

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/336

Quotation Letter

Dated: - 23/8/24

To

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

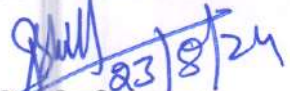
ਸ਼੍ਰੀਮਾਨ/ਸ਼੍ਰੀਮਤੀ ਜੀ

ਉਪਰੋਕਤ ਵਿਸ਼ੇ ਦੇ ਅਧੀਨ ਆਈ. ਕੇ. ਗੁਜਰਾਲ ਪੰਜਾਬ ਟੈਕਨੀਕਲ ਯੂਨੀਵਰਸਿਟੀ ਦੀਆਂ 03 ਇਨੋਵਾ ਕਾਰਾਂ ਦੀਆਂ Insurance ਪਾਲਿਸੀਆ ਸਤੰਬਰ 2024 ਵਿੱਚ ਵੱਖ ਵੱਖ ਮਿਤੀਆਂ ਨੂੰ ਖਤਮ ਹੋਣ ਜਾ ਰਹੀਆਂ 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:-

Sr No.	Vehicle Make	Registration No	Passenger Capacity	Year of Manufacture
1	ਇਨੋਵਾ ਕਰਿਸਟਾ	PB09 AD 9741	07	2017
2	ਇਨੋਵਾ ਕਰਿਸਟਾ	PB09 AD 9742	07	2017
3	ਇਨੋਵਾ ਕਰਿਸਟਾ	PB09 AD 9743	07	2017

ਉਪਰੋਕਤ ਅਨੁਸਾਰ ਲੋਕਲ ਮਾਰਕਿਟ ਤੋਂ ਯੂਨੀਵਰਸਿਟੀ ਕਾਰਾਂ ਦੀਆਂ 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 ਸੈਂਟਰਲ ਡਾਕ ਸੈਲ ਵਿੱਚ ਮਿਤੀ 29.08.2024 ਸਮਾਂ ਸ਼ਾਮ 5.00 ਵਜੇ ਤੱਕ ਜਮਾਂ ਕਰਵਾਉਣੀਆਂ ਲਾਜ਼ਮੀ ਹਨ, ਇਸ ਮਿਤੀ/ਸਮੇ ਤੋਂ ਬਾਅਦ ਆਉਣ ਵਾਲੀਆਂ ਕੂਟੇਸ਼ਨਾ ਸਵੀਕਾਰ ਨਹੀਂ ਕੀਤੀਆਂ ਜਾਣਗੀਆਂ।


23/8/24
(ਡਿਪਟੀ ਰਜਿਸਟਰਾਰ)
ਜਰਨਲ ਪ੍ਰਬੰਧਨ
9

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

CERTIFICATE OF REGISTRATION PUNJAB STATE

NON-TRANSPORT



भारत गणराज्य

पंजाब

PB09AD9741

E. NO. 2GDA107062

CH. NO. MBJJB8EM901521844

REGD. DATE 15-09-2017



Name:
IKG PUNJAB TECHNICAL UNIVERSITY
SHOW of:

Address:
JALANDHAR KAPURTHALA ROAD

KAPURTHALA
144601

REF. MFG TOYOTA
MFG. DATE 06/2017
MAKE INNOVA CRYSTA-T(GX-7S) MT
CLASS LMVJGP

COLOUR :SUP WHITE
PURPOSE:NEW
TRFR. DATE:
OWNER SRL:1
VALID UPTO:14-09-2032

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

CERT ISSU AUTH
KAPURTHALA

N. Singh

CERTIFICATE OF REGISTRATION PUNJAB STATE

NON TRANSPORT



Form 23A

PB09AD9743

E. NO. 2GDA107594
CH. NO. MBJJ8EMX01521951
REGD. DATE 15-09-2017

Name:
JG PUNJAB TECHNICAL UNIVERSITY

Address:
JALANDHAR KAPURTHALA ROAD



REF. MFG TOYOTA
MFG. DATE 06/2017
MAKE INNOVA CRYSTA-TG(GX-7S) MT
CLASS LMVJGP

KAPURTHALA
144601

COLOUR :SUP WHITE
PURPOSE:NEW
TRFR. DATE:
OWNER SRL:1
VALID UPTO:14-09-2032

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

CURR ISSU AUTH
KAPURTHALA

N. Singh

CERTIFICATE OF REGISTRATION PUNJAB STATE

NON-TRANSPORT

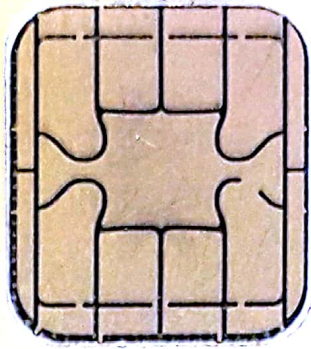


सत्यमेव जयते

Form 23A

PB09AD9742

E. NO. 2GDA107552
CH. NO. MBJJB8EM801521897
REGD. DATE 15-09-2017



Name: IKG PUNJAB TECHNICAL UNIVERSITY

S/DN of:

Address: JALANDHAR KAPURTHALA ROAD

KAPURTHALA
144601

REF. MFG
MFG. DATE
MAKE
CLASS

TOYOTA
06/2017
INNOVA CRYSTA-TG(GX-7S) MT
LMVJGP

NO. OF CYL. 4

UNLADEN WT. 1805

SEATING CAP. 7

STANDING CAP.

FUEL USED DIESEL

CC. 2393

BODY TYPE SALOON

WHEEL BASE 2750

TAX [OTTT] 14-09-2032

COLOUR :SUP WHITE

PURPOSE:NEW

TRFR. DATE:

OWNER SRL.1

VALID UPTO:14-09-2032

ISSU AUTH
KAPURTHALA

Date : 15/09/2023

Policy No. : VC192990

IKG PUNJAB TECHNICAL UNIVERSITY
JALANDHAR KAPURTHALA,
PUNJAB,
KAPURTHALA,
PUNJAB, Pincode : 144601
Intermediary Name : KUMAR .. - IAG
FPV

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

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 <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

Signature Not Verified

Digitally signed by DS FUTURE
GENERALI INDIA INSURANCE
COMPANY LIMITED 01
Date: 2023.09.15 23:26:03 IST
Reason:
Location: Mumbai

Tax Invoice

INSURED DETAILS	
Policy Number : VC192990	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 : 202303PNT0032478	
Reverse Charge : No	Area Code : Jalandhar Branch Office
Name of Insured/Proposer : IKG PUNJAB TECHNICAL UNIVERSITY	FGI State Code : 03
Address : JALANDHAR KAPURTHALA, PUNJAB, KAPURTHALA, PUNJAB, Pincode- 144601	FGI GSTIN Number : 03AABCF0191R1ZJ FGI PAN Number : 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 To Midnight of 14/09/2024	HSN : 997134
	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 seperate communication is sent or not.
2. Excess amount, if any, will be adjusted against subsequent policies, or will be refunded on demand.
3. We hereby declare that though our aggregate turnover in any preceding financial year from 2017-18 onwards is more than the aggregate turnover notified under sub-rule (4) of rule 48, we are not required to prepare an invoice in terms of the provisions of the said sub-rule.

For FUTURE GENERALI INDIA INSURANCE CO. LTD.



(Authorised Signatory)

Note: This document is digitally signed by Mr Vaibhav Risbud, Authorised Signatory of Future Generali India Insurance Company Limited on 15/09/2023





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.	: VC192990	Period of Insurance	: From 23:23 hrs of 15/09/2023 To Midnight of 14/09/2024.	
Insured	: IKG PUNJAB TECHNICAL UNIVERSITY	Covernote No	: - Dated: Zone: B	
Address	: JALANDHAR KAPURTHALA, PUNJAB, KAPURTHALA, PUNJAB, 144601	Intermediary Name/Code	: KUMAR .. / 60026237	
		Telephone(Mob,Hom)	: 9780013914/0	
		Email ID	: kumar.meher002@yahoo.com	
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.	
PB09AD9741 KAPURTHALA	TOYOTA INNOVA CRYSTA2.4 GX AT 7 STR BS-VI	2GDA107062	MBJJB8EM901521844	
Year of Manufacture	Cubic Capacity	Type of Body	Seating Capacity	Premium
2017	2393	Saloon	7	23,276.00
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.				
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-150923-900283 dated 14/09/2023				
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-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 45 % on the basis of your declaration of 'No Claims' in your expiring policy. In case, we find that this declaration is incorrect and/or false, all benefits under the Policy in respect of Section I of the policy will stand forfeited.				
Warranted that the *Vehicle insured herewith has a valid Pollution Under Control (PUC) Certificate as on the inception date of the policy.(*Not applicable for Electric Vehicles and New Non- Electric Vehicles).				
LIMITS OF LIABILITY				
Under Section II-I (i) : Death of or bodily injury - Such amount as is necessary to meet the requirements of Motor Vehicles Act, 1988		Under Section II-I (ii) : Damage to Third Party Property- ₹ 750000 /- in respect of any one claim or series of claims arising out of one event.		
		Compulsory DeductibleUnder Sec I - ₹ 2,000.00		
Hypothecation Agreement with:- NIL				

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 Accessories - ₹	For Side Car-₹	For Elec Accessories- ₹	For Bi-Fuel Kit (CNG/LPG) - ₹	Total Value-₹
700,000	-	-	-	-	700,000

SCHEDULE OF PREMIUM

PARTICULARS	₹	₹
A-OWN DAMAGE		
Basic Premium on Vehicle	6,142.50	
**Less : No Claim Discount 45%	2,764.13	
Add : Add-on Premium	8,400.00	
Total Own Damage Premium (A) (rounded off)		11,778.00
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)		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: 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 part of policy number:- VC192990			
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	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 Laptop:Rs. 50,000 ;Maximum payable amount Mobile: Rs. 25,000		815.00
6	Theft Or Loss Of Keys		815.00
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 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 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	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 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 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	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		

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

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



ENDORSEMENTS

(Attached to and forming part of policy)

IMT.22. COMPULSORY DEDUCTIBLE

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

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

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

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

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

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

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

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

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

(For all Classes of vehicles)

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

Provided always that:

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

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

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

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

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

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

Date : 16/09/2023

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

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

Get the app



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 <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.futuregeneralii.in

Signature Not Verified

Digitally signed by DS FUTURE
GENERALI INDIA INSURANCE
COMPANY LIMITED 01
Date: 2023.09.16 17:25:25 IST
Reason:
Location: Mumbai

Tax Invoice

INSURED DETAILS	
Policy Number : VC193910	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 : 202303PNT0032503	
Reverse Charge : No	Area Code : Jalandhar Branch Office
Name of Insured/Proposer : IKG PUNJAB TECHNICAL UNIVERSITY	FGI State Code : 03
Address : JALANDHAR KAPURTHALA ROAD, PUNJAB, KAPURTHALA, PUNJAB, Pincode- 144601	FGI GSTIN Number : 03AABCF0191R1ZJ FGI PAN Number : AABCF0191R
Place of Supply(State Code): 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 To Midnight of 15/09/2024	HSN : 997134
	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 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, Office Jalandhar, Punjab, Pincode- 144001., Tel_No: 0181-4690500				
Policy No.	: VC193910	Period of Insurance	: From 17:24 hrs of 16/09/2023 To Midnight of 15/09/2024.	
Insured	: IKG PUNJAB TECHNICAL UNIVERSITY	Covernote No	: - Dated: Zone: B	
Address	: JALANDHAR KAPURTHALA ROAD, PUNJAB, KAPURTHALA, PUNJAB, 144601	Intermediary Name/Code	: KUMAR .. / 60026237	
		Telephone(Mob,Hom)	: 9780013914/0	
		Email ID	: kumar.meher002@yahoo.com	
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.	
PB09AD9743 KAPURTHALA	TOYOTA INNOVA CRYSTA2.4 GX AT 7 STR BS-VI	2GDA107594	MBJJB8EMX01521951	
Year of Manufacture	Cubic Capacity	Type of Body	Seating Capacity	Premium
2017	2393	SUV	7	23,276.00
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.				
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-150923-900285 dated 14/09/2023				
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-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 45 % on the basis of your declaration of 'No Claims' in your expiring policy. In case, we find that this declaration is incorrect and/or false, all benefits under the Policy in respect of Section I of the policy will stand forfeited.				
Warranted that the *Vehicle insured herewith has a valid Pollution Under Control (PUC) Certificate as on the inception date of the policy.(*Not applicable for Electric Vehicles and New Non- Electric Vehicles).				
LIMITS OF LIABILITY				
Under Section II-I (i) : Death of or bodily injury - Such amount as is necessary to meet the requirements of Motor Vehicles Act, 1988		Under Section II-I (ii) : Damage to Third Party Property- ₹ 750000 /- in respect of any one claim or series of claims arising out of one event.		
		Compulsory DeductibleUnder Sec I - ₹ 2,000.00		
Hypothecation Agreement with:- NIL				
SPECIAL CONDITIONS – EXCLUSION OF PRE DAMAGES FRONT W/S GLASS & OTHER DAMAGES ARE EXCLUDED UNLESS THE INSURED GET IT REPLACED/REPAIRED & INSPECTED AT HIS OWN COST				

ADDITIONAL EXCESS – NIL



Policy No : VC193910 **Period Of Insurance :** From 17:24 hrs of 16/09/2023 To Midnight of 15/09/2024

INSURED'S DECLARED VALUE

For Vehicle - ₹	For Non Elec Accessories - ₹	For Side Car-₹	For Elec Accessories- ₹	For Bi-Fuel Kit (CNG/LPG) - ₹	Total Value-₹
700,000	-	-	-	-	700,000

SCHEDULE OF PREMIUM

PARTICULARS	₹	₹
A-OWN DAMAGE		
Basic Premium on Vehicle	6,142.50	
**Less : No Claim Discount 45%	2,764.13	
Add : Add-on Premium	8,400.00	
Total Own Damage Premium (A) (rounded off)		11,778.00
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)		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: 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 : 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 part of policy number:- VC193910

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	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 Laptop:Rs. 50,000 ;Maximum payable amount Mobile: Rs. 25,000		815.00
6	Theft Or Loss Of Keys		815.00

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 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	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 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%
Vehicle 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 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	2013053122P105676349
27	Expiring Policy Expiry Date	15/09/2023
28	No Claim Bonus % under expiring policy	35.00 %
29	Is there any claim in expiring policy	N
IDV Details		

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

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



ENDORSEMENTS

(Attached to and forming part of policy)

IMT.22. COMPULSORY DEDUCTIBLE

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

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

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

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

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

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

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

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

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

(For all Classes of vehicles)

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

Provided always that:

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

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

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

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

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

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

Date : 18/09/2023

Policy No. : VC195988

IKG PUNJAB TECHNICAL UNIVERSITY
JALANDHAR KAPURTHALA ROAD,
KAPURTHALA,
KAPURTHALA,
PUNJAB, Pincode : 144601
Intermediary Name : KUMAR .. - IAG
FPV

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

Get the app



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 <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

Signature Not Verified

Digitally signed by DS FUTURE
GENERALI INDIA INSURANCE
COMPANY LIMITED 01
Date: 2023.09.18 17:00:36 IST
Reason:
Location: Mumbai

Tax Invoice

INSURED DETAILS	
Policy Number : VC195988	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 : 202303PNT0032649	
Reverse Charge : No	Area Code : Jalandhar Branch Office
Name of Insured/Proposer : IKG PUNJAB TECHNICAL UNIVERSITY	FGI State Code : 03
Address : JALANDHAR KAPURTHALA ROAD, KAPURTHALA, KAPURTHALA, PUNJAB, Pincode- 144601	FGI GSTIN Number : 03AABCF0191R1ZJ FGI PAN Number : AABCF0191R
Place of Supply(State Code): 03	Intermediary Name \ Code: 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 To Midnight of 17/09/2024	HSN : 997134
	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 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, Office Jalandhar, Punjab, Pincode- 144001., Tel_No: 0181-4690500				
Policy No.	: VC195988	Period of Insurance	: From 11:23 hrs of 18/09/2023 To Midnight of 17/09/2024.	
Insured	: IKG PUNJAB TECHNICAL UNIVERSITY	Covernote No	: - Dated: Zone: B	
Address	: JALANDHAR KAPURTHALA ROAD, KAPURTHALA, KAPURTHALA, PUNJAB, 144601	Intermediary Name/Code	: KUMAR .. / 60026237	
GSTIN Number	: 03AAAJP1130G2ZS	Telephone(Mob,Hom)	: 9780013914/0	
		Email ID	: kumar.meher002@yahoo.com	
		FGI GSTIN Number	: 03AABCF0191R1ZJ	
INSURED MOTOR VEHICLE DETAILS AND PREMIUM COMPUTATION				
Registration No., RTA Location	Make/Model of Vehicle	Engine No.	Chassis No.	
PB09AD9742 KAPURTHALA	TOYOTA INNOVA CRYSTA2.4 VX 7 STR BS-VI	2GDA107552	MBJJB8EM801521897	
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 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.				
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-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-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 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.				
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 : VC195988 **Period Of Insurance :** From 11:23 hrs of 18/09/2023 To Midnight of 17/09/2024

INSURED'S DECLARED VALUE

For Vehicle - ₹	For Non Elec Accessories - ₹	For Side Car-₹	For Elec Accessories- ₹	For Bi-Fuel Kit (CNG/LPG) - ₹	Total Value-₹
700,000	-	-	-	-	700,000

SCHEDULE OF PREMIUM

PARTICULARS	₹	₹
A-OWN DAMAGE		
Basic Premium on Vehicle	6,142.50	
**Less : No Claim Discount 50%	3,071.25	
Add : Add-on Premium	8,400.00	
Total Own Damage Premium (A) (rounded off)		11,471.00
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)		19,418.00
Total Premium for the Policy Period		19,418.00
Goods and Service Tax		3,495.24
Total Premium (rounded off)		22,913.00

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 : 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 part of policy number:- VC195988
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	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 Laptop:Rs. 50,000 ;Maximum payable amount Mobile: Rs. 25,000		815.00
6	Theft Or Loss Of Keys		815.00

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 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 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	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 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%
Vehicle 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 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	2013053122P105627461
27	Expiring Policy Expiry Date	14/09/2023
28	No Claim Bonus % under expiring policy	45.00 %
29	Is there any claim in expiring policy	N
IDV Details		

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+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.