Insurance Company Limited on 27/02/2023

**Future Secure - Private Car**

<b>CERTIFICATE OF INSURANCE CUM POLICY SCHEDULE - Form 51 of the Central Motors Vehicles Rules, 1989</b>				
<b>Policy Servicing :</b> Off Code-63, Future Generali India Insurance Co Ltd, 3rd Floor, SCO - 5 & 6, Puda Complex, Court Road, Jalandhar, Punjab, Pincode- 144001., Tel_No: 0181-4690500				
<b>Policy No.</b> : VB353249		<b>Period of Insurance</b> : From 00:00 hrs of 28/02/2023 To Midnight of 27/02/2024.		
<b>Insured</b> : IK GUJRAL, PUNJAB TECH. UNIVERSITY		<b>Covernote No</b> : - Dated: Zone: B		
<b>Address</b> : JALANDHAR KAPURTHALA, HIGHWAY KAPURTHALA, JALANDHAR, PUNJAB, 144603		<b>Intermediary Name/Code</b> : KUMAR .. / 60026237		
		<b>Telephone(Mob,Hom)</b> : 9780013914/0		
		<b>Email ID</b> : kumar.meher002@yahoo.com		
<b>GSTIN Number</b> : -		<b>FGI GSTIN Number</b> : 03AABCF0191R1ZJ		
<b>INSURED MOTOR VEHICLE DETAILS AND PREMIUM COMPUTATION</b>				
Registration No., RTA Location	Make/Model of Vehicle	Engine No.	Chassis No.	
PB09AJ6437 KAPURTHALA	HYUNDAI CRETA1.4 S CRDI	D4FCKM938594	MALC181RLLM653870	
Year of Manufacture	Cubic Capacity	Type of Body	Seating Capacity	Premium
2020	1396	STATION WAGON	5	11,732.00
<b>DRIVERS CLAUSE :-</b> 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.				
<b>LIMITATIONS AS TO USE -</b> 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				
<b>IMPORTANT NOTICE</b>				
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.				
<b>IMPORTANT -</b> 1) All other Terms, Conditions and Exclusions as per Policy Wordings. 2) For complete terms, conditions and exclusions, please visit <a href="https://general.futuregenerali.in/customer-service/downloads/">https://general.futuregenerali.in/customer-service/downloads/</a> 3) For any redressal of grievance and for escalation matrix <a href="https://general.futuregenerali.in/customer-service/grievance-redressal">https://general.futuregenerali.in/customer-service/grievance-redressal</a> 4) 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 35 % 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).				
<b>LIMITS OF LIABILITY</b>				
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 - ₹ 1,000.00		
Hypothecation Agreement with:- NIL				
<b>SPECIAL CONDITIONS</b> – NIL				
<b>ADDITIONAL EXCESS</b> – NIL				

**Policy No : VB353249** **Period Of Insurance : From 00:00 hrs of 28/02/2023 To Midnight of 27/02/2024****INSURED'S DECLARED VALUE**

For Vehicle - ₹	For Non Elec Accessories - ₹	For Side Car-₹	For Elec Accessories- ₹	For Bi-Fuel Kit (CNG/LPG) - ₹	Total Value-₹
705,000	-	-	-	-	705,000

**SCHEDULE OF PREMIUM**

PARTICULARS	₹	₹
<b>A-OWN DAMAGE</b>		
Basic Premium on Vehicle	5,624.14	
**Less : No Claim Discount 35%	1,968.45	
Add : Add-on Premium	2,820.00	
Total Own Damage Premium (A) (rounded off)		6,476.00
<b>B-LIABILITY</b>		
Basic Premium including Premium for TPPD	3,416.00	
Add : Legal Liability to Paid Driver/Cleaner/Employees (No. of persons 1)	50.00	
Total Liability Premium (B)		3,466.00
Total Annual Premium (A+B)		9,942.00
Total Premium for the Policy Period		9,942.00
Goods and Service Tax		1,789.56
Total Premium (rounded off)		11,732.00

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 : Y6974820****Date of Issue : 27/02/2023****Place of Issuance : Mumbai\***

\*Address as mentioned below

( Authorized Signatory )

**Note: This document is digitally signed by Mr. Vaibhav Risbud, Authorised Signatory of Future Generali India Insurance Company Limited on 27/02/2023**

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

Stamp Duty of Rs. 0.50/- is paid as provided under Article Policy of Insurance 47B of Indian Stamp Act, 1899 and included in Consolidated Stamp Duty Paid to the Government of Maharashtra Treasury vide Order of Addl. Controller Of Stamps, Mumbai at General Stamp Office, Fort, Mumbai-400001., vide this Order No. ( NO. LOA /CSD/571/2023/(Validity Period Dt. 20/01/2023 To Dt. 31/03/2024)/245/23, Dated 17-01-2023. )

Product UIN : IRDAN132RP0001V05201213

**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:- VB353249			
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	2,056.00
3	Loss Of Personal Belongings - Maximum payable amount Laptop:Rs. 50,000 ;Maximum payable amount Mobile: Rs. 25,000		257.00
4	Theft Or Loss Of Keys		257.00
Please refer the attached detailed policy wordings for the above mentioned coverages.			

Dear IK GUJRAL, PUNJAB TECH. UNIVERSITY,

We wish to inform you that the Insurance policy number VB353249 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 - Private Car - TRANSCRIPT/DECLARATION		
Sr No	Insured Details	
1	Insured Name	IK GUJRAL, PUNJAB TECH. UNIVERSITY
2	Registration address of the Insured	JALANDHAR KAPURTHALA, HIGHWAY KAPURTHALA, JALANDHAR, PUNJAB, 144603
3	Communication address of the Insured	JALANDHAR KAPURTHALA, HIGHWAY KAPURTHALA, JALANDHAR, PUNJAB, Pincode :- 144603
4	Residence Telephone no	
5	Mobile no	
6	Email id	
Policy Details		
7	Policy Number	VB353249
8	Risk start time and date	28/02/2023/00:00
9	Risk end date	27/02/2024
10	Renewal NCB %	35%
Vehicle Details		
11	Make and Model of vehicle insured	HYUNDAI CRETA1.4 S CRDI
12	Registration No	PB09AJ6437
13	Engine No	D4FCKM938594
14	Chassis No	MALC181RLLM653870
15	Cubic Capacity	1396
16	Year of Manufacturing	2020
17	RTO where vehicle is/will be registered	KAPURTHALA
18	Seating Capacity	5
19	Date of Registration / Purchase	29/03/2020
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	United India Insurance Co. Ltd.
26	Expiring Policy No	2013053121P112246474
27	Expiring Policy Expiry Date	27/02/2023
28	No Claim Bonus % under expiring policy	25.00 %
29	Is there any claim in expiring policy	N



IDV Details		
30	Vehicle IDV on Renewal	₹.705,000
31	Electrical Accessories IDV	₹.0
32	Non Electrical Accessories IDV	₹.0
33	CNG IDV	₹.0
34	Add on Plan	Zero Depreciation+Personal Belongings+Key cover+ RSA , ,
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.