Welcome to the Bajaj General Insurance Family

Policy issuing office and correspondence address for communication by policyholder for claim, service request, notice, summons, etc.:	MUZAFFARPUR-Kalambagh Chowk, Gannipur Road, Muzaffarpur, Bihar, INDIA, 842001, 9135007145

Insured Name	Karan Kumar	Policy Number	12-1805-0010699896-00

Name: **Karan Kumar**
Address:
Line 1: Kumharar Thakurbari Road Pakka Kuan B H Colony Patna
Line 2: ,
City: **Patna,** State: **Bihar**
Postcode: 800026
Customer ID: **PI40470137**

Dear **Karan Kumar**,

It is our privilege to welcome you to the Bajaj General Insurance family.

Thank you for choosing Bajaj General Insurance for your insurance needs. We are one of India's leading general insurance companies with iAAA rating from ICRA for the last ten consecutive years indicating the company's high claims paying ability and fundamentally strong position in the industry. Please be assured that you have made the right choice by choosing us and we will stand by you in your hour of need.

Please find enclosed the policy schedule. We wish to inform you that the policy issued is based on the information submitted in the proposal form as well as the acceptance of the terms and conditions, and this will be verified at the time of filing of claim. Request you to kindly go through the same once again and in case of any disagreement, discrepancy or clarifications – write to us at careforyou@bajajgeneral.com within 15 days of the letter date. For policy wordings containing detailed terms, conditions and exclusions of your insurance coverage, you will receive a hard copy on your correspondence address.

Once again, we welcome you to the Bajaj General family and look forward to a long association with you.

We assure you the best of our services and look forward to a continual patronage and association with you.

For on the behalf
Bajaj General Insurance Limited
Signature Not Verified
Digitally signed by DS BAJAJ GENERAL INSURANCE LIMITED
Date: 2026.08.26 10:21:08 IST

Authorized Signatory

TRANSCRIPT OF PROPOSAL FOR
Liability Only Policy For Private Car

UIN : IRDAN113RP0040V01200102

Dear Karan Kumar

We wish to inform you that your contract under policy number '12-1805-0010699896-00' will be based on the information and declaration given by you through telephonic conversation / email / web-inputs / TAB/CSC Centres or other means which would be considered as the final proposal, the transcript of which is as follows:
You are requested to reconfirm the same. In case of any disagreement or objection or any changes with respect to information mentioned below, we request you to please revert back within a period of 15 days from date of your receipt of this, failing which it will be deemed that you are satisfied with the correctness of the details mentioned below. Kindly note that as the contents and declarations contained in this transcript is the basis on which we have issued the policy to you, we advise you to please ensure that you have provided/disclosed and or not withheld any material facts/information and declarations, as Policy becomes Void ab initio if material facts are not provided/disclosed and or withheld and in such case no claim, if any, will be considered by us apart from forfeiture of the premium.

Details provided by you:

A. Proposer details:

Name	Karan Kumar
Mailing Address	KUMHARAR THAKURBARI ROAD PAKKA KUAN B H COLONY PATNA , PATNA 800026 BIHAR
Mobile Number	7543056974
Permanent Address	Kumharar Thakurbari Road Pakka Kuan B H Colony Patna , NA Patna 800026 Bihar
Email ID	insucareinfo@gmail.com
Profession	NA

B. Vehicle Details:

Registration Number	Month / Year of Registration	Vehicle Make	Vehicle Model	Vehicle Sub Type	CC	KW	Fuel Type
BR-01-DW-5974	SEPTEMBER/2018	TATA	TIGOR	1.05 XT DIESEL	1047	51	DIESEL(D)

Year of Manufacture	Seating Capacity	Engine Number	Chassis Number	Vehicle IDV (in Rs)	Electrical/Electronical Accessories IDV	Non-Electrical Accessories	Value of CNG/LPG (Extra	Total IDV (in Rs)
2018	5	1.05LCR02BRYW08665	MAT629151JKB20633	0	0	0	0	0

C. Coverage opted:

1. Period of Insurance	
For Third Party Liability Section	From 27-08-2026 00:00:00 to 26-08-2027 Midnight
For Compulsory Personal Accident Cover for Owner Driver	From Not Applicable to Not Applicable
2. Is your vehicle fitted with external LPG/CNG kit.	NO
3. Whether PA cover is opted for owner-driver	No, Exemption Reason:Owner does not have valid driving license
4. i. Whether geographical area extension is opted	No
ii. Details of Countries to which geographical area extension is covered	NA
5. Is LL to person for Paid driver/Operation/Maintenance opted	Yes
i. No of persons	1
6. Whether PA cover is opted for paid driver other than owner driver	No
i. No of paid Drivers	0
ii.Sum Insured for Paid Driver	0
7.Whether PA cover is opted for passengers	No
i. Number of Passengers	0
ii.Sum Insured per Passenger	0
8. Is TPPD restricted to statutory limit of Rs.6000?	No

9. Premium for Liability coverage, quoted and agreed upon	Rs. 3466
10. Do you have valid PUC certificate of the vehicle	NA
11. Do you have valid Fitness certificate of the vehicle	NA
12. About the last insurance company i. Insurance Provider ii. Previous Policy No iii. Previous Policy Expiry Date	 NA NA
13. Customer Level Underwriting Declaration	NA

In case of Disagreement or objection or any changes with respect to information and contents mentioned hereinabove,please contact our toll free number & register your objections/changes/disagreement to the contents of this transcript or you may also send us email or written correspondence at the following details within a period of 15 days from date of your receipt of this transcript
along with Policy:

I/We hereby give voluntary consent to BGIL/Company to share my/our personal information and data provided in this proposal form with its group companies or any other person in connection with the Insurance Policy or otherwise, including for providing products and services of group companies that may be of interest to me/us, to be used in accordance with their respective privacy policies and subject to appropriate measures being in place to safeguard my/our personal information.

I/We hereby unconditionally allow the Company to share all my / our information being collected in this proposal form or through telephonic / email / web-inputs means or other means, as updated from time to time within group entities.

Contact our policy servicing branch at: Kalambagh Chowk Gannipur Road MUZAFFARPUR BIHAR INDIA

Prohibition of Rebates

SECTION 41 OF INSURANCE ACT, 1938

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 of 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 published prospectuses or tables of the Insurer. Any person making default in complying with the provisions of this section shall be punishable with a penalty, which may extend to Ten Lakh Rupees.

BAJAJ GENERAL
CARINGLY YOURS

Liability Only Policy For Private Car - POLICY SCHEDULE CUM CERTIFICATE OF INSURANCE

UIN : IRDAN113RP0040V01200102

Policy issuing office and correspondence address for communication by policyholder for claim, service request, notice, summons, etc.:	MUZAFFARPUR-Kalambagh Chowk, Gannipur Road, Muzaffarpur, Bihar, INDIA, 842001, 9135007145

INSURED DETAILS		POLICY DETAILS		
Insured Name	Karan Kumar	Policy Number	12-1805-0010699896-00	
Insured Address	Kumharar Thakurbari Road Pakka Kuan B H Colony Patna, , , , Patna,, Bihar-800026	Policy Issued on	26-08-2026 10:21:04 hrs	
		Period of Insurance	From: 27-08-2026 00:00:01 hrs	
			To: 26-08-2027 Midnight	
		Third Liability Cover	27-08-2026 00:00:00	26-08-2027 Midnight
Application No	11-1805-0018393735-00	Owner Driver CPA	Not Applicable	Not Applicable
Customer ID	PI40470137	Cover Note Details	NA	
Hypothecated With	TATA MOTORS FIN LTD	Invoice Number	102608I002006911	
GSTIN / UIN		Company GST No	10AABCB5730G1ZC	
Place of Supply/ State Code/Name	10 - BIHAR	Company PAN	AABCB5730G	
Premium Payer ID	PI40470137	Zone	B	
Scrutiny No	NA	Policy Status	ACTIVE POLICY	
Geographical Area	INDIA	Bank Reference No 1		

Vehicle Details:

Registration Number	Vehicle Make	Vehicle Model	Vehicle Subtype	CC	KW
BR-01-DW-5974	TATA	TIGOR	1.05 XT DIESEL	1047	51
Year of Manufacture	**Place of Reg**	**Seating Capacity**	**Chassis Number**	**Engine Number**	**Vehicle IDV(Rs)**
2018	BR01-PATNA	5	MAT629151JKB20633	1.05LCR02BRYW08665	0
Electrical/ Electronical	**Non-Electrical accessories(Rs)**	**No of Trailer**	**Value of CNG/LPG (Extra Fitted) IDV (Rs)**		**Total IDV (Rs)**
0	0	0	0		0

SCHEDULE OF PREMIUM

Total Own Damage	NA
Total Premium	3466
SGST (9%)	312
Central GST (9%)	312
Cess	
Final Premium	4090
Final Premium (In Words)	Four Thousand Ninety Only

Basic Third Party Liability	3416
LL To Person For Operation Maintenance IMT 28	50
Total Liability Premium	3466

***All premium Figures are in Rupees.

"As per the GST regulations, the amount of GST will not be refunded if the policy / endorsement is cancelled after 30th September of the next financial year E. & O.E."

"In case no GSTIN or incorrect GSTIN is provided by the Proposer at Proposal stage, Bajaj General Insurance Limited shall not be responsible for any Input Tax Credit losses and no subsequent revision of invoice will be undertaken."

BAJAJ GENERAL
CARINGLY YOURS

Agency Details

Agency Code	**20095056**	**Phone Number**	**7011303402**
Agency Name	**PUJA KUMARI**	**Email ID**	**DHANESH534@GMAIL.COM**
Sub IMD Code			
SP Code	**NA**	**SP Name**	
POSP Code	**NA**	**SP/POSP Contact No**	
SP/POSP Aadhar No		**SP/POSP PAN No**	

Cover Details & Limitations of Use

Limitation as to Use	The Policy covers use of the vehicle for any purpose other than : Hire or reward, Carriage of goods(other than samples or personal luggage),Organised racing,Pace making, Speed testing, Reliability trials. Any purpose in connection with Motor Trade.		
Driver	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 when not used for the transport of goods/passengers at the time of the accident and that such a person satisfies the requirements of Rule 3 of the Central Motor Vehicle Rules, 1989		
Limits of Liability	Under section II-I(i) of the policy -> Death of or bodily injury : Such amount is necessary to meet there requirements of the Motor Vehicles Act,1988. Under section II-I(ii) of the policy ->Damage to Third Party Property : Rs. 750000		
No Claim Bonus	NA		
Existing Damage Details	NA		
Nominee Details	Nominee Name:	Relationship:	
Subject to Warranties/ IMT-Endorsements	28, 7		
Additional Details	Coinsurance Details: - .Transaction Id: -NA.		
Premium Details	54-26-000001407695/1,Date 25/08/2026** If Premium paid through Cheque, the Policy is void ab-initio in case of dishonour of Cheque.		
Excess Details	Compulsory Excess: Rs. NA	Additional Excess: Rs. NA	Voluntary Excess: Rs. NA

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"

*Warranted that insured named herein or owner of the vehicle insured holds a valid Pollution Under Control (PUC) and / or Fitness Certificate on the date of commencement of the Policy. If the PUC and/or Fitness Certificate is not found to be valid on the date of commencement of the Policy, the Company reserves its right to consider the policy void ab initio.

CARINGLY YOURS

It is mandatory to keep your policy with updated contact (Mobile No., Email ID and PAN Card) and bank account details, to process any of your service requests faster and hassle-free in future.
You can update the same through Caringly yours App, WhatsApp Service { Say 'Hi' on WhatsApp - +91 75072 45858}, Contact our 24-Hour Call Center at 1800-209-5858, 1800-102-5858, Give a Missed Call on – 8080945060, SMS "WORRY" to 575758, Email - careforyou@bajajgeneral.com , Website - www.bajajgeneralinsurance.com, contact your agent or nearest branch.

For & On Behalf of Bajaj General Insurance Limited

Signature Not Verified

Digitally signed by DS BAJAJ GENERAL INSURANCE LIMITED
Date: 2026.08.26 10:21:08 IST

Authorized Signatory

Stamp Duty
Rs 0.50

This document is digitally signed, hence counter signature / stamp is not required.

Consolidated stamp duty Rs.0.50 paid for insurance policy stamps Challan No.MH002116368202627E DEFACE NO 0001456058202627 Order No.LOA/ENF-1/CSD/207/2026 Order Dated 20-MAY-26 Defaced Dated 25-MAY-26 having validity from 25-MAY-26 to 31-MAR-28 of General Stamp Office Mumbai,India.

Principal Location: 2416 |**Service Accounting Code:** 997134 Motor vehicle insurance services. No reverse charge is payable on these services.

Latest Schedule – 26-08-2026 10:21:07 AM - NA - Module- BACKOFFICE

Policy Details | Caringly Yours App | Claim Registration | Online Grievance | Whatsapp Service

Bajaj General Insurance Limited (Formerly known as Bajaj Allianz General Insurance Co. Ltd.) Bajaj Insurance House, Airport Road, Yerawada, Pune -411 006 (India). IRDA Reg. No.:113 CIN:U66010PN2000PLC015329

Give a Missed Call on 8080945060, SMS 'WORRY' to 575758

Contact our 24-Hour Call Center at 1800-209-5858

www.bajajgeneralinsurance.com

careforyou@bajajgeneral.com

https://www.facebook.com/BajajGeneralIns/

https://x.com/bajajgeneral

https://www.linkedin.com/company/bajaj-general-insurance

BAJAJ GENERAL
CARINGLY YOURS

RECEIPT

Policy Issuing Office and correspondence address for communication by policy holder for claim, service request, notice, summons etc.		**MUZAFFARPUR-Kalambagh Chowk, Gannipur Road, Muzaffarpur, Bihar, INDIA, 842001, 9135007145**	
Proposer Name	**Karan Kumar**	**Policy Number**	**12-1805-0010699896-00**

Receipt Number : **54-26-000001407695/1**

Receipt Date : **25/08/2026**

Business Channel : **Motor Agency**

Received with thanks from : **KARAN KUMAR**

(Customer ID: PI40470137) a total sum of Rupees FOUR THOUSAND NINETY ONLY by,

Instrument	Inst./Ref. No.	Instrument Date	Bank Name	Branch Name	Amount (Rs.)
Online Payment	117653784	25-Aug-2026	BN00000144	BN00000144	4,090.00

Total Amount: 4090

Note: Issuance of this receipt does not amount of acceptance of the risk by Bajaj General Insurance Limited. The insurance cover for the risk shall be as per the terms and conditions of the Insurance Policy if and when issued.

* Cheque/DD/PO receipt is valid subject to realisation of the instrument

For & on the behalf
Bajaj General Insurance Limited

Signature Not Verified
Digitally signed by DS BAJAJ GENERAL INSURANCE LIMITED
Date: 2026.08.26 10:21:08 IST

Authorized Signatory

BAJAJ GENERAL
CARINGLY YOURS

TAX INVOICE

(Customer Copy)

Invoice Number	102608I002006911	Customer ID	PI40470137
Invoice Date	26/08/2026	Policy No.	12-1805-0010699896-00
Recipient/ Details of Insured		Supplier/ Details of Insurer	
GSTIN	Unregistered	GSTIN	10AABCB5730G1ZC
PAN	NA	PAN	AABCB5730G
Name (Proposer)	KARAN KUMAR	Name	Bajaj General Insurance Limited
Address-1	Kumharar Thakurbari Road Pakka Kuan B H Colony Patna	Address-1	Kalambagh Chowk
Address-2		Address-2	Gannipur Road
Address-3		Address-3	
Pin Code	800026	Pin Code	842001
City	PATNA	City	MUZAFFARPUR
State	BIHAR	State	BIHAR
Client Category	NON HNI	Place of Supply	10 - BIHAR

Premium

Description	Amount(INR)	Description	Amount(INR)
Net Premium	3466	CGST(0%)	0
Receipt Number: 54-26-000001407695 Date: 25/08/2026 Premium Payer ID: PI40470137 Float: Online Payment; ** If Premium paid through Cheque, the Policy is void ab-initio in case of dishonour of Cheque		SGST/UTGST(0%)	0
		CGST(9%)	312
		SGST/UTGST(9%)	312
		IGST(0%)	0
		IGST(18%)	0
		Gross Premium	4090

Total Invoice Value (In figures) : 4090

Total Invoice Value (In Words) : Rupees Four Thousand Ninety Only

Amount of Tax Subject to Reverse Charge: No reverse charge is payable on these services.

Services Accounting Code: 997134 Motor vehicle insurance services.

Principal Location: Bajaj Insurance House, Airport Road, Yerwada, Pune- 411006 PH-66026666

For & on the behalf

Bajaj General Insurance Limited

Signature Not Verified

Digitally signed by DS BAJAJ GENERAL INSURANCE LIMITED
Date: 2026.08.26 10:21:08 IST

Authorized Signatory

Important Notes:

* The invoice is issued as per Section 31 of the CGST Act
* In case no GSTIN or incorrect GSTIN is provided by the Proposer at Proposal stage, Bajaj General Insurance Limited shall not be responsible for any Input Tax Credit losses and no subsequent revision of invoice will be undertaken
* As per the GST regulations, the amount of GST will not be refunded if the policy / endorsement is cancelled after 30th September of the next financial year

This is a digitally signed document and hence no physical signature is required

Bajaj General Insurance Limited (Formerly known as Bajaj Allianz General Insurance Co. Ltd.) Bajaj Insurance House, Airport Road, Yerawada, Pune -411 006 (India). IRDA Reg. No.:113 CIN:U66010PN2000PLC015329

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