



**Date: 26/06/2017**  
**Policy Number: FPV/S5983294/D2/07/004568**  
MR MAROTI SHANKAR  
BAWANKULE  
H NO 3659 8 BHANDARA  
RD B/H  
PRAKASH VIDYALAYA  
SHARDA NAGAR  
PARDI NAGPUR  
8393993111  
sandeepmgha@gmail.com

To update your contact  
details, kindly call  
1 800 103 2292

**Dear MR MAROTI SHANKAR BAWANKULE,**

We thank you for choosing Bharti AXA General Insurance.  
Your Smart Drive Private Car Insurance Policy(S5983294) is enclosed. The terms, conditions, guidelines and other relevant details of your insurance coverage are available in the enclosed policy document.

Bharti AXA General Insurance is amongst the fastest growing multi-line general insurance companies in India. We are the first GI company in India to be both ISO9001:2008 and ISO27001:2005 certified in our first year of operations.

Our bouquet of products is designed to cover all your insurance needs: from Health insurance, Motor insurance, Personal Accident Insurance, Home insurance to other insurances pertaining to your business.

To know more about our product range or to buy online, kindly visit [www.bharti-axagi.co.in](http://www.bharti-axagi.co.in)

In order to assist you and service you better, we provide



Tie-up with 2000+ garages & over 4300 Hospitals across India that offer cashless facility



24x7 claims assistance



A quick and hassle free claim settlement process

Visit us at [www.bharti-axagi.co.in](http://www.bharti-axagi.co.in) to know more. We take pride in going the extra mile in our service and look forward to a lasting relationship.

Should you require any assistance or clarification on your insurance or any information pertaining to our other products, you can call us on 1 800 103 2292 or get in touch with  
**LANDMARK INSURANCE BROKERS PVT(D2000009) at 2224924249**

Warm Regards,

Authorized Signatory

Registered Office Address:  
Bharti AXA General Insurance Co. Ltd.  
1st Floor, Ferns Icon, Survey No. 28, Doddanekundi,  
Bangalore – 560037. Tel: 080 40260100 Fax: 080 40260101  
Insurance is the subject matter of solicitation. WL/PA/01-14





3RD FLOOR ARCHIT ICON NEAR BIG BAZAR, OFF COLLEGE ROAD

Smart Drive Private Car Insurance Policy, CERTIFICATE OF INSURANCE AND SCHEDULE, NEW BUSINESS, ORIGINAL

Form 51 of the Central Motor Vehicle Rules, 1989		Account Number : D2000009	
Certificate / Policy No	: FPV/S5983294/D2/07/004568		
Policy type	: Private Car - COMPREHENSIVE INSURANCE POLICY		
Period of Insurance	: From 00:00 Hours on 04/07/2017 To Midnight on 03/07/2018		
Premium Paid (incl. S. Tax)	: INR 23452.53		
Policy holder's Name	: MR MAROTI SHANKAR BAWANKULE		
Address	: H NO 3659 8 BHANDARA RD B/H : PRAKASH VIDYALAYA SHARDA NAGAR : PARDI NAGPUR : NAGPUR 440035 : MAHARASHTRA		
Under Hire purchase/Hypothecation/Lease with Geographical Area	: STATE BANK OF INDIA ,	Agent Details	
		Agent Name : LANDMARK INSURANCE BROKERS PVT Tel No - Mobile No: 2224924249	
Regn.No	: MH49B9538	Place of Regn	: NAGPUR EAST
Make / Model	: MAHINDRA - XYLO (DIESEL) - D4 8S	Body Type	:
Year of Manufacture	: 2014	Engine C.C	: 2489
Seating Cap. (Incl.Driver)	: 8	Engine No.	: JHE4D87677
Public / private Carrier	: Private Car		
Chassis No.	: MA1YA2JHKE2D40534		
IDV of the Vehicle	: 535500.00		
Bi-Fuel(CNG/LPG)	:	Non Electrical Accessories DEPRECIATION COVER	: INR 100%
Total Insured Declared Value of the Vehicle	: INR 535500.0		
Schedule of Premium			
A)Own Damage Premium		B) Liability premium	
Premium for (Vehicle and non Electrical Accessories)	: INR 17901.77	Basic	: INR 7890.00
CNG/LPG Kit (IMT 25)	:	TPPD	:
Anti Theft Discount (IMT 10)	:	Comp. PA	: INR 100
AAI Discount	: INR 0	No. of Passengers	: 8
Handicap Discount (IMT 12)	: INR 0.00	Add: legal Liability to paid Driver as per Endt. IMT 28	: INR 50
NCB 35 %	: INR 6266	Add: PA benefits as per Endt. IMT 16	: INR 320
Load /Discount	: INR -4421	Capital benefits:	: INR 80000
		CNG/LPG (IMT 25)	: INR 0
Add On Cover Premium		B. Total Liability Premium	: INR 8360.0
DEPRECIATION COVER	: INR 4819.50	Net Annual	
A. Total Own Damage premium	: INR 12033.5	Premium (A+B)	: INR 20393.5
		Service Tax @ 14%	: INR 2855.09
		Swachh Bharat Cess @ 0.5%	: INR 101.97
		Krishi Kalyan Cess @0.5%	: INR 101.97
		Total Annual Premium	: INR 23452.53
Driver's clause: Persons or Classes of person entitled to drive			
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 Vehicle Rules, 1989			
Limitation As to Use			
The Policy covers use of the vehicle for any purpose other than:			
a)Hire or Reward	b)Carriage of goods (other than samples of personal luggage)		
c)Organised Racing	d)Pace Making		
e)Speed Testing	f)Reliability Trail		
g)Use in connection with Motor Trade.			
Limits of Liability			
Under Section II-1 (i) of the policy (Death or bodily injury) : such amount as is necessary to meet the requirements of the Motor Vehicles Act, 1988.			
Under Section II-1 (ii) of the policy			
(Damage to third party Property)		: INR 750000	
P.A Cover for Owner - Driver Under Section III: CSI		: INR 200000	
Deductable under Section-I		: INR 2000	
Compulsory Deductible			
Name of Nominee	: MRS RUPALI BAWANKULE	Age of Nominee	: 33
Driver Nominee Relationship	: SPOUSE	Name of Appointee	:
Appointee Nominee Relationship	:		
Subject to Indian Motor Tariff Endorsement (nos)			
IMT21-IMT7-IMT16-IMT28-I067-			
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 XI of Motor Vehicle Act, 1988. In witness of this policy has been signed at _____ on _____ in lieu of covernote no. dated _____			
Receipt No.	: 2485522		
Service Tax Registration no.	: AACDB2008DST001		
BHARTI AXA GENERAL INSURANCE COMPANY LTD.			
 Authorized Signatory			
<b>Important Notice</b>			
The insured is not indemnified if the vehicle is used or driven otherwise than in accordance with this schedule. Any payment made by the company by reason of wider terms appearing in the certificate in order to comply with the Motor Vehicle's Act, 1988 is recoverable from the insured. See the clause headed "AVOIDANCE OF CERTAIN TERMS AND RIGHT OF RECOVERY"			
The Schedule, the attached Policy and Endorsements mentioned herein above shall read together and word or expression to which a specific meaning has been attached in any part of this Policy or of the Schedule shall bear the same meaning wherever it may appear.			
Any amendments/modifications/alterations made on this system generated policy document is not valid and Company shall not be liable for any liability whatsoever arising from such changes. Any changes required to be made in the policy once issued, would be valid and effective, only after written request is made to the company and Company accepts the requested amendments/modifications/alterations and records the same through separate endorsement to be issued by the Company.			
Issued By - LANDMARK INSURANCE BROKERS PVT		On 26/06/2017	
		IP Address - 125.18.59.151	
This motor policy is generated and issued online therefore the stamp duty payable on this policy is paid separately.			