Policy Number : P0027400008/4103/101289

Equinox Business Park, Tower 3, Ambedkar Nagar,
2nd Floor, Unit Number 1B & 2B, LBS Marg, Kurla (West),
Mumbai - 400070, Maharashtra, India
(www.magmainsurance.com)
IRDA REG NO. 149 DATED 22nd MAY,2012
CIN: U66000MH2009PLC460693
In case of any query, assistance or claims, please contact us at 1800 266 3202
UIN: IRDAN149RP0006V02201213
COMMERCIAL VEHICLE CLASS (GCV) PACKAGE POLICY

Date : 18/09/2026

To,
Mr UPENDRA KUMAR
S/O: ARJUN PRASAD, RUCHUNPURA, RUCHUNPURA, DHANGAWAN, NALANDA. : :, - 801301
BIHAR - 801301 ,BIHAR
NALANDA
BIHAR 801301
Mobile:9204735685

P0027400008/4103/101289801301

Agent/ Intermediary Name and Code:RIYA SINHA AGD0007600

Sub: Risk Assumption Letter

Dear Sir /Madam,

Thank you for choosing Magma General Insurance Limited as your preferred General Insurance Company. Please find enclosed Policy No. P0027400008/4103/101289, which has been issued based on the details furnished to us as below:

Insured & Vehicle Details	
Name of Insured	Mr UPENDRA KUMAR
Period of Insurance	19/09/2026 TO 18/09/2027
Vehicle Make/Model	TATA MOTORS LTD / TATA MOTORS LTD TATA LPT 4830 BSVI 10X2
RTO	NALANDA, Bihar
Vehicle Registration No.	BR21GC9327 - - -
Vehicle Registration Date	10/11/2023
Engine No.	B67B62300D02132F64299456
Chassis No.	MAT566013P1F16466
Reason for not opting PA Cover of Owner Driver :	
1) Driver has existing PA cover of Rs 15 lakhs	
Previous Policy Details	
Previous Policy No	63033753350000
Previous Policy Period	19/09/2025 TO 18/09/2026
Previous Year NCB%	25
Previous Insurer Name	TATA AIG GENERAL INSURANCE CO.LTD.
Previous Policy Type	Package

The information received from you is reproduced in the proposal attached with this Risk Assumption Letter and your proposal has been processed accordingly. Coverage of risk is subject to realisation of the full premium post which, insurance coverage under the policy would commence. In case the premium is not received by us due to cheque dishonour or any other reason, the insurance cover shall be void ab-initio.
If you require physical policy or any changes in the certificate of insurance cum policy schedule, you are requested to contact us at customercare@magmainsurance.com or calling our toll free helpline on 1800 266 3202. Absence of any communication from you in this regard within a period of 20 days of date of this letter, would mean that issued policy is in order and as per proposal.
The Risk Assumption Letter is to be read in conjunction with the policy and shall be considered as null and void without the same.

Dear Customer , Magma General Insurance Limited may be storing your AML/KYC details and might require you to update the information submitted from time-to-time, in accordance with and requirements under the Master Guidelines on Anti-Money Laundering/ Counter Financing of Terrorism (AML/CFT), 2022 issued by the Insurance Regulatory Development Authority of India.

Thanking You,
Regards

For Magma General Insurance Limited
Authorised Signatory

Digitally Signed by Siju Nair
Date : 18-Sep-2026 20:26:35 IST

Policy Number : P0027400008/4103/101289

MAGMA General Insurance Limited

Equinox Business Park, Tower 3, Ambedkar Nagar,
2nd Floor, Unit Number 1B & 2B, LBS Marg, Kurla (West),
Mumbai - 400070, Maharashtra, India
In case of any query, assistance or claims, please contact us at 1800 266 3202
UIN: IRDAN149RP0006V02201213

COMMERCIAL VEHICLE CLASS (GCV) PACKAGE POLICY
CERTIFICATE OF INSURANCE CUM SCHEDULE /TAX INVOICE

Policy Servicing Office	UNIT 508, 5TH FLOOR, PATNA ONE MALL, DAKBUNGLA, CHAURAHA ,PATNA -800001 ,BIHAR , PH: (1800) 2663202

Policy No	P0027400008/4103/101289		
Insured	**Mr UPENDRA KUMAR**		
Address	**S/O: ARJUN PRASAD, RUCHUNPURA, RUCHUNPURA, DHANGAWAN, NALANDA. : :, - 801301 BIHAR - 801301 ,BIHAR NALANDA BIHAR 801301 Mobile:9204735685**	**Period Of Insurance**	00:00 Hrs of 19/09/2026 To Midnight of 18/09/2027
		Agent No.:	AGD0007600
		Agent Contact No.:	7011303402
		Email ID:	dhanesh534@gmail.com
Contact Number	9204735685	**Hypothecation with**	IDFC FIRST BANK LIMITED
Email ID:	INSURANCEGHARCO@GMAIL.COM		
GST Number	Unregistered		

INSURED MOTOR VEHICLE DETAILS AND PREMIUM COMPUTATION

Registration Mark & No. & RTA Location	Trolley Serial ID	Trolley Chassis No.	Year of Manufacture	Engine No.	Chassis No.	Make/Model/Type of Body	GVW	POLICY CLASS	SEATING CAPACITY
BR21GC9327 / NALANDA, Bihar			6/2023	B67B62300D02132F64299456	MAT566013P1F16466	TATA MOTORS LTD TATA MOTORS LTD TATA LPT 4830 BSVI 10X2/COWL	47500	A1 GCV Public Carriers other than 3 wheelers	1

IDV (INSURED'S DECLARED VALUE)

IDV of Chassis ₹	IDV of Body ₹	Trailers ₹	Non Electrical Accessories ₹	Electrical/electronic Accessories ₹	Bi-Fuel kit(LPG/CNG) ₹	Other accessories ₹	Total Value ₹
4400000	0	0	0	0	0 / 0	0	4400000

OWN DAMAGE(A)	₹	LIABILITY(B)	₹
Basic - OD	19,671.67	Basic - TP	44,242.00
Loss/damage to lamps/tyres/mud guards etc. - IMT-23	2,950.75	Under WC act-Driver/cleaner/employees-IMT 28	100.00
Sub Total	22,622.42	**Sub Total**	44,342.00
Less:			
No claim bonus 35%	7,917.85		
Sub-Total Deductions	7,917.85		
Total Own Damage Premium(A)	14,705.00		
CGST @ 9%	1,323.45		
SGST @ 9%	1,323.45		
		Total Liability Premium(B)	44,342.00
		GST on TP Premium	
		CGST @ 2.5%	1,106.05
		SGST @ 2.5%	1,106.05
		GST on Other Liability Premium	
		CGST @ 9%	9.00
		SGST @ 9%	9.00

Premium Computation

Total Package Premium(A+B)	59,047.00
TOTAL CGST	2,438.50
TOTAL SGST	2,438.50
TOTAL	**63,924.00**

LIMITATIONS AS TO USE - The Policy covers use only under a permit within the meaning of the Motor Vehicles Act, 1988 or such a carriage falling under Sub-section 3 of Section 66 of the Motor Vehicle's Act 1988.

The Policy does not cover use for a) Organised racing, b) Pace Making, c) Reliability Trials, d) Speed Testing, e) Use whilst drawing a trailer except the towing (other than for reward) of any one disabled Mechanically propelled vehicle (only for Passenger Carrying Vehicles).

Persons or classes of persons entitled to drive:	Any person including Insured:
Goods carriage	Provided that the 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 when not used for the transport of passengers at the time of the accident and that such a person satisfies the requirements of Rule 3 of The Central Motor Vehicles Rules, 1989.
Non-transport Vehicles	Provided that the 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 when not used for the transport of passengers at the time of the accident and that such a person satisfies the requirements of Rule 3 of The Central Motor Vehicles Rules, 1989.

LIMITS OF LIABILITY

Under Section I	Excess in respect of each and every claim under Sec I of motor policy Compulsory : Rs. 1500/- Voluntary : Rs. 0/- Imposed : Rs. 0/- Total : Rs. 1500/-	**Under Section II-I (i)**	In respect of any one accident -- As per Motor Vehicle Act	**Under Section II-I (ii)**	Damage to Third Party Property Rs. 750000/- in respect of any one claim or series of claims arising out of one event.	**Under Section III:**	PA Owner – Driver as per premium computation table

Subject to I.M.T Endorsement Nos. IMT 7,IMT 21,IMT 23,IMT 28

Pollution Under Control(PUC)

Warranted that the insured named herein/owner of the vehicle holds a valid Pollution Under Control (PUC) Certificate and/or valid fitness certificate, as applicable, on the date of commencement of the Policy and undertakes to renew and maintain a valid and effective PUC and/or fitness Certificate, as applicable, during the subsistence of the Policy. Further, the Company reserves the right to take appropriate action in case of any discrepancy in the PUC or

fitness certificate at the time of issuance of policy.

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.

Premium Collection Details :- [Collection No - ReceiptDate - Amount] : P/400008/27/100505647- 18/09/2026 , ₹ 63924

Premium Amount in Word's (₹) :- Sixty-Three Thousand Nine Hundred Twenty-Four Only

In case of Claims, please contact us at 1800 266 3202

For Magma General Insurance Limited

Date of Issue : 18/09/2026

Authorised Signatory

Place : Mumbai

Digitally Signed by Siju Nair

Consolidated Stamp Duty paid towards Insurance Policy Stamps vide Order No. LoA/ENF2/CSD/130/2025/61, Dated 08/01/2026

Date : 18-Sep-2026 20:26:35 IST

GST Number of Magma - 10AAGCM1685C1ZY
GST Invoice Number - POL1009270001104
GST Invoice Date - 18/09/2026
Accounting Code for Service - 997134, Motor vehicle insurance services

Place of Supply:BIHAR (10)

Whether Tax is payable on Reverse Charge - No
UIN : IRDAN149RP0006V02201213
This is a valid Tax invoice in terms of Sub-rule 2 of Rule 54 of CGST Rule 2017. Further, being an Insurance Company, issuing of e-invoice and QR Code are not applicable on us in terms of Notification No 13 and 14 of 2020 dated 21st March 2020 issued from Central Board of Indirect Taxes and Customs. I/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.

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. Please note that any misrepresentation, non disclosure or withholding of material facts will lead to cancellation of policy ab initio with forfeiture of premium and non consideration of claim, if any.

As per the GST regulations, the amount of GST will not be refunded if the policy / endorsement is cancelled after 31st October of the next financial year.
For Complete details of coverage , terms, conditions & exclusion please refer the standard policy wording attached with this schedule

IMPORTANT - 1) The Validity of this Certificate of Insurance cum Schedule is subject to realisation of the premium cheque.
2) No Claim Bonus will only be allowed provided the Policy is renewed within 90 days of the expiry date of the previous policy.
3) This document is digitally signed, hence counter signature / stamp is not required.
4) For detailed terms and conditions with respect to your insurance policy please refer our website www.magmainsurance.com/downloads. The policy wording for your insurance policy can be downloaded from the "Motor Insurance" tab on our website.

Policy Number : P0027400008/4103/101289

CUSTOMER INFORMATION SHEET

This document provides only key information about your policy. Please refer to the policy document for detailed terms and conditions.

Sr No	Title	Description (Please refer to the Policy Clause Number in next column)	Clause Number
1	**Product Name**	COMMERCIAL VEHICLE CLASS (GCV) PACKAGE POLICY	Refer policy schedule
2	**Policy Number**	**P0027400008/4103/101289**	Refer policy schedule
3	**Unique Identification Number (UIN) allotted by IRDA**	UIN: IRDAN149RP0006V02201213	Refer policy schedule
4	**Structure**	Indemnity	
5	**Interests Insured**	Vehicle Third Party liability Third party property Damage	Refer policy schedule
6	**Sum Insured / Motor Insured Declared Value Scope**	Vehicle Total IDV: 4400000 *IDV illustration as shown in the CIS	Refer policy schedule
7	**Policy Coverage**	As mentioned in policy schedule LL to Paid Driver IMT 28 Basic - OD Basic - TP Cover for Lamps Tyres and Tubes etc - IMT23 Damage to Third Party Property Rs. 750000	As per coverages opted refer to following sections in the policy wording for complete details Section I - Loss of or damage to vehicle insured Section II - Liability to third parties Section III - Personal accident cover for owner driver.
8	**Add-on Cover**		Refer policy wordings
9	**Loss Participation**	We will not pay the amount mentioned as deductible in the policy.	Refer policy wordings and policy schedule
10	**Exclusions**	GENERAL EXCEPTIONS (Applicable to all Sections of the Policy) Each vehicle should be used only for the purposes listed in the RC. We won't cover any loss, damage, or liability if the vehicle is used for other purposes or driven by someone who isn't an approved driver. Check the driver's clause for details. Nuclear radiation related damages are not covered We won't cover any accidental loss, damage, or liability related to war, invasion, civil unrest, and you will need to prove your claim is unrelated to these issues to receive payment.	Refer policy wordings and policy schedule
11	**Special Conditions and Warranties (if any)**	CONDITIONS Please read the policy wording and the policy schedule together. The words and expressions mean the same whether it appears in either of the document •Immediately inform us if the insured vehicle meets with an accident or there is a situation for which you would want to claim. Be transparent and submit all communications that you may receive from a third party. If you suspect any legal action related to your claim do inform us in advance •We will manage the claim process on your behalf. Do provide any information that we may need •We can either repair, replace, or pay the cash value for the vehicle or its parts. The amount we will pay is limited to: (a) For a total loss: the vehicle's Insured Declared Value (IDV) minus the value of the wreck. (b) For partial losses: the reasonable repair or replacement costs, minus depreciation. •Please maintain and protect the vehicle. Leaving it unattended after a break down or using in damaged condition can cause further damage which will not be paid. We expect you will allow us to speak to the drive and your employees if required •This policy can be cancelled by you any time buy giving us a 7 days' notice in advance. We will refund the premium that you had paid after collecting short period charges. In the rare event, if required we can also cancel the policy but by sending a 7 days' notice. We will refund the premium after deducting the amount for the period your policy was active. •If you will try to claim under other polices for the same incident, we will share the cost proportionately •You and the other party can agree to resolve any disputes about this policy through arbitration, following the rules of the Arbitration and Conciliation Act, 1996. (This doesn't apply to retail customers.) •You must follow all the terms and conditions and provide truthful information in the proposal form. If not followed the Company is not obligated to make any payments. •If you are the only person insured by the policy and you pass away, the policy won't end right away. It will remain active for three months from the date of your death, or until it expires, whichever comes first. During this time, your legal heirs can either transfer the policy to their name or get a new one for the vehicle. They need to apply within the three-month period and provide: a) The Insured's Death Certificate b) Proof of ownership of the vehicle c) The original Policy	Refer policy wordings and policy schedule
		•You need to inform us in writing as soon as an accident or loss happens. •We must have a chance to inspect the damaged vehicle before any repairs are started. •If your vehicle meets with an accident or gets damaged, do not drive it in the same condition to avoid further damage. Also, don't leave it unattended without securing it adequately to prevent further loss. INDICATIVE LIST OF DOCUMENTS REQUIRED FOR CLAIM SETTLEMENT Accident Claims	

<table>
<tr>
<td></td>
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<td>
•Duly signed claim form
•Registration Certificate* of the vehicle
•Driving license* of the driver at the time of accident
•Police panchanama / FIR, if accident reported to the police
•Original estimate of repairs
•KYC documents
•Fitness certificate of the vehicle (for commercial vehicles)
•Road permit of the vehicle (for commercial vehicles)
•Goods receipt/ Lorry Receipt of the vehicle (for commercial vehicles)
•FIR in case of Riots, Strike & Malicious acts. It is mandatory
•Original repair invoice with payment receipt after repairs have been completed
Theft of Entire Vehicle Claims
•Duly signed Claim Form
•FIR Copy
•RTO transfer papers* (Form 28 , 29 and 30) and
•Form 35/NOC signed by financier, if applicable
•Letter of subrogation
•KYC documents
•NOC from financier, if hypothecation exists
•Copy of intimation letter to RTO on the vehicle theft
•Original policy document
•Non traceable certificate
•Original vehicle registration certificate
•All original keys of the vehicle/service book/original purchase invoice
*Original documents to be shown when requested by the company

if we need any more documents that can assist the claim process, we will seek your help on getting those
We will process your claim within 7 days after receiving all the necessary documents. If we decide to deny your claim, we will do so within 7 days of the Survey Report or any additional reports, following the IRDAI (Protection of Policyholders' Interests, Operations and Allied Matters of Insurers) Regulations, 2024 and any updates to these regulations.
</td>
<td></td>
</tr>
<tr>
<td>12</td>
<td>Admissibility of Claim</td>
<td>
<table>
<tr><th colspan="5">Sample Claim Calculation Process for Motor Repair Loss</th></tr>
<tr><td colspan="5"></td></tr>
<tr><td>Parts Allowed</td><td>Price (P)</td><td>Tax (T)</td><td>*Depreciation (D)</td><td>Total Assessed Value (V)</td></tr>
<tr><td>Replaced Parts M</td><td>A1</td><td>B1</td><td>D1</td><td>M1=A1+B1-D1</td></tr>
<tr><td>Replaced Parts R</td><td>A2</td><td>B2</td><td>D2</td><td>M2=A2+B2-D2</td></tr>
<tr><td>Replaced Parts G</td><td>A3</td><td>B3</td><td>D3</td><td>M3=A3+B3-D3</td></tr>
<tr><td colspan="4">Total Parts Cost</td><td>M = M1+M2+M3</td></tr>
<tr><td colspan="5"></td></tr>
<tr><td>Labour Allowed</td><td>Price (P)</td><td>Tax (T)</td><td>*Depreciation (D)</td><td>Total Assessed Value (V)</td></tr>
<tr><td>Labour 1</td><td>a1</td><td>b1</td><td>d1</td><td>L1=a1+b1-d1</td></tr>
<tr><td>Labour 2</td><td>a2</td><td>b2</td><td>d2</td><td>L2=a2+b2-d2</td></tr>
<tr><td>Labour 3</td><td>a3</td><td>b3</td><td>d3</td><td>L3=a3+b3-d3</td></tr>
<tr><td colspan="4">Total Labour Cost</td><td>L = L1+L2+L3</td></tr>
<tr><td colspan="5"></td></tr>
<tr><td colspan="2">Compulsory Policy Excess</td><td colspan="2">As per Policy</td><td>C</td></tr>
<tr><td colspan="2">Voluntary Policy Excess</td><td colspan="2">As opted by Insured</td><td>V</td></tr>
<tr><td colspan="2">Spot Repair / Towing Charge</td><td colspan="2">As per policy Section 1. Point 3, 4</td><td>T</td></tr>
<tr><td colspan="5"></td></tr>
<tr><td colspan="4">Total Insurer Liability</td><td>Total Liability = M+L+T-C-V</td></tr>
</table>
•Depreciation %
Depreciation will apply according to Section 1 of the policy conditions and the current policy terms.
•Salvage
We won't take any salvage costs directly from you. We'll handle the disposal ourselves. If you want to keep the salvage, we'll subtract its value from your total claim and pay you the rest.
</td>
<td>Refer policy wordings and policy schedule</td>
</tr>
<tr>
<td>13</td>
<td>Policy Servicing - Claim Intimation and Processing</td>
<td>
<table>
<tr><td>Here's how you can reach us: our helpline is available 24/7. Feel free to contact us whenever you need!</td><td>Toll Free No- 1800 266 3202</td></tr>
<tr><td>Website</td><td>https://www.magmainsurance.com/</td></tr>
<tr><td>Email</td><td>customercare@magmainsurance.com</td></tr>
<tr><td>
</td><td>Chat with us at
www.magmainsurance.com
Or
WhatsApp on 7208976789</td></tr>
<tr><td>For Senior Citizens</td><td>Namaskar@magmainsurance.com</td></tr>
<tr><td>Social media</td><td>Facebook and LinkedIn</td></tr>
</table>
Office Address: To know your nearest branch visit
www.magmainsurance.com >> Contact Us >> Locate Us
https://www.magmainsurance.com/more/contact-us?f=b.
</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>For redressal of grievance you may contact:</td>
<td></td>
</tr>
</table>

14	**Grievances Redressal and Policyholders Protection**	Level 1: Grievance Redressal Officers at our branches available at www.magmainsurance.com >> Contact Us >> Grievance Redressal https://www.magmainsurance.com/documents/d/magmainsurance/branch-grievance-officer-list Level 2: gro@magmainsurance.com Level 3: Raise a complaint with the Insurance Regulatory and Development Authority (IRDAI) Call us on our toll-free number 1800 266 3202 To register complaint online log on to www.bimabharosa.irdai.gov.in Level 4: If you are still dissatisfied with the resolution offered by us you have the option to contact the Office of the Insurance Ombudsman To know the guidelines, log on to www.cioins.co.in/About To check list of Insurance Ombudsman Offices, log on to www.cioins.co.in/Ombudsman To know about our policy on Protection of Policy Holder's Interest log on to *www.magmainsurance.com >> Legal >> Protection Of Policyholder's Interest Policy*	
15	**Obligation of Policyholder**	Your policy will be canceled if you omit any key information on the proposal form. If you need to update or change any important information about your policy, please contact our Customer Service at 1800 266 3202 or email us at customercare@magmainsurance.com.	

IDV Illustration:
Ex-showroom price of vehicle: Rs. 10 Lakh
Vehicle Age at the time of renewal: 5 years
% Depreciation basis age of vehicle: 50%
IDV of car: Rs 5 lakh

Constructive Total Loss (CTL):
A vehicle is considered CTL if the aggregate cost of retrieval or repair exceeds 75% of its IDV.
No further depreciation is applied for TL/CTL claims

Declaration by the Policy Holder

☑ I have read and confirm having noted the details.

Place: NALANDA

Date: 18/09/2026

(Signature of the Policyholder)

Digital Acknowledgement Received.

*For detailed policy terms and conditions please refer to the policy wordings available on www.magmainsurance.com or contact us on toll free number 1800 266 3202

*For detailed Customer Information Sheet (CIS), please refer to this link www.magmainsurance.com/es/downloads

Policy Number : P0027400008/4103/101289

We at Magma prefer receiving premium amount through cheque

MAGMA General Insurance Limited

No. CV/202609180658747

Helpline No : 1800 266 3202

(Information for fields marked with asterisk [*] is mandatory)

Proposal Form for Commercial Vehicles

Customer ID 20021077043

*Proposal For:	☐ New Policy	☑ Roll- Over	☐ Renewal
	☐ Endorsement	☐ Used Business	

*Coverage Required:	☑ Comprehensive Package Cover	☐ Third Party Liability only Cover	☐ Third Party, fire & theft only Cover
	☐ Third Party and Fire only Cover	☐ Third Party and Theft only Cover	

*** Period of Insurance:** 19/09/2026 **Time:** 00:00 **,To** 18/09/2027

(Note: Cover shall not commence earlier than the date and time of acceptance of risk and/or issuance of cover note and subsequent to payment of premium)

Intermediary Code: AGD0007600	Intermediary Name: RIYA SINHA

1. *Proposer Details:

1. Name (Registered Owner of the Vehicle): Mr UPENDRA KUMAR

PAN No: BZGPK4683R *DOB: 17/01/1978 *Gender: ☑ M ☐ F *Occupation: Others *Marital Status: Married

Bank Name Branch Name A/c Type- ☐ Saving ☐ Current

Account No. MICR IFSC

Nationality ☑ Indian ☐ Non-Indian If, Non-Indian, please specify the Country:

Are you or any of the proposal applicants PEPs* or a close relative/associate of PEPs*? ☐ YES ☑ NO

If yes, please share the details of "Politically Exposed Persons" (PEPs):

* (PEPs) are individuals who have been entrusted with prominent public functions by a foreign country, including the heads of States or Governments, senior politicians, senior government or judicial or military officers, senior executives of state-owned corporations and important political party officials

Type of Organization: (Applicable where an organization is the proposer. In case of proposer being Individual, Sole Proprietor or HUF, please select 'others' option)

☐ Corporations ☐ Government ☐ Non-Government organizations ☐ Society

☐ Trust ☐ Partnership / LLP ☐ Private Limited Company ☐ Co-operatives

☐ Public Limited Company ☑ others, please specify: Individual

2. *Address where Vehicle Registered and Based

S/O: ARJUN PRASAD, RUCHUNPURA, RUCHUNPURA, DHANGAWAN, NALANDA. : :, - 801301 BIHAR - 801301, BIHAR, NALANDA, BIHAR 801301, 9204735685, INSURANCEGHARCO@GMAIL.COM ,Mobile:9204735685 Whatsapp Number:9204735685 ☑ Would you like to opt for Whatsapp notification

GST Number Unregistered

3. *Communication Address (For policy dispatch)

S/O: ARJUN PRASAD, RUCHUNPURA, RUCHUNPURA, DHANGAWAN, NALANDA. : :, - 801301 BIHAR - 801301, BIHAR, NALANDA, BIHAR 801301

GST Number Unregistered

4. City where the vehicle will primarily be used: NALANDA

5. Have you previously insured this vehicle? ☑ Yes ☐ No Policy No. 63033753350000

If so, are you entitled to No Claim Bonus from your previous Insurer? ☐ Yes ☑ No

If Yes, Kindly indicate the percentage: ☐ 20% ☐ 25% ☑ 35% ☐ 45% ☐ 50% ☐ 55% ☐ 65%

I/We hereby declare that the rate of NCB claimed by me/us is correct and that NO CLAIM has arisen in the expiring policy period (Copy of Policy enclosed). I/We further undertake that if this declaration is found incorrect, all benefits under the Policy in respectof Section1 of the Policy will stand forfeited.

Signature of Proposer

6. About the Motor Vehicle to be Insured

*Vehicle Type: ☐ 2 Wheeler ☐ 3 Wheeler ☐ 4 Wheeler ☑ More than four wheels *Vehicle Insured is: ☐ New ☑ Used

*Make	TATA MOTORS LTD	*Chassis No	MAT566013P1F16466	Speedometer reading as on date	
*Model	TATA MOTORS LTD TATA LPT 4830 BSVI 10X2	RTO where vehicle will be registered	NALANDA, Bihar	*Vehicle IDV	₹ 0
*Year of Manufacture	- 6/2023	Date of Registration /Purchase	10/11/2023	Trailer(s) Identification No.	1_____
*CC/GVW	6702.00	Licensed Carrying Capacity (No of Passengers Including driver)	1		2_____
*Registration No.	BR21GC9327 - - -				3_____
Type of Body	COWL	Colour of the vehicle			4_____
*Engine No.	B67B62300D02132F64299456	Vehicle Make (Indigenous or Imported)	TATA MOTORS LTD TATA LPT 4830 BSVI 10X2		

Note: Either Registration no or Engine and Chassis Number is mandatory

*Vehicle Rate Under: ☐ Zone -A ☐ Zone -B ☑ Zone -C

*Fuel Used: ☐ Petrol ☑ Diesel ☐ Bi Fuel ☐ LPG/CNG ☐ Electric ☐ Hybrid ☐ Others (please specify)

*Purpose of Use: ☐ Good Carrying (Private Carrier) ☐ Passenger Carrying (Private carrier) ☑ Good Carrying (Public Carrier) ☐ Passenger Carrying (Public Carrier) ☐ Others (Please specify)

Proposed usage of the vehicle? *(Applicable only to passenger carrying vehicles with seating capacity not exceeding 6)*

☐ Driven by the owner(s) only, ☐ Driven by the owner(s) only along with other drivers, ☐ Driven by other drivers, ☐ For rent to tourists, ☐ For rent to individuals for personal use, ☐ Business purposes by Hotels, ☐ Business purposes by Corporates, Official purposes by foreign embassy/ consulate

*Type of Permit: ☐ Hilly ☐ National/State Highways ☐ City/Town Road ☐ District Roads ☐ Others

* Average Monthly usage : ☐ Less Than 500 Kms; ☐ Between 501 and 2500 Kms; ☐ Between 2501 to 5000 Kms ; ☐ Above 5001 Kms

Whether any modification or conversion has been done in the vehicle from the maker's standard specification? ☐ Yes ☐ No

If Yes, please give details of such modifications/conversions .....

Is the vehicle in good state of repair? ☐ Yes ☐ No If No, please furnish details .....

Nature of Goods carried by vehicle ☐ Hazardous ☐ Non-Hazardous

7. Financier Details: ☑ Hypothecation ☐ Hire Purchase ☐ Lease **Financier Name : IDFC FIRST BANK LIMITED**

8. Nominee Details : Nominee Name: Date of birth(DD/MM/YYYY): Relationship:

Guardian / Appointee Name: Age: 0 yrs.

Mobile No.: _____ Email ID: _____

Address: _____

Bank Account Details: _____

In case of more than one nominee, please attach a sheet mentioning the details for additional nominees along with the percentages of nomination.

9. Insured Declared value of the Vehicle:

The IDV of the vehicle will be deemed to be the Sum-Insured for the purpose of the Policy and will be fixed on the basis of the manufacturer's listed selling price of the brand and model as the vehicle proposed for insurance at the time of commencement of insurance / renewal and adjusted for depreciation as per the schedule specified below.

Age of the Vehicle	% of Depreciation	*Vehicle Chassis Value	₹ 4400000
Not exceeding 6 months	5%	Vehicle Body Value	₹
Exceeding 6 months but not exceeding 1 year	15%	Non- Electrical Accessories (Other than factory fitted): Details	₹
Exceeding 1 year but not exceeding 2 years	20%	Electrical Accessories (Other than factory fitted) Details	₹
Exceeding 2 years but not exceeding 3 years	30%	Bi- Fuel/ CNG/LPG Kit	₹
Exceeding 3 years but not exceeding 4 years	40%	Trailer(s)/ Side Car Value (only for 2 wheelers):	₹
Exceeding 4 years but not exceeding 5 years	50%	Total IDV:	₹

Note - For vehicles more than 5 years old, please contact the Company for fixing the IDV

Policy Number : P0027400008/4103/101289

We at Magma prefer receiving premium amount through cheque

10. Extended Covers/ Extra Benefits at Additional Premium:

Extension of Geographical Area: ☐ Bangladesh ☐ Bhutan ☐ Nepal ☐ Maldives ☐ Pakistan ☐ Sri Lanka	Vehicle is fitted with Fibre Glass Fuel Tank ☐ Yes ☑ No Vehicle will be used for Driving Tuitions ☐ Yes ☑ No Imported vehicle without payment of customs duty ☐ Yes ☑ No
Compulsory Personal Accident (If owner has a valid driving license) ☐ Yes ☑ No ☐ Multiple Vehicles ☐ Not Having Valid Driving License ☑ Driver has existing PA cover of Rs 15 lakhs Legal liability to paid driver/ conductor/ cleaner employed in operations of vehicle No of Persons 2	Personal Accident Cover (Max Rs 1 lakh for two-wheelers and Rs 2 Lakh for other class of vehicles each in multiples of Rs. 10000/-) for paid driver / cleaner / conductors No. of Persons. 0 CSI per person ₹ 0
Legal liability to employees travelling in/driving the vehicle other than paid driver. No. of Persons	Legal liability non-fare paying passengers No. of Persons. _____ CSI per person ₹ _____
Additional Towing charges: Amount:₹	Vehicle used for Private and commercial purposes : ☐ Yes ☑ No
Cover for overturning of Mobile Cranes, Mechanical Navies, Shovels, Grabs, Rippers and Excavators, Dragline Excavators, Mobile Drilling Rigs and Mobile Plants? ☐ Yes ☑ No	Do you wish to cover for loss or damage to lamps, tyres, tubes, mudguard, bonnet side parts, bumper and paint work? (Not applicable for taxis) ☑ Yes ☐ No
Do you wish to have an enhanced Personal accident cover for Yourself Your Driver / unnamed occupants of the vehicle ? ☐ Yes ☑ No If Yes, please provide the Sum Insured per person	Do you wish to cover Hospital Cash for hospitalisation arising out of accident for Yourself / Your Driver / Unnamed occupants of the vehicle? ☐ Yes ☑ No

11. Add On Coverage at additional :

12. Restrictions of Cover/ Discounts:

Vehicle fitted with Anti-theft device approved by ARAI : ☐ Yes ☑ No Vehicle will be used within own premises : ☐ Yes ☑ No Third Party Property Damage cover restricted to 6000 ☐ Yes ☑ No	Is the vehicle specially designed for the use by a handicapped person and/ or owned by an institution exclusively engaged in service of the blind, handicapped and mentally regarded children or adults? ☐ Yes ☑ No

***Voluntary Deductible :** ☐ **Yes** ☑ **No**
Amount: ₹ .....

☑ I hold a valid and effective PUC and/or fitness certificate, as applicable, for the vehicle mentioned herein above and undertake to renew the same during the policy period.

Signature of Proposer

13. Previous Insurance Details:

Previous Insurer Name: TAGI	Type of cover: Package
Policy/ Cover note number: 63033753350000	Period of Insurance: From 19/09/2025 To 18/09/2026
Has any Insurance Company ever: 1) Declined the proposal 2) Cancelled & Refused to renew 3) Required an increase in Premium 4) Imposed special conditions or excess	Claims reported in last 5 years

Year	1	2	3	4	5
Type of Claims (OD/TP)					
No. of Claims					
Amount					

14. Driver Details:

a. Age & Date of Birth of the Owner : Age:_____ Yrs DOB:_____/_____/_____
b. Age & Date of Birth of the Driver : Age:_____ Yrs DOB:_____/_____/_____
c. Does the driver suffer from defective vision or hearing or any physical infirmity? ☐ Yes ☐ No
If YES, please give details of such infirmity :
d. Has the driver ever been involved/convicted for causing any-accident of loss? ☐ Yes ☐ No

If YES, give details as under including the pending prosecutions:
-Driver's Name :
-Date of Accident:
-Loss / Cost (Rs.)
-Circumstances of Accident / Loss

15. Premium Details

Total Premium (Including GST): ₹ 63,924.00 Payment Mode : Cash ☐ Cheque ☐ DD ☐
Cheque/DD, Cheque No Bank/Branch Date.
Source of Funds for premium payment: ☑ Business: ☐ Salaried: ☐ Others (please specify):

16. Electronic Insurance Details

- Do you wish to have this Policy credited to an eIA? (Please select any one)
- ☑ No, I do not have an eIA and do not wish to open one ☐ Yes, Credit this Policy to my e-Insurance account
- If yes, Please share existing e-Insurance Account No :
- Please select Insurance Repository Name (you have opened your account with)
- ☐ M/s NSDL Database Management Limited ☐ M/s Karvy Insurance Repository Limited
- ☐ M/s Central Insurance Repository Limited ☐ M/s CAMS Repository Services Limited (Please select any one) Or
- ☐ I do not have existing e-Insurance account and I am interested in creating a new e-Insurance account (Please submit electronic insurance account opening form (eIA form) along with relevant documents)
- My CKYC No. (Central Know Your Customer registry number) is (if available):

- Representative Details (only if eIA is to be opened for any other person other than Proposer and primary Insured)

First Name :
Middle Name :
Last Name :
Gender :
DOB :
PAN :
Address Line 1 :
Address Line 2 :
Address Line 3 :
Pin Code :
Telephone Number :
Mobile Number :
Relationship :
Other Relationship :
Email Id :
UID :
LandMark :
State :
City :
Country :

VERNACULAR DECLARATION

I hereby declare that I have fully explained the contents of the proposal form and all other documents incidental to availing the insurance from **Magma General Insurance Limited** to the proposer in the language understood by him/her. The same has been fully understood by him/her and the replies have been recorded as per the information provided by the proposer. Replies have been read out to, fully understood and confirmed by the proposer.

Place:

Proposer's Signature:_____

Company stamp

Date(DD-MM-YYYY): 18/09/2026 Name:_____Designation_____

INTERMEDIARY DECLARATION

Aadhar Card no. of POSP _

PAN no. of POSP _

I, **RIYA SINHA** (Full Name) in my capacity as an Insurance Advisor/Specified Person of the Corporate Agent/Authorized employee of the Broker/Relationship Officer, do hereby declare that I have explained all the contents of this Proposal Form, including the nature of the questions contained in this Proposal Form to the proposer including statement (s), information and responses(s) submitted by him/her in this Proposal Form to questions contained herein or any details sought herein will form the basis of the Contract of Insurance between the Company and the Proposer, if this Proposal is accepted by the Company for issuance of the Policy. I have further explained that if any untrue statement(s)/information/response(s) is/are contained in this Proposal Form / including addendum(s), affidavits, statements, submissions, furnished/ to be furnished, or if there has been a non-disclosure of any material fact, the Policy issued to his/her favour pursuant to this Proposal may be treated by the Company as null and void and all premium paid under the Policy may be forfeited to the Company.

License No./ID (Advisor/Corporate Agent/Broker/Relationship Officer) **AGD0007600**

Date: 18/09/2026 Signature of the Insurance Advisor:_____

DISABILITY DECLARATION

I hereby declare that I have been duly authorized by the proposer to give this declaration and that I have fully explained the contents of the proposal form and all other documents incidental to availing of the Motor Insurance from Magma General Insurance Limited to the proposer. The same has been fully understood by me and the replies have been recorded as per the information provided by the proposer. Replies have also been explained, fully understood and confirmed by the proposer.

Name:

Date: 18/09/2026 Signature:_____

Declaration:

I/We hereby declare that the statements made by me/us in this Proposal Form are true to the best of my / our knowledge and belief and I/We hereby agree that this declaration shall form the basis of the contract between me/us and the Magma General Insurance Limited

I/We also declare that any additions or alterations carried out after the submission of this Proposal Form would be conveyed to Magma General Insurance Limited immediately.

I/We hereby agree to receive a One Page Motor Insurance Policy in Physical Form, to be read along with the detailed Terms and Conditions available on the website www.magmainsurance.com

☑ Yes ☐ No

I/We further confirm that the existing damages as per the pre inspection report, if any, have duly been shared with me & my consent has been obtained for the same.

I/we hereby confirm that all premiums paid / payable in future are from bonafide sources and not paid out of proceeds of crime and that such premiums are not disproportionate to my/our income.

I / we understand that the Company has the right to call for documents to establish sources of funds and to cancel the insurance policy in case

I / we are found guilty by any competent court of law under any of the statutes, directly or indirectly governing the prevention of money laundering law in India.

I hold a valid and effective PUC and/or fitness certificate, as applicable, for the vehicle mentioned herein and undertake to renew the same during the policy period.

I/We hereby agree to receive policy schedule in Soft Copy Form Only.

I wish to get all policy related communications on My Whatsapp Number:9204735685 and allow to make welcome calls, Services calls or any other communication(electronic or otherwise),subject to the provision of applicable law. The salient features of the policy,terms and conditions of this proposal have been explained to me/us in_____ language, and I/we agree to the same.

I/We hereby give my/our consent to the Company to verify and obtain my/our identity/address proof as well as the identity/address proof of the insured through Central KYC Registry or UIDAI or through any other permitted modes for the purpose of undertaking applicable KYC.

_____

Place: Mumbai Date: 18/09/2026 Signature of Proposer

SECTION 41 INSURANCE LAWS (AMENDMENT) ACT, 2015 - PROHIBITION OF REBATES

1.No person shall allow or offer to allow, either directly or indirectly as an inducement to any person to take out or renew or continue an insurance in respect of any kind or risk relating to lives or property in India, any rebate of the whole or part of the commission payable or any rebate of the premium shown on the policy, nor shall any person taking out or renewing or continuing a policy accept any rebate except such rebate as may be allowed in accordance with the

prospectus or tables of the Insurer.
2.If any person fails to comply with sub-regulation (1) above, he shall be liable to payment of a fine which may extend to Ten Lakh Rupees.

Name:	UPENDRA KUMAR
Date & Time:	18/09/2026 8:26:23 PM
Place:	NALANDA
IP Address:	

Digitally Verified through OTP