Auto Secure - Commercial Vehicle Package Policy - Goods Carrying Vehicle

Name	Mr Manish Bharti
Address	Chhoti Pahadi Jakariyapur Po Badi Pahadi Gulzarbagh Patna800007, Patna, PATNA SADAR, - BIHAR 800007
Contact No.	94**92**89
Email ID	dha********@gmail.com

Unlock Policy Details at Your Fingertips

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Drive with confidence, we have got you covered!

Thank you for choosing our Motor Vehicle Insurance Policy.
We've attached your Policy Schedule cum Certificate of Insurance. Visit **www.tataaig.com** for your Policy wording.

What is Covered

Loss of/Damage to the Vehicle Insured	We will provide coverage for any loss or damage to the vehicle caused by both Man made & Act Of God perils specified in the policy like fire, theft, explosion, burglary, riots and many more.
Third-Party Liabilities	We will indemnify the insured for third-party damages, including injury or death of a third party or damage to third-party property resulting from vehicle use as per provisions of Motor Vehicles Act 1988 and amendments thereto.
Owner-Driver Personal Accident Cover (If Opted)	We will compensate the owner-driver for death or bodily injury caused by violent, accidental, external and visible means in direct connection with the insured vehicle. This cover pays up to 15 lakhs for injury/death. In the event of death compensation shall be paid to legal representative.

What is not Covered

Losses Outside the Covered Geographical Area	Any losses that may occur outside the geographical area as mentioned in policy schedule.
Consequential Loss	A consequential loss is a loss that follows another loss that is caused by a peril.
Unlawful Actions	Driving without valid driving license or under influence of intoxicants, overloading etc. Vehicle being used for purpose other than it is allowed.
War & War like Perils	Damages due to nuclear weapons, war or war-like activities, hostilities, invasions, or the act of foreign enemies.
Other Exclusions as mentioned in Policy Wordings	

Here's your go-to guide to understand CV terminology. Click here to explore.

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Certificate of Insurance Cum Policy Schedule

Agent Name: dhanesh kumar	Agent License Code: AGINCURPK8320E	Agent Contact No.: 7011303402

Policy Details:

Policy No.	6303344717 01 00
Insured's Name	Mr Manish Bharti
Address	Chhoti Pahadi Jakariyapur Po Badi Pahadi Gulzarbagh Patna800007, Patna, PATNA SADAR, BIHAR, 800007
Period of Insurance	05/09/2026 00:00 Hours To 04/09/2027 Midnight
Insured/Lessor GSTIN	NA
Insured ID	6216321727
Alternate Policy No.	N/A
Policy Code	00/00/3189/01
Place of Supply	BIHAR
State Code	10

Vehicle Details:

Registration No.	BR01GH3030
Make / Model / Body Type / Segment	ASHOK LEYLAND/ECO MET 1214/D/OPEN/TRUCK
Engine No. / Motor No. (for EV)	KGHZ459063
Chassis No.	MB1A3HCD6KRGZ3578
CC/KW	3839
GVW	18500
Licensed Carrying Capacity Including Driver	3
Mfg. Year	2019
Hire Purchase / Hypothecation / Lease with	NA
Contract / Loan / Reference No.	
RTO Location	PATNA
Zone	B
Geographical Area	INDIA
No. of Batteries	0
Battery No.	0
Cost of Battery	0
No. of Charger	0

Public Carrier / Private Carrier	A1 GCV Public carriers other than 3 wheelers

Insured Declared Value (IDV) ₹:

Vehicle IDV	Body IDV	Chassis IDV	Non Electrical Accessories IDV	Electrical/ Electronic Accessories	Bi-Fuel/CNG /LPG Kit	Trailer IDV	Total IDV
1140000	0	1140000	0	0	0	0	1140000

Schedule of Premium

Section - I Own Damage Premium Details (A): (Coverage for damage, theft, or loss to your own vehicle)

Own Damage Premium on Vehicle and Accessories	
Basic OD Premium	₹ 2213.18
Loadings under Own Damage Section	
Add: Cover for lamps, tyres/tubes mudguards/Bonnet/side parts-IMT 23	₹ 331.98
Discounts under Own Damage Section	
Less: No claim bonus (20%)	₹ 509.00
Total Own Damage Premium (A)	**₹ 2036.00**
Section - I Add on Covers	
Add: Repair of glass, plastic, fibre and Rubber (TA 06)	₹ 0
Add: Road Side Assistance (TA 21)	₹ 480.00
Total Add on Premium (C)	**₹ 480.00**
Net Own damage Premium (A+C)	**₹ 2516.00**

Section - II Liability Premium Details (B): (Provides coverage for third-party damages, including injury or death of a third party or damage to third-party property resulting from your vehicle use.)

Third-Party Premium	
Basic TP premium	₹35313.00
Legal Liability	
Add: Legal liability to paid driver - IMT 28 Number of persons:2	₹ 100.00
TOTAL LIABILITY PREMIUM	**₹35413.00**
Net Basic Liability Premium (B)	**₹35313.00**
GST on Basic Liability Premium :	
SGST@2.5%	₹ 883.00
CGST@2.5%	₹ 883.00
Net Other Liability Premium (D)	**₹ 100.00**
GST on other liability cover :	
SGST@9%	₹ 9.00
CGST@9%	₹ 9.00
Total Others (E)	**₹ 0**

GST on own damage section	
SGST@9%	**₹ 226.00**
CGST@9%	**₹ 226.00**

Net Premium (A+B+C+D+E)	**₹37929.00**
SGST	₹ 1118.00
CGST	₹ 1118.00
Total Policy Premium	**₹ 40165**

Drivers Clause: Persons or Classes of Persons Entitled to Drive: Any person including 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 at the time of the accident and that such a person satisfies the requirements of Rule 3 of the Central Motor Vehicles Rules,1989.

Goods Carriage: Any person including 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 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: Any person including 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: The Policy covers use only under a permit within the meaning of the Motor Vehicle 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.

Warranty for Goods Carrying Vehicles: Warranted that at no time the Gross Laden Weight of the vehicle exceeds the Gross Vehicle weight mentioned in the Schedule of the policy.

In case of an accident to your vehicle please intimate us immediately for spot survey failing which claim could be prejudiced.

Limits of Liability:					
Under Section II- 1 (i) of policy (Death of or Bodily Injury)	Such amount as is necessary to meet the requirements of the Motor Vehicles Act, 1988.	**Under Section II - 1 (ii) of policy (Third Party Property Damage)**	₹ 7,50,000	**Under Section IV :**	PA Owner Driver Capital Sum Insured:0 based on Insured's declaration that he/she already has a 24 hour Personal Accident cover against Death and Permanent Disability (Total and Partial) for Capital Sum Insured of at least 15 lakhs.

Depreciation Reimbursement Option	NA

PUC & Fitness Certificate: 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.

Deductible Under Section I	Compulsory Deductible: ₹ 1,500.00 Imposed Excess: ₹ 0.00 Franchisee: ₹ 0.00 Hydraulic Jack Deductible : ₹ NA	**No Claim Bonus**	The insured is entitled for a No Claim Bonus (NCB) on the own damage section of the Policy, if no claim is made or pending during the preceding year(s), as follows: The preceding year 20%, preceding two consecutive years 25%, preceding three consecutive years 35%, preceding four consecutive years 45%, preceding five consecutive years 50% of NCB on OD Premium. NCB will only be allowed provided the Policy is renewed within 90 days of the expiry date of the previous Policy.

Subject to:
A) IMT Endorsement Number: IMT 23, IMT 28,
B) TATA AIG Auto Secure EndorsementNumber (TA): TA 21, TA 06,

Nomination Details:

Name of the Nominee	Relationship with Insured	Name of Appointee (If nominee is minor)	Relationship with Nominee
NA	NA	NA	NA

We hereby certify that the Policy to which this Certificate relates as well as the Certificate of Insurance are issued in accordance with the provisions of Chapter XI of the Motor Vehicles Act, 2019.

Consolidated Stamp Duty has been paid to the State Exchequer.

Policy Number: 6303344717 01 00 | **GSTIN: 10AABCT3518Q1ZB**
Service Account Code: 997134

For TATA AIG General Insurance Company Limited

Digitally Signed by: Malpa Devi Maharana
Date: 04/09/2026
Location: Mumbai

Authorized Signatory

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 Vehicles Act, 1988 is recoverable from the Insured. See the clause headed 'AVOIDANCE OF CERTAIN TERMS AND RIGHT OF RECOVERY'.

This Policy does not cover pre-existing damages as per Inspection photographs and Report.

Note: You are advised to go through the Policy Schedule cum Certificate of Insurance which is issued based on information and declaration provided by you. Transcript of Information & Declaration is also provided herewith to enable you to go through the same again and if any error/discrepancy is found in respect of vehicle details, No Claim Bonus or any other information provided by you, it should be brought to our notice within 15 days of receipt of this Policy for necessary correction along with the supporting documents, otherwise it will be deemed to be correct. You may visit the company website at **www.tataaig.com** for detailed benefits, terms & conditions and exclusions of the policy issued and held by you. You may also reach us at our 24*7 helpline **1800 266 7780** in case you desire to have a printed copy of Policy Wording. Our grievance redressal procedure and details about ombudsman are available at the company website **www.tataaig.com**. You may also reach us at our 24*7 helpline **1800 266 7780** for grievance redressal procedure and details about ombudsman. Please note that any established fraud of the insured will lead to cancellation of Policy ab initio with forfeiture of premium and non-consideration of claim, if any. We will specifically seek confirmation on No Claim Bonus availed by you from your previous insurer. In case we receive confirmation that you had lodged claim with them then we will intimate you to pay the No claim Bonus Amount within 20 days. In case we don't receive the No Claim Bonus recovery then it will be adjusted against claim amount payable to you if any. This Schedule, Policy terms and conditions available on the company website and Endorsements mentioned herein above shall read together and word or expression to which a specific meaning has been attached to/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 the Company shall not be liable for any liability whatsoever arising from such changes unless written request is made to the Company and the Company accepts the requested amendments/modifications/alterations and records the same through separate endorsement.

Please carefully read the Customer Information Sheet (CIS) attached to your Policy.

Policy Servicing Office: 2ND FLOOR, S P TOWER, S. P. VERMA ROAD P.S. KOTWALI PATNA, BIHAR. , GARDANIBAGH , BIHAR , 800001

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Receipt

Receipt No.	PD300024135628	Receipt Date	04/09/2026	Policy No.	6303344717 01 00

Sr. No.	Policy Number	Mode of Payment	Total Premium (₹)	Utilized from the receipt for policy (₹)	Balance (₹)
1.	6303344717 01 00	paymentLinkCustomer	40165	40165	0.00

Payer Name: Manish Bharti

Notes:

1. This is a computer-generated receipt and does not require a signature.
2. Upon issuance of this receipt, all previously issued temporary receipts, if any, related to this Policy shall be considered null and void.
3. Amounts received by cheque shall be subject to realization.
4. Any amount received in excess of the Premium is being/shall be refunded by the Company.

GSTIN: 10AABCT3518Q1ZB-BIHAR	Service Accounting Code: 997134

Revenue (consolidated) Stamp Duty duly paid vide Challan No. date for applicable cases.
Issuance of this receipt does not amount to acceptance of the risk by TATA AIG General Insurance Company Limited. The Insurance cover for the risk shall be as per the terms conditions of the Insurance Policy if and when issued.

Grievance Redressal Procedure: As per Chapter 7 of the IRDAI (Protection of Policyholders' Interests, Operations and Allied Matters of Insurers) Regulations, 2024.

RSA Details: For Roadside Assistance, Please Contact on 18005724029

UIN Numbers: Road Side Assistance - UIN : IRDAN108RP0003V02200001/A0057V01201920 (TA 21).
Repair of Glass, Fibre, Plastic & Rubber - UIN : IRDAN108RP0003V02200001/A0013V01201213 (TA 06).

Transcript Of Proposal

1. **Name (Registered Owner of the Motor Vehicle)*:** Mr Manish Bharti
2. **Address for Communication*:** Chhoti Pahadi Jakariyapur Po Badi Pahadi Gulzarbagh Patna800007, Patna, 800007, PATNA SADAR, BIHAR, INDIA
3. **Vehicle Details:**

Registration number: BR01GH3030	**Make/Model/Body type/Segment:** ASHOK LEYLAND/ECOMET 1214/D/OPEN/TRUCK	**Mfg Year:** 2019
Engine/ Motor Number: KGHZ459063	**Chassis Number:** MB1A3HCD6KRGZ3578	**CC/KW:** 3839
Licensed Carrying Capacity Including Driver: 3	**No. of Batteries:** 0	**Battery No.:** 0
Cost of Battery: 0	**No. of Charger:** 0	**GVW:** 18500

Vehicle purchased on dated: 2019-03-28
Is battery provided by manufacturer(YES/NO): No
Is battery a part of Ex-showroom price of the vehicle: No

4. **Fuel Type:** DIESEL
5. **Nature of goods carried (Hazardous/Non-Hazardous goods.):**
6. **Insured's Declared Value:** 1140000
7. **Previous Insurance Particulars*:**

Policy Number*: 6303344717	**NCB Claimed:** NA	**Date of Expiry*:** 04/09/2026
Name of the Insurer*: TATAAIG	**NCB in previous Policy:** NA	
Accident in the previous Policy period: NA	**Type of Cover:** Package (1 year OD + 1 year TP)	

8. **Policy Period desired from*:** 05/09/2026 to Midnight of 04/09/2027
9. **CPA Declaration Opted (Y/N) & Reason for not opting: No, Insured has standalone PA cover >= 15 lakhs**
10. **Financier's Details: NA**
11. **Extra Benefits opted:**

Cover Taken for Wider Legal Liability to Paid Driver (Y/N): Yes & Count of Person (2)
Liability to Employees Travelling/Driving the Vehicle (Other than Paid Driver) - No
Wider Legal Liability to Paid Driver (As per Workmen's Compensation Act, Fatal Accident Act & Common Law): 2
Legal Liability to Non-fare Paying Passengers other than Statutory Liability Except the Fatal Accidents Act): NA

Compulsory PA cover for Owner Driver: ₹ NA	Term: NA Years
Name of the Nominee & Age: NA, NA	Relationship: NA
Name of Appointee (If Nominee is Minor): NA	Relationship to the Nominee: NA

12. **Restriction of Cover/Discounts/Concessions/Extended Covers:**
    Third-Party Property Damage Cover Restricted to 6,000 only: NO
    Vehicle is Fitted with Anti-Theft Device Approved by ARAI: NO
13. **Add on Covers:** Road Side Assistance,Repair of glass, plastic, fibre and Rubber

14. **Bank Details (Required for Refund / Claims): Name of the Account Holder:**
    Name of Bank & Branch: **Account No.:** **IFSC Code of Bank:**
15. **Declaration for No Claim Bonus:** (If NCB Confirmation is not submitted but NCB claimed)
    I/We 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 respect of Section 1 of the Policy will stand forfeited.
16. **I hereby give my consent to receive one page Insurance Policy.**
17. **AML Guidelines:** 1. I/we hereby confirm that all premiums paid/payable in future will be 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.
    2. I/we are not Politically Exposed Persons* nor are their close relatives / family members / associates. I/we shall keep the company informed if we subsequently become a Politically Exposed Person / close relative / family member / associate of Politically Exposed Persons. “Politically Exposed Persons” shall have the meaning assigned to it under Prevention of Money-Laundering (Maintenance of Records) Amendment Rules, 2023 as amended from time to time.

Disclaimer : Insurance is the subject matter of solicitation. For more details on benefits, exclusions, limitations, terms & conditions, please refer sales brochure/policy wordings on www.tataaig.com carefully, before concluding a sale. Add On covers can only be purchased with the base product and on payment of an additional premium. The trade logo displayed above belongs to Tata Sons Private Limited and AIG and is used by TATA AIG General Insurance Company Limited under License.