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/33	Quotation Letter	Dated: -23 8 24
То		

ਵਿਸ਼ਾ: ਯੂਨੀਵਰਸਿਟੀ ਦੀਆਂ 03 ਇਨੋਵਾ ਕਾਰਾਂ ਦੀਆ Insurance Renew ਕਰਵਾਉਣ ਲਈ Quotation ਦੀ ਮੰਗ ਸਬੰਧੀ।

ਸ਼੍ਰੀਮਾਨ/ਸ੍ਰੀਮਤੀ ਜੀ

ਉਪਰੋਕਤ ਵਿਸ਼ੇ ਦੇ ਅਧੀਨ ਆਈ. ਕੇ. ਗੁਜਰਾਲ ਪੰਜਾਬ ਟੈਕਨੀਕਲ ਯੂਨੀਵਰਸਿਟੀ ਦੀਆ 03 ਇਨੋਵਾ ਕਾਰਾਂ ਦੀਆ Insurance ਪਾਲਿਸੀਆ ਸਤੰਬਰ 2024 ਵਿੱਚ ਵੱਖ ਵੱਖ ਮਿਤੀਆ ਨੂੰ ਖਤਮ ਹੋਣ ਜਾ ਰਹੀਆ ਹਨ, ਇਸ ਨੂੰ ਧਿਆਨ ਵਿੱਚ ਰੱਖਦੇ ਹੋਏ ਯੂਨੀਵਰਸਿਟੀ ਵਲੋਂ ਕਾਰਾਂ ਦੀਆਂ Insurance Renew ਕਰਵਾਉਣ ਲਈ Quotation ਦੀ ਮੰਗ ਕੀਤੀ ਜਾਂਦੀ ਹੈ। ਕਾਰਾਂ ਦਾ ਵੇਰਵਾ ਹੇਠ ਲਿਖੇ ਅਨੁਸਾਰ ਹੈ:-

Vehicle Make	Registration No	Passenger Capacity	Year of Manufacture
ਇਨੋਵਾ ਕਰਿਸਟਾ	PB09 AD 9741	07	2017
ਇਨੋਵਾ ਕਰਿਸਟਾ	PB09 AD 9742	07	2017
ਇਨੋਵਾ ਕਰਿਸਟਾ	PB09 AD 9743	07	2017
	ਇਨੋਵਾ ਕਰਿਸਟਾ ਇਨੋਵਾ ਕਰਿਸਟਾ	ਇਨੋਵਾ ਕਰਿਸਟਾ PB09 AD 9741 ਇਨੋਵਾ ਕਰਿਸਟਾ PB09 AD 9742	ਇਨੋਵਾ ਕਰਿਸਟਾ PB09 AD 9741 07 ਇਨੋਵਾ ਕਰਿਸਟਾ PB09 AD 9742 07

ਉਪਰੋਕਤ ਅਨੁਸਾਰ ਲੋਕਲ ਮਾਰਕਿਟ ਤੋਂ ਯੂਨੀਵਰਸਿਟੀ ਕਾਰਾਂ ਦੀਆ Insurance Policy Renew ਕਰਵਾਉਣ ਲਈ ਵਿਆਪਕ (Comprehensive) Quotation ਲੈਣ ਦੀ ਮੰਗ ਕੀਤੀ ਜਾਂਦੀ ਹੈ। ਕਾਰਾਂ ਦੀਆਂ ਆਰ ਸੀਜ ਅਤੇ ਪੁਰਾਣੀਆਂ Insurance ਪਾਲਿਸੀਆ ਨਾਲ ਨੱਥੀ ਹਨ।

ਉਕਤ ਕੂਟੇਸ਼ਨਾ ਕੰਪਨੀ ਦੇ ਸੀਲਬੰਦ ਲਿਫਾਫੇ ਰਾਹੀਂ ਯੂਨੀਵਰਸਿਟੀ ਦੀ ਸੌਟਰਲ ਡਾਕ ਸੈਲ ਵਿੱਚ ਮਿਤੀ 29.08.2024 ਸਮਾਂ ਸ਼ਾਮ 5.00 ਵਜੇ ਤੱਕ ਜਮਾਂ ਕਰਵਾਉਣੀਆਂ ਲਾਜ਼ਮੀ ਹਨ, ਇਸ ਮਿਤੀ/ਸਮੇ ਤੋਂ ਬਾਅਦ ਆਉਣ ਵਾਲੀਆ ਕੂਟੇਸ਼ਨਾ ਸਵੀਕਾਰ ਨਹੀਂ ਕੀਤੀਆ ਜਾਣਗੀਆਂ ।

> 83 ਡਿਪਟੀ ਰਜਿਸਟਰਾਰ) ਜਰਨਲ ਪ੍ਰਬੰਧਨ

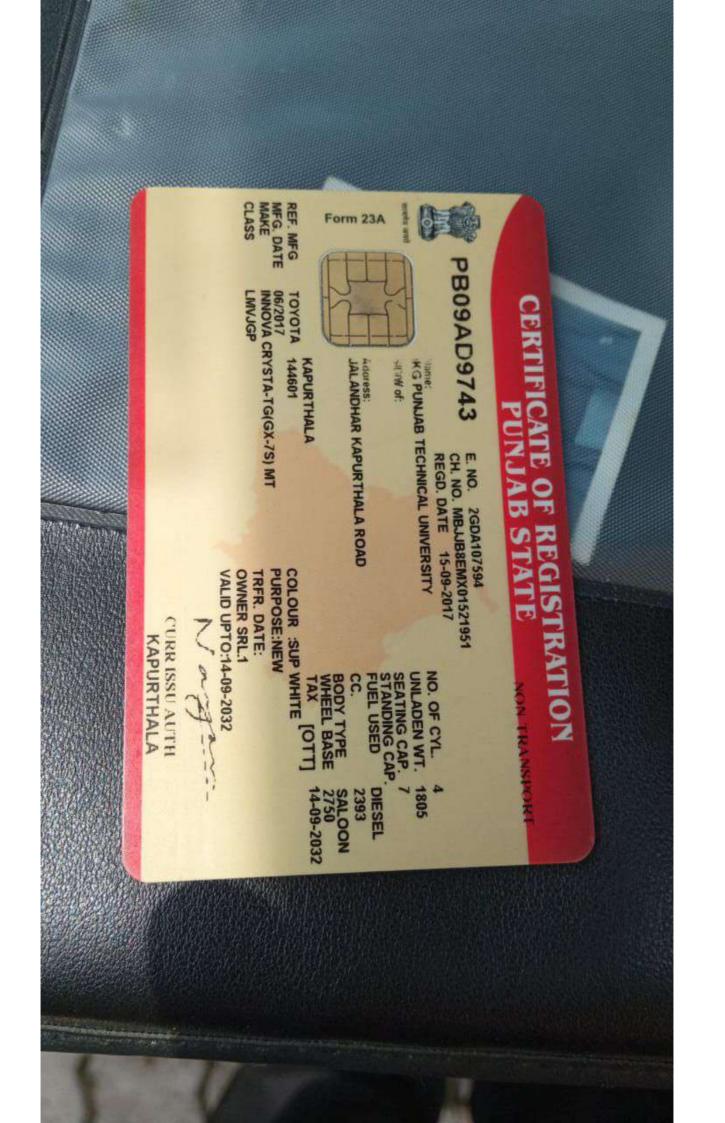
ਉਤਾਰਾ:-

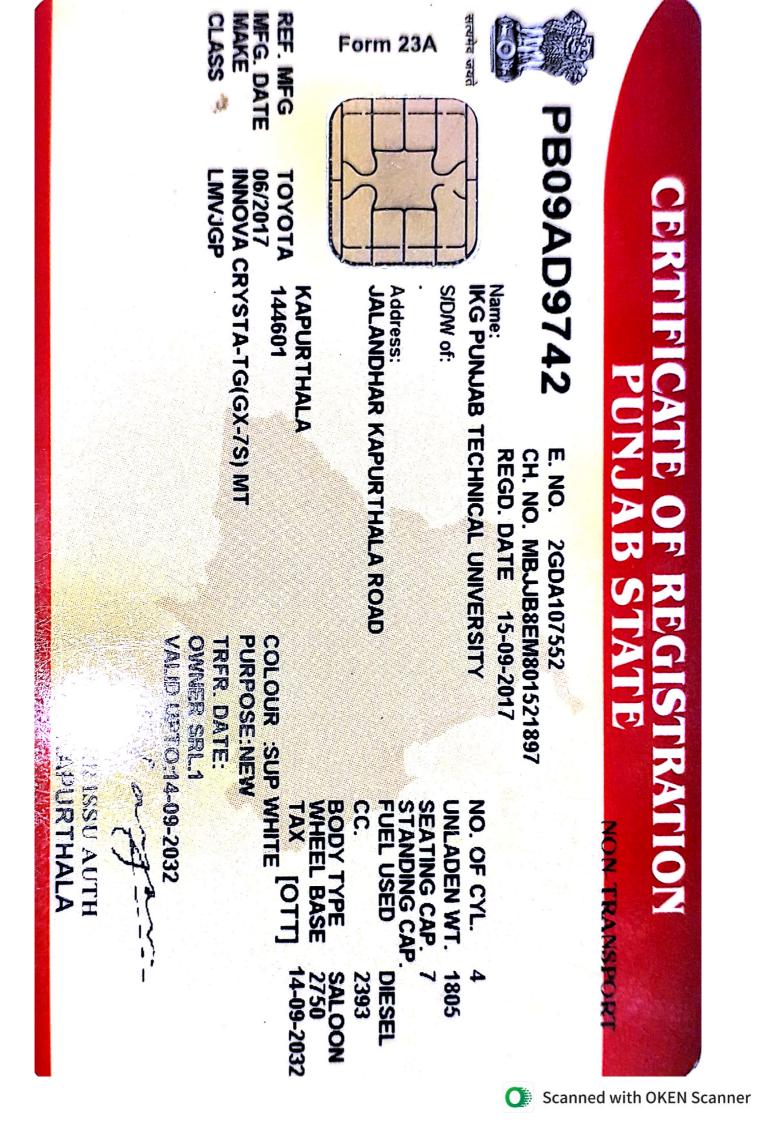
- 1. ਰਜਿਸਟਰਾਰ ਦਫਤਰ, ਰਜਿਸਟਰਾਰ ਜੀ ਦੀ ਜਾਣਕਾਰੀ ਹਿੱਤ
- 2. ਆਈ ਟੀ ਐਸ ਵਿਭਾਗ (ਵੇਬਸਾਇਟ ਤੇ ਅਪਲੋਡ ਕਰਨ ਲਈ)
- 3. ਫ਼ਾਇਲ

I. K. Gujral Punjab Technical University, Jalandhar

Jalandhar Kapurthala Highway, Near PushpaGujral Science City, Kapurthala - 144 603

MAKE CLASS MFG. DATE REF. MFG Pprin 23A PB09AD9741 06/2017 INNOVA CRYSTA-TG(GX-7S) MT LMVJGP TOYOTA CERTIFICATE OF REGISTRATION PUNJAB STATE 144601 SIDM of: KAPURTHALA JALANDHAR KAPURTHALA ROAD Address: IKG PUNJAB TECHNICAL UNIVERSITY Name: E. NO. 2GDA107062 REGD. DATE 15-09-2017 CH. NO. MBJUB8EM901521844 COLOUR SUP WHITE [OTT] PURPOSE:NEW OWNER SRL1 TRFR. DATE: VALID UPTO:14-09-2032 CURR ISSU AUTH Nation ----KAPURTHALA WHEEL BASE SEATING CAP. STANDING CAP. NO. OF CYL. CC. UNLADEN WT. FUEL USED 7 1805 4 SALOON 2750 14-09-2032 DIESEL 2393







Date : 15/09/2023

Policy No. : VC192990 IKG PUNJAB TECHNICAL UNIVERSITY JALANDHAR KAPURTHALA, PUNJAB, KAPURTHALA, PUNJAB, Pincode : 144601 Intermediary Name : KUMAR .. - IAG FPV

10 renew SIVIS, REN to 9222211100		
Download the FG Insure App for Seamless policy management		
C Get the app		
App Store Google play		

CN/C DEN / 0000011100

Dear IKG PUNJAB TECHNICAL UNIVERSITY

Welcome to the Future Generali Experience.

We thank you for choosing Motor Secure insurance policy. Your Policy No. is VC192990. 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 45% on the basis of your declaration of 'No Claims' in your expiring policy. In case, we find that this declaration is incorrect and/or false, all benefits under the Policy in respect of Section I of the policy will stand forfeited.

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

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 <u>https://digitallocker.gov.in/</u>

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.





For Future Generali India Insurance Co. Ltd.

If undelivered, please return to: **Future Generali India Insurance Company Limited** 3rd Floor, SCO - 5 & 6 Puda Complex Court Road Jalandhar Punjab, 144001

(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 <u>www.futuregenerali.in</u>







Tax Invoice

	INSURED DETAILS				
Policy Number	: VC192990	Address of Service Provider: Off Code-63,Future Generali India Insurance C Ltd, 3rd Floor, SCO - 5 & 6, Puda Comple			
Invoice Number	: 202303PNT0032478	Court Road, Jalandhar, Punjab, Pincode			
Reverse Charge	: No	Area Code	: Jallandhar Branch Office		
Name of Insured/Proposer	ame of Insured/Proposer : IKG PUNJAB TECHNICAL UNIVERSITY FGI State Code :03				
Address	: JALANDHAR KAPURTHALA, PUNJAB KAPURTHALA, PUNJAB, Pincode- 144601	FGI GSTIN Number FGI PAN Number	: 03AABCF0191R1ZJ : AABCF0191R		
Place of Supply(State Code): 03	Intermediary Name \ Code: KUMAR \ 60026237			
GSTIN / UIN Number	: 03AAAJP1130G2ZS	Date of Issue / Invoice Date	: 15/09/2023		
Period of Insurance	: From 23:23 hours of 15/09/2023	HSN	: 997134		
	To Midnight of 14/09/2024	Nature of Service	: General Insurance Service		

Received with thanks from a sum of ₹ 23,276.00 towards Premium on the above mentioned policy.

PARTICULARS	TAX(%)	PREMIUM (₹)
Gross Premium		19,725.00
Add : CGST	9%	1,775.25
Add : SGST	9%	1,775.25
Add : Cess		-
Total (Rounded to nearest rupee)		23,276.00

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 15/09/2023



Future Generali India Insurance Company Limited, Registered and Corporate Office address: 801 and 802, 8thFloor, Tower C, Embassy 24X7 Park, L.B.S. Marg, Vikhroli - West, Mumbai, Maharashtra - 400083 Care Line:- 1800-220-233, 1860-500-3333, 022-67837800, Email: fgcare@futuregenerali.in, Website: www.futuregenerali.in. IRDA Regn.No. 132, CIN - U66030MH2006PLC165287





Future Secure - Private Car

CERTIFICATE O	OF INSURANCE CUM POLICY S	CHEDILE Form 51 of th	Control Motors	Ahieles Dules 1000
	Off Code-63, Future Generali India In			· · · · · · · · · · · · · · · · · · ·
	alandhar, Punjab, Pincode- 144001.,		$0 - 5 \alpha 0$, Fuda Co	mplex, Court Koad,
	7C192990		From 23:23 hrs of	15/00/2023 To
•	KG PUNJAB TECHNICAL	r er lou of filsur ance	Midnight of 14/09	
	INIVERSITY		Windingint of 14/09	// 2024.
	ALANDHAR KAPURTHALA,	Covernote No	- Dated: Zone: B	
	UNJAB, KAPURTHALA,	Intermediary Name/Code	: KUMAR / 60026	5237
Р	UNJAB, 144601	Telephone(Mob,Hom)	: 9780013914/0	
		Email ID	kumar.meher002@	yahoo.com
GSTIN Number : 0	3AAAJP1130G2ZS	FGI GSTIN Number	03AABCF0191R1	ZJ
	INSURED MOTOR VEHICLE	DETAILS AND PREMIUM	COMPUTATION	I
Registration No., RTA Location	Make/Model of Vehicle	Engine No.	Ch	assis No.
PB09AD9741	TOYOTA INNOVA CRYSTA2.4	2GDA107062	MBJJB8	EM901521844
KAPURTHALA	GX AT 7 STR BS-VI			
Year of Manufacture	Cubic Capacity	Type of Body	Seating Capacity	Premium
2017	2393	Saloon	7	23,276.00
Motor Vehicles Rules	, 1989.	nd that such a person satisfies ules. 1989 :- The Policy cove	-	e for any purpose othe
Motor Vehicles Rules LIMITATIONS AS 7 than: a) Hire or Rewa Speed testing, f) Relia	, 1989. TO USE - As per Motor Vehicle Ru ard, b)Carriage of goods (other than ability Trials, g) Any purpose in con	ules, 1989 :- The Policy cove samples or personal luggage	rs use of the vehicle	
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Motor Vehicles Rules LIMITATIONS AS T than: a) Hire or Rewa Speed testing, f) Relia Geographical Area : I The Insured is not in made by the Company is recoverable from th For legal interpretatio For full details on co schedule. Not with standing any extend to those parts r 63-PAC-150923-9002 IMPORTANT - 1) Al 2) For complete terms 3) For any redressal o 4) In case of payment this document automa **NCB has been allo declaration is incorrect Warranted that the *V of the policy.(*Not ap LIMITS OF LIABII Under Section II-I (i)	TO USE - As per Motor Vehicle Ru ard, b)Carriage of goods (other than ability Trials, g) Any purpose in con NDIA IMP demnified if the vehicle is used or y by reason of wider terms appearin he Insured. See the clause headed " in English version will be good. overage, terms, conditions and exc withing mentioned herein to the contra- mentioned as damaged /scratched /d 283 dated 14/09/2023 I other Terms, Conditions and Exch s, conditions and exclusions, please of grievance and for escalation matrix t by cheque, in the event of dishone tically stands cancelled from the inc wed 45 % on the basis of your decl et and/or false, all benefits under the vehicle insured herewith has a valid pplicable for Electric Vehicles and N	ules, 1989 :- The Policy cove a samples or personal luggage nection with Motor Trade. ORTANT NOTICE driven otherwise than in actor ag in the certificate in order to AVOIDANCE OF CERTAIN clusions, please refer the sta ary it is agreed and declared the ented noted in the photograph usions as per Policy Wordings visit https://general.futuregenera or of cheque for any reason w ception irrespective of whether aration of 'No Claims' in you Policy in respect of Section I Pollution Under Control (PUC lew Non- Electric Vehicles).	rs use of the vehicle), c) Organized raci cordance with this so o comply with the M TERMS AND RIC ndard policy wordi nat the cover under the s/inspection report n erali.in/customer-service thatsoever, insurance thatsoever, insurance that the cover development that the cover	ing, d) Pace making, e schedule. Any paymer fotor Vehicle Act, 198 BHT OF RECOVERY' ings attached with thi his policy does not number <u>rvice/downloads/</u> <u>ce/grievance-redressal</u> e cover provided unden nication is sent or not. n case, we find that thi and forfeited. he inception date Party Property- ₹ eries of claims arising





SPECIAL CONDITIONS – PRE-EXISTING DAMAGES MENTIONED IN THE INSPECTION REPORT DATED 15/09/2023 STAND EXCLUDED FROM THE SCOPE OF THE POLICY THROUGHOUT THE POLICY PERIOD & RENEWAL UNLESS HE GET IT REPLACED/REPAIRED & INSPECTED AT HIS OWN COST ADDITIONAL EXCESS – NIL







Policy No : VC192990 Period Of Insurance : From 23:23 hrs of 15/09/2023 To Midnight of 14/09/2024						
	INSURED'S DECLARED VALUE					
For Vehicle -₹	For Non Elec	For Side Car-₹	For Elec Accessories-	For Bi-Fuel K		l Value-₹
	Accessories - ₹		₹	(CNG/LPG) -		
700,000	-	-	-	-	70	00,000
		SCHEDULE	OF PREMIUM			
PARTICULARS					₹	₹
A-OWN DAMAGE	2					
Basic Premium on V	Vehicle				6,142.50	
**Less : No Claim I	Discount 45%				2,764.13	
Add : Add-on Premium 8,400.00					8,400.00	
Total Own Damage Premium (A) (rounded off)						11,778.00
B-LIABILITY	B-LIABILITY					
	Basic Premium including Premium for TPPD7,897.00					
-	y to Paid Driver/Clear	er/Employees (No. of	f persons 1)		50.00	
Total Liability Prem						7,947.00
Total Annual Premium (A+B)					19,725.00	
Total Premium for the Policy Period					19,725.00	
Goods and Service Tax						3,550.50
Total Premium (rounded off)					23,276.00	
Class of Vehicle: I	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 : Y8880001 Date of Issue : 15/09/2023 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 15/09/2023

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/113/2023/(Validity Period Dt. 28/08/2023 To Dt. 31/03/2024)/3579/23, Dated 28-08-2023.)

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	orming part of policy number:- VC192990				
	Motor Add-on Cover				
Serial	Add-on Description	UIN No.	Premium		
No.			Amount -₹.		
1	Road Side Assistance	IRDAN132P0001V03201213	250.00		
2	Zero Depreciation Cap	IRDAN132P0001V02200910	4,075.00		
3	Consumables	IRDAN132A0039V01201718	407.50		
4	Engine Protector	IRDA/NL/F&U/FGI/ADD-ONS	2,037.50		
5	Loss Of Personal Belongings - Maximum payable amount		815.00		
	Laptop:Rs. 50,000 ;Maximum payable amount Mobile: Rs. 25,000				
6	Theft Or Loss Of Keys		815.00		
Please re	efer the attached detailed policy wordings for the above mentioned cov	verages.			





Dear IKG PUNJAB TECHNICAL UNIVERSITY,

We wish to inform you that the Insurance policy number VC192990 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] 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						
1	Insured Name IKG PUNJAB TECHNICAL UNIVERSITY					
2	Registration address of the Insured	JALANDHAR KAPURTHALA, PUNJAB, KAPURTHALA,				
		PUNJAB, 144601				
3	Communication address of the Insured	JALANDHAR KAPURTHALA, PUNJAB, KAPURTHALA				
		PUNJAB, Pincode :- 144601				
4	Residence Telephone no					
5	Mobile no					
6	Email id					
	Policy	Details				
7	Policy Number	VC192990				
8	Risk start time and date	15/09/2023/23:23				
9	Risk end date	14/09/2024				
10	Renewal NCB %	45%				
	Vehicle	e Details				
11	Make and Model of vehicle insured	TOYOTA INNOVA CRYSTA2.4 GX AT 7 STR BS-VI				
12	Registration No	PB09AD9741				
13	Engine No	2GDA107062				
14	Chassis No	MBJJB8EM901521844				
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	15/09/2017				
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	Yes				
	Control (PUC) Certificate as on inception date of					
	policy.(*Not applicable for New Vehicle)					
		urance Details				
25	Previous Insurer Name	United India Insurance Co. Ltd.				
26	Expiring Policy No	2013053122P105627585				
27	Expiring Policy Expiry Date	14/09/2023				
28	No Claim Bonus % under expiring policy	35.00 %				
29	Is there any claim in expiring policy	N				
IDV Details						



Future Generali India Insurance Company Limited, Registered and Corporate Office address: 801 and 802, 8thFloor, Tower C, Embassy 24X7 Park, L.B.S. Marg, Vikhroli - West, Mumbai, Maharashtra- 400083 Care Line:- 1800-220-233, 1860-500-3333, 022-67837800, Email: fgcare@futuregenerali.in, Website: www.futuregenerali.in. IRDA Regn.No. 132, CIN - U66030MH2006PLC165287



30	Vehicle IDV on Renewal	₹.700,000
31	Electrical Accessories IDV	₹.0
32	Non Electrical Accessories IDV	₹.0
33	CNG IDV	₹.0
34	Add on Plan	Zero Dep.+Cons+Engi Prot+Personal Belongings+Key cover+
54		RSA,,
	Third Party Cov	
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		Not Opted
46	Add : Increased Limit of Liability under sec II-1(ii)-₹. 7.5lacs	Not Opted
	Own Damage Co	verages 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		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	-
65 66	Nominee Relationship with Insured Nominee Age in Y or M	- -
65 66 67	Nominee Relationship with InsuredNominee Age in Y or MNominee %	- -
65 66	Nominee Relationship with Insured Nominee Age in Y or M	- - - -

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/constructivetotal 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 endorsementis 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 : 16/09/2023

Policy No. : VC193910 IKG PUNJAB TECHNICAL UNIVERSITY JALANDHAR KAPURTHALA ROAD, PUNJAB, KAPURTHALA, PUNJAB, Pincode : 144601 Intermediary Name : KUMAR .. - IAG FPV

10 renew SNIS, REN to 9222211100
Download the FG Insure App for Seamless policy management
Get the app
App Store

CN/C DEN / 0000011100

Dear IKG PUNJAB TECHNICAL UNIVERSITY

Welcome to the Future Generali Experience.

We thank you for choosing Motor Secure insurance policy. Your Policy No. is VC193910. 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 45% on the basis of your declaration of 'No Claims' in your expiring policy. In case, we find that this declaration is incorrect and/or false, all benefits under the Policy in respect of Section I of the policy will stand forfeited.

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

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 <u>https://digitallocker.gov.in/</u>

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.





For Future Generali India Insurance Co. Ltd.

If undelivered, please return to: **Future Generali India Insurance Company Limited** 3rd Floor, SCO - 5 & 6 Puda Complex Court Road Jalandhar Punjab, 144001

(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 <u>www.futuregenerali.in</u>







Tax Invoice

	INSURED DETAILS				
Policy Number	: VC193910	Address of Service Provider: Off Code-63,Future Generali India Insurance Ltd, 3rd Floor, SCO - 5 & 6, Puda Comp			
Invoice Number	: 202303PNT0032503	Court Road, Jalandhar, Punjab, Pincod			
Reverse Charge	: No	Area Code	: Jallandhar Branch Office		
Name of Insured/Propose	: IKG PUNJAB TECHNICAL UNIVERSITY	FGI State Code	: 03		
Address	: JALANDHAR KAPURTHALA ROAD, PUNJAB KAPURTHALA, PUNJAB, Pincode- 144601	FGI GSTIN Number FGI PAN Number	: 03AABCF0191R1ZJ : AABCF0191R		
Place of Supply(State Cod	e): 03	Intermediary Name \ Code: KUMAR \ 60026237			
GSTIN / UIN Number	: 03AAAJP1130G2ZS	Date of Issue / Invoice Date	: 16/09/2023		
Period of Insurance	: From 17:24 hours of 16/09/2023	HSN	: 997134		
	To Midnight of 15/09/2024	Nature of Service	: General Insurance Service		

Received with thanks from a sum of ₹ 23,276.00 towards Premium on the above mentioned policy.

PARTICULARS	TAX(%)	PREMIUM (₹)
Gross Premium		19,725.00
Add : CGST	9%	1,775.25
Add : SGST	9%	1,775.25
Add : Cess		-
Total (Rounded to nearest rupee)		23,276.00

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 16/09/2023



Future Generali India Insurance Company Limited, Registered and Corporate Office address: 801 and 802, 8thFloor, Tower C, Embassy 24X7 Park, L.B.S. Marg, Vikhroli - West, Mumbai, Maharashtra - 400083 Care Line:- 1800-220-233, 1860-500-3333, 022-67837800, Email: fgcare@futuregenerali.in, Website: www.futuregenerali.in. IRDA Regn.No. 132, CIN - U66030MH2006PLC165287





Future Secure - Private Car

	OF INSURANCE CUM POLICY S			
	Off Code-63, Future Generali India In		CO - 5 & 6, Puda Cor	mplex, Court Road,
	alandhar, Punjab, Pincode- 144001.,			/ /
Insured :	VC193910 IKG PUNJAB TECHNICAL JNIVERSITY	Period of Insurance	: From 17:24 hrs of Midnight of 15/09	
Address : J	ALANDHAR KAPURTHALA ROAD, PUNJAB, KAPURTHALA,	Covernote No Intermediary Name/Code	: - Dated: Zone: B • KUMAR / 60026	5237
	PUNJAB, 144601	Telephone(Mob,Hom)	: 9780013914/0	
		Email ID	: kumar.meher002@	yahoo.com
GSTIN Number : ()3AAAJP1130G2ZS	FGI GSTIN Number	: 03AABCF0191R1	-
	INSURED MOTOR VEHICLE I			
Registration No., RTA Location	Make/Model of Vehicle	Engine No.		assis No.
PB09AD9743 KAPURTHALA	TOYOTA INNOVA CRYSTA2.4 GX AT 7 STR BS-VI	2GDA107594	MBJJB8I	EMX01521951
Year of Manufacture	Cubic Capacity	Type of Body	Seating Capacity	Premium
2017	2393	SUV	7	23,276.00
Speed testing, f) Relia Geographical Area : 1		nection with Motor Trade. ORTANT NOTICE		
made by the Companies recoverable from the For legal interpretation For full details on conscience. Not with standing any extend to those parts 63-PAC-150923-9002 IMPORTANT - 1) A 2) For complete term 3) For any redressal of 4) In case of payment this document automatication is incorrectly warranted that the *V of the policy.(*Not application of the policy.)		g in the certificate in order AVOIDANCE OF CERTAL clusions, please refer the st ary it is agreed and declared ented noted in the photograp usions as per Policy Wording visit <u>https://general.futuregener</u> or of cheque for any reason ception irrespective of wheth aration of 'No Claims' in yo Policy in respect of Section Pollution Under Control (PU few Non- Electric Vehicles).	to comply with the M N TERMS AND RIG andard policy wordin that the cover under th hs/inspection report n s. nerali.in/customer-servic whatsoever, insurance er a seperate commun ur expiring policy. In I of the policy will sta C) Certificate as on th	Totor Vehicle Act, 198 HT OF RECOVERY ngs attached with the nis policy does not umber <u>vvice/downloads/</u> <u>re/grievance-redressal</u> e cover provided unde ication is sent or not. case, we find that the and forfeited. ne inception date
Under Section II-I (i)	: Death of or bodily injury - Such ar	nount Under Section II-I (ii) : Damage to Third F	Party Property- ₹
	et the requirements of Motor Vehicle	es Act, 750000 /- in respect out of one event.	of any one claim or se	ries of claims arising
		Compulsory Deducti	bleUnder Sec I - ₹ 2	,000.00
Hypothecation Agree	ement with:- NIL			
SPECIAL CONDIT	ement with:- NIL FIONS – EXCLUSION OF PRE SS THE INSURED GET IT REPLA			





ADDITIONAL EXCESS - NIL







Policy No : VC193	Policy No : VC193910 Period Of Insurance : From 17:24 hrs of 16/09/2023 To Midnight of 15/09/2024					
		INSURED'S DE	CLARED VALUE			
For Vehicle -₹	For Non Elec	For Side Car-₹	For Elec Accessories-	For Bi-Fuel K		l Value-₹
	Accessories - ₹		₹	(CNG/LPG) -		
700,000	-	-	-	-	70	00,000
		SCHEDULE	OF PREMIUM			
PARTICULARS					₹	₹
A-OWN DAMAGE	3					
Basic Premium on V	Vehicle				6,142.50	
**Less : No Claim	Discount 45%				2,764.13	
Add : Add-on Prem	Add : Add-on Premium 8,40					
Total Own Damage Premium (A) (rounded off)					11,778.00	
B-LIABILITY	B-LIABILITY					
Basic Premium including Premium for TPPD7,897.00						
0	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)					19,725.00
	Total Premium for the Policy Period					19,725.00
Goods and Service Tax					3,550.50	
Total Premium (rounded off) 2						23,276.00
Class of Vehicle: 1	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	accordance with the provisions of chapter X and chapter XI of M .V. Act, 1988.					
For FUTURE GENERALI INDIA INSURANCE CO. LTD.						

Receipt No:Y8880001 Date of Issue :16/09/2023

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 16/09/2023

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/113/2023/(Validity Period Dt. 28/08/2023 To Dt. 31/03/2024)/3579/23, Dated 28-08-2023.)

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	g part of policy number:- VC193910						
	Motor Add-on Cover						
Serial	Add-on Description	UIN No.	Premium				
No.			Amount -₹.				
1	Road Side Assistance	IRDAN132P0001V03201213	250.00				
2	Zero Depreciation Cap	IRDAN132P0001V02200910	4,075.00				
3	Consumables	IRDAN132A0039V01201718	407.50				
4	Engine Protector	IRDA/NL/F&U/FGI/ADD-ONS	2,037.50				
5	Loss Of Personal Belongings - Maximum payable amount		815.00				
	Laptop:Rs. 50,000 ;Maximum payable amount Mobile: Rs. 25,000						
6	Theft Or Loss Of Keys		815.00				
Please re	Please refer the attached detailed policy wordings for the above mentioned coverages.						





Dear IKG PUNJAB TECHNICAL UNIVERSITY,

We wish to inform you that the Insurance policy number VC193910 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] 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.

		FRANSCRIPT/DECLARATION						
Sr No	No Insured Details							
1	Insured Name	IKG PUNJAB TECHNICAL UNIVERSITY						
2	Registration address of the Insured	JALANDHAR KAPURTHALA ROAD, PUNJAB,						
		KAPURTHALA, PUNJAB, 144601						
3	Communication address of the Insured	JALANDHAR KAPURTHALA ROAD, PUNJAB,						
		KAPURTHALA, PUNJAB, Pincode :- 144601						
4	Residence Telephone no							
5	Mobile no							
6	Email id							
	Policy	y Details						
7	Policy Number	VC193910						
8	Risk start time and date	16/09/2023/17:24						
9	Risk end date	15/09/2024						
10	Renewal NCB %	45%						
	Vehicl	e Details						
11	Make and Model of vehicle insured	TOYOTA INNOVA CRYSTA2.4 GX AT 7 STR BS-VI						
12	Registration No	PB09AD9743						
13	Engine No	2GDA107594						
14	Chassis No	MBJJB8EMX01521951						
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	15/09/2017						
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	Yes						
	Control (PUC) Certificate as on inception date of							
	policy.(*Not applicable for New Vehicle)							
Previous Insurance Details								
25	Previous Insurer Name	United India Insurance Co. Ltd.						
26	Expiring Policy No	2013053122P105676349						
27	Expiring Policy Expiry Date	15/09/2023						
	No Claim Bonus % under expiring policy	35.00 %						
28	rio chann Bonab / o anach chonning pone ;							



Future Generali India Insurance Company Limited, Registered and Corporate Office address: 801 and 802, 8thFloor, Tower C, Embassy 24X7 Park, L.B.S. Marg, Vikhroli - West, Mumbai, Maharashtra- 400083 Care Line:- 1800-220-233, 1860-500-3333, 022-67837800, Email: fgcare@futuregenerali.in, Website: www.futuregenerali.in. IRDA Regn.No. 132, CIN - U66030MH2006PLC165287



30	Vehicle IDV on Renewal	₹.700,000
31	Electrical Accessories IDV	₹.0
32	Non Electrical Accessories IDV	₹.0
33	CNG IDV	₹.0
34	Add on Plan	Zero Dep.+Cons+Engi Prot+Personal Belongings+Key cover+
54		RSA,,
	Third Party Cov	
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		Not Opted
46	Add : Increased Limit of Liability under sec II-1(ii)-₹. 7.5lacs	Not Opted
	Own Damage Co	verages 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		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	-
65 66	Nominee Relationship with Insured Nominee Age in Y or M	- -
65 66 67	Nominee Relationship with InsuredNominee Age in Y or MNominee %	- -
65 66	Nominee Relationship with Insured Nominee Age in Y or M	- - - -

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/constructivetotal 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

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 endorsementis 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 : 18/09/2023

Policy No. : VC195988 IKG PUNJAB TECHNICAL UNIVERSITY JALANDHAR KAPURTHALA ROAD, KAPURTHALA, KAPURTHALA, PUNJAB, Pincode : 144601 Intermediary Name : KUMAR .. - IAG FPV

10 renew SNIS, REN to 9222211100
Download the FG Insure App for Seamless policy management
Get the app
App Store

CN/C DEN / 0000011100

Dear IKG PUNJAB TECHNICAL UNIVERSITY

Welcome to the Future Generali Experience.

We thank you for choosing Motor Secure insurance policy. Your Policy No. is VC195988. 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 50% 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 <u>https://digitallocker.gov.in/</u>

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.





For Future Generali India Insurance Co. Ltd.

If undelivered, please return to: **Future Generali India Insurance Company Limited** 3rd Floor, SCO - 5 & 6 Puda Complex Court Road Jalandhar Punjab, 144001

(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 <u>www.futuregenerali.in</u>







Tax Invoice

Policy Number	: VC195988	Address of Service Provider: Off Code-63,Future Generali India Insurance of Ltd, 3rd Floor, SCO - 5 & 6, Puda Compl Court Road, Jalandhar, Punjab, Pincode - 1440		
Invoice Number	: 202303PNT0032649			
Reverse Charge	: No	Area Code	: Jallandhar Branch Office	
Name of Insured/Proposer	: IKG PUNJAB TECHNICAL UNIVERSITY	FGI State Code	:03	
Address		FGI GSTIN Number FGI PAN Number	: 03AABCF0191R1ZJ : AABCF0191R	
	Pincode- 144601			
Place of Supply(State Cod	e): 03	Intermediary Name \ Cod	e: KUMAR \ 60026237	
GSTIN / UIN Number	: 03AAAJP1130G2ZS	Date of Issue / Invoice Date	: 18/09/2023	
Period of Insurance	: From 11:23 hours of 18/09/2023	HSN	: 997134	
	To Midnight of 17/09/2024	Nature of Service	: General Insurance Service	

Received with thanks from a sum of ₹ 22,913.00 towards Premium on the above mentioned policy.

PARTICULARS	TAX(%)	PREMIUM (₹)
Gross Premium		19,418.00
Add : CGST	9%	1,747.62
Add : SGST	9%	1,747.62
Add : Cess		-
Total (Rounded to nearest rupee)		22,913.00

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 18/09/2023



Future Generali India Insurance Company Limited, Registered and Corporate Office address: 801 and 802, 8thFloor, Tower C, Embassy 24X7 Park, L.B.S. Marg, Vikhroli - West, Mumbai, Maharashtra - 400083 Care Line:- 1800-220-233, 1860-500-3333, 022-67837800, Email: fgcare@futuregenerali.in, Website: www.futuregenerali.in. IRDA Regn.No. 132, CIN - U66030MH2006PLC165287





Future Secure - Private Car

Policy Servicing: Off Code-63, Future Generali India Insurance Co Ltd, 3rd Floor, SCO - 5 & 6, Poda Complex, Court Road Office Insured: VC195988 Period of Insurance From 11:23 hrs of 18/09/2023 To Midnight of 17/09/2024. Insured: I/K QUDNAB TECHNICAL. Widnight of 17/09/2024. Midnight of 17/09/2024. Address: JALANDHAR KAPURTHALA. ROAD, KAPURTHALA. Covernote No :- Dated: Zone: B ROAD, KAPURTHALA, PUNJAB, 144601 Intermediary Name(Code : KUMAR. 60026237 Telephone(Mob,Hon): : 9780013914/0 Registration No., MakeModel of Vchicle Engine No. Chassis No. RTA Location MakeModel of Vchicle Engine No. Chassis No. PB09AD0742 TOYOTA INNOVA CRYSTA2.4 2GIDA107552 MBJJB8EM801521897 Ycar of Manufacture Cubic Capacity Type of Body Seating Premium 2017 2393 Salcon 7 22,913.00 DRIVERS CLAUSE : - Any person including the insured: Provided that a person adriving holds an effective driving lenses. for dease. Ford Gas Nathreg Beenes hold effect GETAN Premoting Lenses, Provided also that the person holding the insured: son adjuggae), c) Organized racing, d) Pace makir Speed testing, fi Reliabitity Triats, g) Any purpose in connecton with M	CERTIFICATE	OF INSURANCE CUM POLICY S	SCHEDULE - Form 51 of t	he Central Motors V	ehicles Rules, 1989
Office JalamMar. Punjab, Pinode-144001, Tel. No: 0181-690500 Policy No. : VC195988 Insured : IKG PUNJAB TECHNICAL UNIVERSITY Address : JALANDHAR KAPURTHALA, ROAD, KAPURTHALA, PUNJAB, 144401 Revention : - Dated: Zone: B Intermediary NameCode : : UMAR / 60026237 Telephone(Mob,Hom) : 9780013914/0 Email ID : kumar.mchcr002@yaboo.com GSTIN Number : 03AAAJP1130G27S FG GSTIN Number : 03AABCP091817J PB09AD724 TOVOTA INNOVA CRYSTA2.4 2GDA107552 Make/Model of Vehicle Fingine No. Chassis No. RTA Location Premium Capacity 22,913.00 2017 2393 Saloon 7 22,913.00 DRIVERS CLAUSE : Any person including the insured: Provided that a person driving holds an effective driving license: the requirements of Rule 3 of the C Motor Vehicle Rules, 1989 : The Policy covers use of the vehicle for any purpose thatin: a) thir or Reward, b/Carriage of goods (other than samples or personal luggage), c) Organized racing, d) Pace makit Speed testing. 1) Reithility 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 parameta by the Co					,
Pelicy No. : VC195988 Insured : IKG PUNJAB TECHNICAL UNIVERSITY Address : JALANDHAR KAPURTHALA ROAD, KAPURTHALA, PUNJAB, 144001 Covernote No : - Dated: Zone: B Intermediary Name/Code : KUMAR / 600237 Telephone(Mob,Hom) : 9780013914/0 Email ID : 9780013914/0 Email ID : 9780013914/0 Email ID : 303ABCF0191R1Z] FGI GSTIN Number : 03AAAJP1130G228 FGI GSTIN Number : 03AAAJP1130G228 FGI GSTIN Number : 03AAACP0191R1Z] TNSURED MOTOR VEHICLE DETAILS AND PREMIUM COMPUTATION Registration No., Make/Model of Vchicle Engine No. Chassis No. RTA Location PR09AD9742 TOYOTA INNOVA CRYSTA2, 2GDA107552 MBJBBEM801521897 Year of Manufacture Cubic Capacity Type of Body Seating Premium Capacity Premium 2017 2393 Saloon 7 7 22,913.00 DRIVERS CLAUSE :- Any person including the insured: Provided that a person atisfies the requirements of Rule 3 of the C Motor Vchicles Rules. 1989. LIMTATIONS AS TO USE - As per Motor Vehicle Rules, 1989 :- The Policy covers use of the vehicle for any purpose than: a) Hire or Reward, b)Carriage of goods (other than samples or personal luggage), c) Organized racing, d) Pace makir Sequentation, b)Carriage of goods (other than samples or personal luggage), c) Organized racing, d) Pace makir Sequentation, b)Carriage of goods (other than samples or personal luggage), c) Organized racing, d) Pace makir Sequentation, b)Carriage of goods (other than samples or personal luggage), c) Organized racing, d) Pace makir Sequentation, b)Carriage of goods (other than samples or personal luggage), c) Organized racing, d) Pace makir Sequentation, to accordance with this schedule. Any para made by the Company by reason of wider terms appearing in the certificate in order to comply with Motor Vchicle Act Sequentation, the main fied if the vehicle is used or driven otherwise than in accordance with this schedule. Any para made by the Company by reason of wider terms appearing in the certificate in order to comply with Motor Vchicle Act 10 For full datatils on coverage, terms, conditions and					inpreni, e cure riceua,
Insured : IKG PUNJAB TECHNICAL UNIVERSITY Address : JALANDHAR KAPURTHALA, KAPURTHALA, PUNJAB, 144601 Covernote No : - Dated: Zone: B Intermediary Name/Code : KUMAR . / 60002637 KAPURTHALA, PUNJAB, 144601 TOVOTA INNUMET : 03AAAPI 13062ZS FGI GSTIN Number : 03AAAPI 13062ZS FGI GSTIN Number : 03AAAPI 13062ZS FGI GSTIN Number : 03AABCF0191RLZI TOVOTA INNOVA CRYSTA2.4 2GDA107552 MBJ/BBKM801521897 TOYOTA INNOVA CRYSTA2.4 2GDA107552 MBJ/BBKM801521897 ZOTOTA INNOVA COTOTA INNOVA COTOTA INNOVA COTOTA INNOVA COTOTA INNOVA COTOTA INNOVA COTORES TORES		• • •		: From 11:23 hrs of	18/09/2023 To
ROAD, KAPURTHALA, KAPURTHALA, PUNJAB, 144001 Intermediary Name/Code : KUMAR / 60026237 Telephone(Mob,Hom) : 9780013914/0 Telephone(Mob,Hom) : 9780013914/0 GSTIN Number : 03AAAJP1130G2ZS FGI GSTIN Number : 03AABCF0191R1ZJ INSURED MOTOR VEHICLE DETAILS AND PREMIUM COMPUTATION Registration No., RTA Location Make/Model of Vehicle Engine No. Chassis No. PB09AD9742 TOYOTA INNOVA CRYSTA2.4 2GDA107552 MBJJB8EM801521897 Year of Manufacture Cubic Capacity Type of Body Seating Premium 2017 2393 Saloon 7 22,913.00 DRIVERS CLAUSE :- Any person including the insured: Provided that a person driving holds an effective driving license i time of the accident and is not disqualified from holding or obtaining such a license; Provided also that the person holding effective Learners y also drive the vehicle and that such a person satisfies the requirements of Rule 3 of the CC Motor Vehicles Rules, 1989. LIMITATIONS AS TO USE - As per Motor Vehicle Rules, 1989 :- The Policy covers use of the vehicle for any purpose than; a) Hire or Reward, b)Carriage of goods (other than samples or personal luggage), c) Organized racing, d) Pace makin Speed testing, f) Reliability Trials, g) Any purpose in connection with Motor Trade. Geographical Are : INDIA INPORTANT NOTICE The Insured is not indemmilied if the vehicle as tosed or driven otherwise than in accordance with	Insured :			Midnight of 17/09	/2024.
KAPURTHALA, PUNJAB, 144601 Telephone(Ntob.Hom) : 9780013914/0 End STIN Number : 03AAAJP1130G2ZS FGI GSTIN Number : 03AAABCF0191R1ZJ Colspan="2">Colspan="2" Colspan="2" Colspan="2" Colspan="2" Colspan="2"	Address :	JALANDHAR KAPURTHALA	Covernote No	: - Dated: Zone: B	
KAPURTHALA, PUNJAB, 144601 Telephone(Moh,Hom) : 9780013914/00 Email ID : kumar.mchrot02@yahoo.com GSTIN Number : 03AAAIP1130G2ZS FGI GSTIN Number : 03AABCF0191R1ZJ Registration No., RTA Location Make/Model of Vehicle Engine No. Chassis No. PB09AD9742 TOYOTA INNOVA CRYSTA2.4 2GDA107552 MBJJB8EM801521897 XAPURTHALA VX 7 STR BS-VI Capacity Zapacity 22,913.00 2017 2393 Saloon 7 22,913.00 DRIVERS CLAUSE :- Any person including the insured: Provided that a person stisfies the requirements of Rule 3 of the CM dotor Vehicles Rules, 1989. Saloon 7 22,913.00 DRIVERS CLAUSE :- Any person including the insured: Provided that a person stisfies the requirements of Rule 3 of the CM dotor Vehicles Rules, 1989. The Policy covers use of the vehicle for any purpose than: a) Hire or Reward, b)Carriage of goods (other than samples or personal luggage), c) Organized racing, d) Pace makit Speed testing, f) Reliability Trials, g) Any purpose in connection with Motor Trade. Gographical Area : INDIA IMPORTANT NOTICE The Insured is not indemnified if the vehicle is used or driven otherwise than in accordance with this schedule. Any pa made by the Company by reason of wider terms appearing in the certificate in order to comply with the Motor Vehicle Act, is recoverable parts mentioned as damaged (screached /AOUDANCE OF CERTAIN TERMS AND]	ROAD, KAPURTHALA,	Intermediary Name/Code	: KUMAR / 60026	237
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Registration No., RTA Location Make/Model of Vehicle Engine No. Chassis No. PB09AD9742 TOYOTA INNOVA CRYSTA2.4 2GDA107552 MBJJB8EM801521897 Year of Manufacture Cubic Capacity Type of Body Seating Capacity Premium Capacity 2017 2393 Saloon 7 22,913.00 DRIVERS CLAUSE :- Any person including the insured: Provided that a person driving holds an effective driving license : time of the accident and is not disqualified from holding or obtaining such a license; Provided also that the person hold iffective Learner's License may also drive the vehicle and that such a person satisfies the requirements of Rule 3 of the C Motor Vehicles Rules, 1989. LIMITATIONS AS TO USE - As per Motor Vehicle Rules, 1989 :- The Policy covers use of the vehicle for any purpose than: a) Hire or Reward, b)Carriage of goods (other than samples or personal luggage), c) Organized racing, d) Pace makin 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 pay ande by the Company by reason of wider terms appearing in the certificate in order to comply with the Motor Vehicle Act, is recoverable from the Insured. See the clause headed "AVOIDANCE OF CERTAIN TERMS AND RIGHT OF RECOVE for logal interpretation English version will be good. For full details on coverage, terms, conditions and exclusions, please	GSTIN Number : (03AAAJP1130G2ZS	FGI GSTIN Number	: 03AABCF0191R12	ZJ
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Year of Manufacture Cubic Capacity Type of Body Seating Capacity Premium 2017 2393 Saloon 7 22,913.00 DRIVERS CLAUSE :- Any person including the insured: Provided that a person driving bolds an effective driving license it time of the accident and is not disqualified from holding or obtaining such a license; Provided also that the person holdin effective Learner's License may also drive the vehicle and that such a person atisfies the requirements of Rule 3 of the Co Motor Vehicles Rules, 1989. LIMITATIONS AS TO USE - As per Motor Vehicle Rules, 1989 :- The Policy covers use of the vehicle for any purpose than: a) Hire or Reward, b)Carriage of goods (other than samples or personal luggage), c) Organized racing, d) Pace makir 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 pay made by the Company by reason of wider terms appearing in the certificate in order to comply with the Motor Vehicle Act, is recoverable from the Insured. See the clause headed "AVOIDANCE OF CERTAIN TERMS AND RIGHT OF RECOVE 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 schedule. Not with standing anything mentioned herein to the contrary it is agreed and declared that the cover under this policy does not extend to those parts mentioned as damaged/scratched /dented noted in the photographs/inspection report number 63-PAC-180	PB09AD9742		2GDA107552	MBJJB8I	EM801521897
2017 2393 Saloon 7 22,913.00 DRIVERS CLAUSE :- Any person including the insured: Provided that a person driving holds an effective driving license it time of the accident and is not disqualified from holding or obtaining such a license; Provided also that the person holdin fefective Learner's License may also drive the vehicle and that such a person satisfies the requirements of Rule 3 of the Co Motor Vehicles Rules, 1989. LIMITATIONS AS TO USE - As per Motor Vehicle Rules, 1989 :- The Policy covers use of the vehicle for any purpose than: a) thire or Reward, b)Carriage of goods (other than samples or personal luggage), c) Organized racing, d) Pace makin 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 pay made by the Company by reason of wider terms appearing in the certificate in order to comply with the Motor Vehicle Act, is recoverable from the Insured. See the clause headed "AVOIDANCE OF CERTAIN TERMS AND RIGHT OF RECOVE For legal interpretation English version will be good. Not with standing anything mentioned herein to the contrary it is agreed and declared that the cover under this policy does nor extend to those parts mentioned as damaged /scratched /dented noted in the photographs/inspection report number 63-PAC-180923-900167 dated 18/09/2023 IMPORTANT - 1) All other Terms, Conditions and Exclusions as per Policy Wordings. 2) For complete terms, conditions and Exclusions apleas visit https://general.futuregenerali.in/customer-service/downloads/ asis not index and yeacled for the hiception			Type of Body		Premium
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63-PAC-180923-900167 dated 18/09/2023 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-redree 4) In case of payment by cheque, in the event of dishonor of cheque for any reason whatsoever, insurance cover provided to this document automatically stands cancelled from the inception irrespective of whether a seperate communication is sent or r **NCB has been allowed 50 % on the basis of your declaration of 'No Claims' in your expiring policy. In case, we find that 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- ₹ 1988 Compulsory DeductibleUnder Sec I - ₹ 2,000.00	made by the Compar is recoverable from t For legal interpretation For full details on of schedule. Not with standing an	by reason of wider terms appearing the Insured. See the clause headed " on English version will be good. coverage, terms, conditions and ex- ything mentioned herein to the contra-	ag in the certificate in order AVOIDANCE OF CERTAIN clusions, please refer the st ary it is agreed and declared	to comply with the M N TERMS AND RIG andard policy wordin that the cover under th	otor Vehicle Act, 198 HT OF RECOVERY' ngs attached with thi
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	Under Section II-I (i) as is necessary to me	: Death of or bodily injury - Such an	es Act, 750000 /- in respect o out of one event.	of any one claim or se	ries of claims arising
Hypothecation Agreement with:- NIL	TT				
	••				
SPECIAL CONDITIONS - NIL					

ADDITIONAL EXCESS – NIL



Future Generali India Insurance Company Limited, Registered and Corporate Office address: 801 and 802, 8thFloor, Tower C, Embassy 24X7 Park, L.B.S. Marg, Vikhroli - West, Mumbai, Maharashtra - 400083 Care Line:- 1800-220-233,1860-500-3333,022-67837800, Email: fgcare@futuregenerali.in, Website: www.futuregenerali.in. IRDA Regn.No. 132, CIN - U66030MH2006PLC165287





Policy No : VC195	Policy No : VC195988 Period Of Insurance : From 11:23 hrs of 18/09/2023 To Midnight of 17/09/2024					
		INSURED'S DE	ECLARED VALUE			
For Vehicle -₹For Non ElecFor Side Car-₹For Elec Accessories-For Bi-Fuel KitTotal Value-						l Value-₹
	Accessories - ₹		₹	(CNG/LPG) -		
700,000	-	-	-	-	70	00,000
		SCHEDULE	OF PREMIUM			
PARTICULARS					₹	₹
A-OWN DAMAGE	3					
Basic Premium on V	Vehicle				6,142.50	
**Less : No Claim I	Discount 50%				3,071.25	
Add : Add-on Prem	ium				8,400.00	
Total Own Damage Premium (A) (rounded off)						11,471.00
B-LIABILITY	3-LIABILITY					
Basic Premium including Premium for TPPD7,897.00						
•	Add : Legal Liability to Paid Driver/Cleaner/Employees (No. of persons 1)50.00					
Total Liability Premium (B)					7,947.00	
Total Annual Premi	. ,					19,418.00
	Total Premium for the Policy Period					19,418.00
Goods and Service Tax						3,495.24
Fotal Premium (rounded off) 22,91					22,913.00	
Class of Vehicle: I	Class of Vehicle: Private Car Subject to Endorsement Nos. 22,28,					
I/We hereby certify	/We hereby certify that the Policy to which this Certificate relates as well as this Certificate of Insurance are issued in					
accordance with the	accordance with the provisions of chapter X and chapter XI of M .V. Act, 1988.					
For FUTURE GENERALI INDIA INSURANCE CO. LTD.						

Receipt No : Y8880001 Date of Issue : 18/09/2023 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 18/09/2023

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/113/2023/(Validity Period Dt. 28/08/2023 To Dt. 31/03/2024)/3579/23, Dated 28-08-2023.)

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	g part of policy number:- VC195988						
	Motor Add-on Cover						
Serial	Add-on Description	UIN No.	Premium				
No.			Amount -₹.				
1	Road Side Assistance	IRDAN132P0001V03201213	250.00				
2	Zero Depreciation Cap	IRDAN132P0001V02200910	4,075.00				
3	Consumables	IRDAN132A0039V01201718	407.50				
4	Engine Protector	IRDA/NL/F&U/FGI/ADD-ONS	2,037.50				
5	Loss Of Personal Belongings - Maximum payable amount		815.00				
	Laptop:Rs. 50,000 ;Maximum payable amount Mobile: Rs. 25,000						
6	Theft Or Loss Of Keys		815.00				
Please re	efer the attached detailed policy wordings for the above mentioned cov	verages.					





Dear IKG PUNJAB TECHNICAL UNIVERSITY,

We wish to inform you that the Insurance policy number VC195988 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] 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.

		TRANSCRIPT/DECLARATION	
Sr No	Insured Details		
1	Insured Name	IKG PUNJAB TECHNICAL UNIVERSITY	
2	Registration address of the Insured	JALANDHAR KAPURTHALA ROAD, KAPURTHALA,	
		KAPURTHALA, PUNJAB, 144601	
3	Communication address of the Insured	JALANDHAR KAPURTHALA ROAD, KAPURTHALA,	
		KAPURTHALA, PUNJAB, Pincode :- 144601	
4	Residence Telephone no		
5	Mobile no		
6	Email id		
	Policy	7 Details	
7	Policy Number	VC195988	
8	Risk start time and date	18/09/2023/11:23	
9	Risk end date	17/09/2024	
10	Renewal NCB %	50%	
	Vehicl	e Details	
11	Make and Model of vehicle insured	TOYOTA INNOVA CRYSTA2.4 VX 7 STR BS-VI	
12	Registration No	PB09AD9742	
13	Engine No	2GDA107552	
14	Chassis No	MBJJB8EM801521897	
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	15/09/2017	
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	Yes	
	Control (PUC) Certificate as on inception date of		
	policy.(*Not applicable for New Vehicle)		
	Previous Ins	urance Details	
25	Previous Insurer Name	United India Insurance Co. Ltd.	
26	Expiring Policy No	2013053122P105627461	
27	Expiring Policy Expiry Date	14/09/2023	
		45.00 %	
28	No Claim Bonus % under expiring policy	43.00 %	



Future Generali India Insurance Company Limited, Registered and Corporate Office address: 801 and 802, 8thFloor, Tower C, Embassy 24X7 Park, L.B.S. Marg, Vikhroli - West, Mumbai, Maharashtra- 400083 Care Line:- 1800-220-233, 1860-500-3333, 022-67837800, Email: fgcare@futuregenerali.in, Website: www.futuregenerali.in. IRDA Regn.No. 132, CIN - U66030MH2006PLC165287



30	Vehicle IDV on Renewal	₹.700,000	
31	Electrical Accessories IDV	₹.0	
32	Non Electrical Accessories IDV	₹.0	
33	CNG IDV	₹.0	
34	Add on Plan	Zero Dep.+Cons+Engi Prot+Personal Belongings+Key cover+	
54		RSA,,	
	Third Party Cov		
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		Not Opted	
46	Add : Increased Limit of Liability under sec II-1(ii)-₹. 7.5lacs	Not Opted	
	Own Damage Co	verages 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		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	-	
65 66	Nominee Relationship with Insured Nominee Age in Y or M	- - 	
65 66 67	Nominee Relationship with InsuredNominee Age in Y or MNominee %	- - 	
65 66	Nominee Relationship with Insured Nominee Age in Y or M	- - - -	

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/constructivetotal 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 endorsementis 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.

