Auto Secure - Liability Only Policy

Name	Prakash Sales And Logistics
Address	B-23/24, 2nd Floor Exhibition Road Patna Bihar, Patna, PATNA G.P.O-BIHAR, 800001
Contact No.	75**05**74
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

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.

Certificate of Insurance Cum Policy Schedule

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

Policy Details:

Policy No.	6304332756 00 00
Insured's Name	Prakash Sales And Logistics
Address	B-23/24, 2nd Floor Exhibition Road Patna Bihar, Patna, 800001, PATNA G.P.O, BIHAR, INDIA
Period of Insurance	13/09/2026 00:00 Hours To 12/09/2027 Midnight
Insured/Lessor GSTIN	NA
Insured ID	
Alternate Policy No.	N/A
Policy Code	00/00/3189/02
Commercial Class	Goods Carrying Vehicle
Place of Supply	BIHAR
State Code	10

Vehicle Details:

Registration No.	BR01GD1974
Make / Model / Body Type / Segment	MAHINDRA/MAXXIMO/PLUS/OPEN/PICK UP VAN
Engine No. / Motor No. (for EV)	HRD6H30910
Chassis No.	MA1FA2HRRD6H26818
CC/KW	2523
GVW	1800
Licensed Carrying Capacity Including Driver	2
Mfg. Year	2013
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

Schedule of Premium

Section - I 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	Premium Amount
Basic TP premium	₹ 16049.00
Legal Liability	
Add: Legal liability to paid driver - IMT 28 Number of persons:2	₹ 100.00
Total Liability Premium Without Tax	₹ 16149.00
Net basic Liability Premium (B)	**₹ 16049.00**
GST on Basic Liability Premium :	
SGST@2.5%	₹ 401.00
CGST@2.5%	₹ 401.00
Net Other Liability Premium (D)	**₹ 100.00**
GST on other liability cover :	
SGST@9%	₹ 9.00
CGST@9%	₹ 9.00
NET PREMIUM (B+D)	**₹ 16149.00**
SGST	₹ 410.00
CGST	₹ 410.00
TOTAL POLICY PREMIUM	**₹ 16969**

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.

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.

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.

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 I - 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 I - 1 (ii) of policy (Third Party Property Damage)**	₹ 7,50,000	**Under Section II :**	

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.

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

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: 6304332756 00 00 | **GSTIN: 10AABCT3518Q1ZB**
Service Account Code: 997134

For TATA AIG General Insurance Company Limited

Digitally Signed by: Malpa Devi Maharana
Date: 12/09/2026
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'.

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, 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 **022 6489 8282** 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 **022 6489 8282** 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. 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

Receipt

Receipt No.	PD300024279415	Receipt Date	12/09/2026	Policy No.	6304332756 00 00

Sr. No.	Policy Number	Mode of Payment	Total Premium (₹)	Utilized from the receipt for policy (₹)	Balance (₹)
1.	6304332756 00 00	paymentLinkCustomer	16969	16969	0.00

Payer Name: Prakash Sales And Logistics

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.

Transcript Of Proposal

1. **Name (Registered Owner of the Motor Vehicle)*:** Prakash Sales And Logistics
2. **Address for Communication*:** B-23/24, 2nd Floor Exhibition Road Patna Bihar, Patna, PATNA G.P.O, BIHAR, 800001
3. **Vehicle Details:**

Registration number: BR01GD1974	**Make/Model/Body type/Segment:** MAHINDRA/MAXXIMO/PLUS/OPEN/PICK UP VAN	**Mfg Year:** 2013
Engine/ Motor Number: HRD6H30910	**Chassis Number:** MA1FA2HRRD6H26818	**CC/KW:** 2523
Licensed Carrying Capacity Including Driver: 2	**No. of Batteries:** 0	**Battery No.:** 0
Cost of Battery: 0	**No. of Charger:** 0	**GVW:** 1800

Vehicle purchased on dated: 2013-12-10

4. **Fuel Type:** DIESEL
5. **Nature of goods carried (Hazardous/Non-Hazardous goods.):**
6. **Previous Insurance Particulars*:**

Policy Number*: NA	**NCB Claimed:** NA	**Date of Expiry*:** NA
Name of the Insurer*: NA	**NCB in previous Policy:** NA	
Accident in the previous Policy period: NA	**Type of Cover:** NA	

7. **Policy Period desired from*:** 13/09/2026 **to Midnight of** 12/09/2027
8. **CPA Declaration Opted (Y/N) & Reason for not opting:** No, None
9. **Financier's Details:** NA
10. **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

11. **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
12. **Bank Details (Required for Refund / Claims): Name of the Account Holder:**

Name of Bank & Branch:	**Account No.:**	**IFSC Code of Bank:**

13. **Declaration for No Claim Bonus:** This is not applicable to Third Party cover.

14. **I hereby give my consent to receive one page Insurance Policy.**

15. **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.