

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

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

Ref.No.IKGPTU/REG/DR/GA/157

Dated:- 10/4/2024

Quotation Letter

To

ਵਿਸ਼ਾ: ਯੂਨੀਵਰਸਿਟੀ ਇਨੋਵਾ ਕਾਰ ਨੰ PB09 AD 3519 ਦੀ Insurance Renew ਕਰਵਾਉਣ ਲਈ Quotation ਦੀ ਮੰਗ ਸਬੰਧੀ।

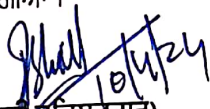
ਸ਼੍ਰੀਮਾਨ/ਸ਼੍ਰੀਮਤੀ ਜੀ

ਉਪਰੋਕਤ ਵਿਸ਼ੇ ਦੇ ਅਧੀਨ ਆਈ. ਕੇ. ਗੁਜਰਾਲ ਪੰਜਾਬ ਟੈਕਨੀਕਲ ਯੂਨੀਵਰਸਿਟੀ ਦੀ ਇਨੋਵਾ ਕਾਰ ਦੀ Insurance Renew ਕਰਵਾਉਣ ਲਈ Quotation ਦੀ ਮੰਗ ਕੀਤੀ ਜਾਂਦੀ ਹੈ। ਕਾਰ ਦਾ ਵੇਰਵਾ ਹੇਠ ਲਿਖੇ ਅਨੁਸਾਰ ਹੈ:-

Sr No.	Vehicle Make	Registration No	Passenger Capacity	Year of Manufacture
1	INNOVA	PB09 AD 3519	07	2017

ਇਸ Insurance ਵਿੱਚ ਇਹ ਸੁਵਿਧਾਵਾਂ ਹੋਣੀਆਂ ਲਾਜ਼ਮੀ ਹਨ, ਜਿਵੇਂਕਿ Zero Depreciation Cap full, Engine Protection cover, Consumable cover, RoadSide 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 ਕੋਈ ਹੋਰ ਸੁਵਿਧਾ ਕੰਪਨੀ ਵਲੋਂ ਦਿਤੀ ਜਾ ਸਕਦੀ ਹੈ।

ਉਕਤ ਕੂਟੇਸ਼ਨਾ ਕੰਪਨੀ ਦੇ ਸੀਲਬੰਦ ਲਿਫਾਫੇ ਰਾਹੀਂ ਯੂਨੀਵਰਸਿਟੀ ਦੀ ਸੈਂਟਰਲ ਡਾਕ ਸੈਲ ਵਿੱਚ ਮਿਤੀ 30.04.2024 ਸਮਾਂ ਬਾਅਦ ਦੁਪਿਹਰ 4.00 ਵਜੇ ਤੱਕ ਜਮਾਂ ਕਰਵਾਉਣੀਆਂ ਲਾਜ਼ਮੀ ਹਨ, ਇਸ ਮਿਤੀ/ਸਮੇਂ ਤੋਂ ਬਾਅਦ ਆਉਣ ਵਾਲੀਆਂ Quotation ਸਵੀਕਾਰ ਨਹੀਂ ਕੀਤੀਆਂ ਜਾਣਗੀਆਂ।


(ਡਿਪਟੀ ਰਜਿਸਟਰਾਰ)
ਜਰਨਲ ਪੁਸ਼ਪਾ ਗੁਜਰਾਲ

ਉਤਾਰ:-

1. ਰਜਿਸਟਰਾਰ ਦਫਤਰ : ਰਜਿਸਟਰਾਰ ਜੀ ਦੀ ਜਾਣਕਾਰੀ ਹਿੱਤ
2. ਡਿਪਟੀ ਰਜਿਸਟਰਾਰ (ਆਈ.ਟੀ.ਐਸ) : ਇਸ ਪੱਤਰ ਨੂੰ ਯੂਨੀਵਰਸਿਟੀ ਦੀ ਵੇਬਸਾਇਟ ਤੇ ਅਪਲੋਡ ਕਰਨ ਹਿੱਤ
3. ਫ਼ਾਇਲ

I. K. Gujral Punjab Technical University, Jalandhar

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



CERTIFICATE OF REGISTRATION PUNJAB STATE

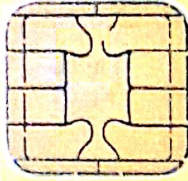
NON-TRANSPORT



PB09AD3519

E. NO. 2GDA099485
CH. NO. MBJGB8EM202022064
REGD. DATE 02-06-2017

Form 23A



Name: REGISTRAR I K GUJRAL PTU JALANDHAR

S/D/W of:

Address: JALANDHAR KAPURTHALA HIGHWAY
NEAR PGSC KAPURTHALA

KAPURTHALA
144601

NO. OF CYL. 4
UNLADEN WT. 1815
SEATING CAP. 7
STANDING CAP.
FUEL USED DIESEL
CC. 2393
BODY TYPE SALOON
WHEEL BASE 2750
TAX [OTT] 01-06-2032

REF. MFG TOYOTA
MFG. DATE 05/2017
MAKE INNOVA TOURING SPORT(VX-7S)MT
CLASS LMVJGP

COLOUR :PERL WHITE
PURPOSE:NEW
TRFR. DATE:
OWNER SRL.1
VALID UPTO:01-06-2032

CURR ISSU. *[Signature]*
KAPURTHALA

Date : 30/05/2023

Policy No. : VB771614
REGISTRAR I K GUJRAL PTU JALANDHAR
JALANDHAR KAPURTHALA,
HIGHWAY NEAR PGSC,
KAPURTHALA,
PUNJAB, Pincode : 144601
Intermediary Name : PANKAJ KUMAR SHARMA - IAG
FPV

To renew SMS, REN to 9222211100Download the **FG Insure App** for
Seamless policy management

Get the app



Dear REGISTRAR I K GUJRAL PTU JALANDHAR

Welcome to the Future Generali Experience.

We thank you for choosing Motor Secure insurance policy. Your Policy No. is **VB771614**. 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 20% 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

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 DS FUTURE
GENERALI INDIA INSURANCE
COMPANY LIMITED 01
Date: 2023.05.30 14:28:11 IST
Reason:
Location: Mumbai

Tax Invoice

INSURED DETAILS	
Policy Number : VB771614	Address of Service Provider: Off Code-63,Future Generali India Insurance Co Ltd, 3rd Floor, SCO - 5 & 6, Puda Complex, Court Road, Jalandhar, Punjab, Pincode - 144001
Invoice Number : 202303PNT0011457	
Reverse Charge : No	Area Code : Jalandhar Branch Office
Name of Insured/Proposer : REGISTRAR I K GUJRAL PTU JALANDHAR	FGI State Code : 03
Address : JALANDHAR KAPURTHALA, HIGHWAY NEAR PGSC, KAPURTHALA, PUNJAB, Pincode- 144601	FGI GSTIN Number : 03AABCF0191R1ZJ FGI PAN Number : AABCF0191R
Place of Supply(State Code): 03	Intermediary Name \ Code: PANKAJ KUMAR SHARMA \ 60056705
GSTIN / UIN Number : 03AAAJP1130G2ZS	Date of Issue / Invoice Date : 30/05/2023
Period of Insurance : From 00:00 hours of 02/06/2023 To Midnight of 01/06/2024	HSN : 997134
	Nature of Service : General Insurance Service

Received with thanks from a sum of ₹ 35,162.00 towards Premium on the above mentioned policy.

PARTICULARS	TAX(%)	PREMIUM (₹)
Gross Premium		29,798.00
Add : CGST	9%	2,681.82
Add : SGST	9%	2,681.82
Add : Cess		-
Total (Rounded to nearest rupee)		35,162.00

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 separate 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 30/05/2023



Future Secure - Private Car

CERTIFICATE OF INSURANCE CUM POLICY SCHEDULE - Form 51 of the Central Motors Vehicles Rules, 1989				
Policy Servicing : 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				
Policy No.	: VB771614	Period of Insurance	: From 00:00 hrs of 02/06/2023 To Midnight of 01/06/2024.	
Insured	: REGISTRAR I K GUJRAL PTU JALANDHAR	Covernote No	: - Dated: Zone: B	
Address	: JALANDHAR KAPURTHALA, HIGHWAY NEAR PGSC, KAPURTHALA, PUNJAB, 144601	Intermediary Name/Code	: PANKAJ KUMAR SHARMA / 60056705	
GSTIN Number	: 03AAAJP1130G2ZS	Telephone(Mob,Hom)	: 9356248037/9356248037	
		Email ID	: raubey_sharma75@licindia.com	
		FGI GSTIN Number	: 03AABCF0191R1ZJ	
INSURED MOTOR VEHICLE DETAILS AND PREMIUM COMPUTATION				
Registration No., RTA Location	Make/Model of Vehicle	Engine No.	Chassis No.	
PB09AD3519 KAPURTHALA	TOYOTA INNOVA CRYSTATOURING SPORT DIESEL MT BS-VI	2GDA099485	MBJGB8EM202022064	
Year of Manufacture	Cubic Capacity	Type of Body	Seating Capacity	Premium
2017	2393	Saloon	7	35,162.00
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 Policy Wordings. 2) For complete terms, conditions and exclusions, please visit https://general.futuregenerali.in/customer-service/downloads/ 3) For any redressal of grievance and for escalation matrix https://general.futuregenerali.in/customer-service/grievance-redressal 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 seperate communication is sent or not. **NCB has been allowed 20 % 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 : VB771614 **Period Of Insurance :** From 00:00 hrs of 02/06/2023 To Midnight of 01/06/2024

INSURED'S DECLARED VALUE

For Vehicle - ₹	For Non Elec Accessories - ₹	For Side Car-₹	For Elec Accessories- ₹	For Bi-Fuel Kit (CNG/LPG) - ₹	Total Value-₹
1,080,000	-	-	-	-	1,080,000

SCHEDULE OF PREMIUM

PARTICULARS	₹	₹
A-OWN DAMAGE		
Basic Premium on Vehicle	15,163.20	
**Less : No Claim Discount 20%	3,032.64	
Add : Add-on Premium	9,720.00	
Total Own Damage Premium (A) (rounded off)		21,851.00
B-LIABILITY		
Basic Premium including Premium for TPPD	7,897.00	
Add : Legal Liability to Paid Driver/Cleaner/Employees (No. of persons 1)	50.00	
Total Liability Premium (B)		7,947.00
Total Annual Premium (A+B)		29,798.00
Total Premium for the Policy Period		29,798.00
Goods and Service Tax		5,363.64
Total Premium (rounded off)		35,162.00

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 : Y7607301
Date of Issue : 30/05/2023
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 30/05/2023

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/656/2023/(Validity Period Dt. 23/03/2023 To Dt. 31/03/2024)/482/23, Dated 20-03-2023.)

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:- VB771614
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	6,629.00
3	Consumables	IRDAN132A0039V01201718	947.00
4	Loss Of Personal Belongings - Maximum payable amount Laptop:Rs. 50,000 ;Maximum payable amount Mobile: Rs. 25,000		947.00
5	Theft Or Loss Of Keys		947.00

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

Dear REGISTRAR I K GUJRAL PTU JALANDHAR,

We wish to inform you that the Insurance policy number VB771614 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	REGISTRAR I K GUJRAL PTU JALANDHAR
2	Registration address of the Insured	JALANDHAR KAPURTHALA, HIGHWAY NEAR PGSC, KAPURTHALA, PUNJAB, 144601
3	Communication address of the Insured	JALANDHAR KAPURTHALA, HIGHWAY NEAR PGSC, KAPURTHALA, PUNJAB, Pincode :- 144601
4	Residence Telephone no	
5	Mobile no	
6	Email id	
Policy Details		
7	Policy Number	VB771614
8	Risk start time and date	02/06/2023/00:00
9	Risk end date	01/06/2024
10	Renewal NCB %	20%
Vehicle Details		
11	Make and Model of vehicle insured	TOYOTA INNOVA CRYSTATOURING SPORT DIESEL MT BS-VI
12	Registration No	PB09AD3519
13	Engine No	2GDA099485
14	Chassis No	MBJGB8EM202022064
15	Cubic Capacity	2393
16	Year of Manufacturing	2017
17	RTO where vehicle is/will be registered	KAPURTHALA
18	Seating Capacity	7
19	Date of Registration / Purchase	02/06/2017
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	United India Insurance Co. Ltd.
26	Expiring Policy No	2013053122P101897886
27	Expiring Policy Expiry Date	01/06/2023
28	No Claim Bonus % under expiring policy	0.00 %
29	Is there any claim in expiring policy	N

IDV Details		
30	Vehicle IDV on Renewal	₹.1,080,000
31	Electrical Accessories IDV	₹.0
32	Non Electrical Accessories IDV	₹.0
33	CNG IDV	₹.0
34	Add on Plan	Zero Dep. + Consumable +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.