Chola MS GENERAL INSURANCE

Motor Commercial Vehicle Package Policy - Miscellaneous and Special Type of Vehicles

(See Rule 51 of Central Motor Vehicles Rules, 1989 of Motor Vehicles Act,1988.)

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CHOLAMANDALAM MS GENERAL INSURANCE COMPANY LTD.
ADDRESS: PATNA BRANCH OFFICE
3RD FLOOR, I.G COMPLEX, WEST BORING CANAL ROAD,
PLOT NO-166, PATNA-800001, BIHAR
PATNA G.P.O.
CITY: PATNA **STATE:** BIHAR
GSTIN: 10AABCC6633K7ZS

GST Invoice No.: 3380646415145
DATE: 15/09/2026
PAN: AABCC6633K
SAC Code: 997134
SAC Description: Motor vehicle insurance services

Business Location: PATNA BRANCH OFFICE		**Cover Note No:** -
Policy Number: 3380/03268853/000/00	Customer Code: 190000034682459	**Policy Type:** Miscellaneous & Special Type Vehicle

Name&Communication Address:
NITISH KUMAR
S/O YOGENDRA RAY GADHAOCHAK FATUHA PATNA,
FATWA S.O,PATNA
BIHAR,PIN- 803201 **Mobile-8083489419**

Name and Registration Address:
S/O YOGENDRA RAY GADHAOCHAK FATUHA PATNA,
FATWA S.O,PATNA
BIHAR,PIN- 803201 **Mobile-8083489419**

Period of Insurance: from 15/09/2026 14:45 hours to midnight on 14/09/2027	Business or Profession: Individual	Geographical Area: No Extension
Certificate Number: 3380/03268853/000/00	Issue Date: 15/09/2026	

PARTICULARS OF THE VEHICLE INSURED

Date of Registration: **18/09/2019**		Place of Registration: PATNA		Registration Mark: **BR-01-GH-8717**			
Make: ESCORT	Model: 439	Variant: SS		Vehicle Colour: -		Year of Mfg: 2019	
Type of Body: TRACTOR	Fuel Used: DIESEL	Engine No: **E3444315**		Chassis No: **T053395189DG**			
Cubic Capacity: 2146	K.Watts: -	Gross Vehicle Weight(GVW)/HP: -	GVW as per RC: -	Public/Private Carrier: PUBLIC	Registration Mark(Trailer): BR01GP8225	Contract No: -	
Licensed Passenger Carrying Capacity: 0	Driver 1	Cleaner: 0	Conductor: 0	Total Seating Capacity Including Driver:		Chassis No.(Trailer): MTIT0247	

IDV (Insured Declared Value)

Value of Chassis (Rs): 292000	Value of Body (Rs): 0	For Vehicle (Rs): 292000	For Trailer (Rs): 48000	Non-Electrical Accessories (Rs): 0
Electrical/Electronic Accessories (Rs): 0		Value of CNG/LPG Kit (Rs): 0	**Total Value (Rs):** 340000	

A. OWN DAMAGE

	SI	No. of Person	IMT	Premium (Rs)
Basic OD	292,000.00			3,597.00
Trailer-OD	48,000.00		30	504.00
IMT 23	3,597.00		23	540.00
TOTAL				4,641.00
Add:				
Commercial And Private Usage Loading - OD	3,597.00		34	899.00
Sub Total:(additions)				899.00
Own Damage Premium				5,540.00
Experience Based Discount (80%)				4,432.00
TOTAL(A)				1,108.00
Add-On Covers Discount				.00

E.OTHER CHARGES (NON PREMIUM)

Chola value added services				0.00
TOTAL OTHER CHARGES (NON PREMIUM) (E)				0.00

B. LIABILITY

	SI	No. of Person	IMT	Premium (Rs)
Basic TP				7,267.00
Paid Driver		1	40	50.00
Conductor				
Trailer-TP			30	2,485.00
TOTAL				9,802.00
Add:				
Commercial And Private Usage Loading - TP	7,267.00		34	1,817.00
Sub Total:(additions)				1,817.00
TOTAL				1,817.00
TOTAL PREMIUM(B)				11,619.00

C.PERSONAL ACCIDENT COVERS

TOTAL PREMIUM(C)				.00
TOTAL (A+B+C+D+E)				12,727.00
TOTAL CONSIDERATION				12,727.00
CGST (9%)				1,145.50
SGST (9%)				1,145.50
IGST (0%)				0.00
AMOUNT COLLECTED				15,018.00

LIMITATIONS AS TO USE: The Policy covers use of the vehicle for any purpose other than: a)Organised Racing. b)Use while drawing a Trailer,except the towing(other than for reward) of any one disabled mechanically propelled vehicle. c)Pace Making. d)Reliability Trial. e)Speed Testing. f)Use for the carriage of passengers for hire or reward.

1.As per Sec 147 of MV Act issued policy the premium received only to an extent of liability fixed by IRDA/Central Govt
2.Sec 150 (2) (b) that the policy is void on the ground that it was obtained by, nondisclosure of any material fact or by representation of any fact which was, false in some material particular;
i.Or
ii.(c) that there is non-receipt of premium as required under section 64VB of, the Insurance Act, 1938.
3.No Application for compensation shall be entertained unless it is made within 6 Months from the date of occurrence of the Accident
4.No Sum shall be payable by an Insurer incase a person driving the vehicle does not have a valid driving license or is under the influence of Alcohol or Drug.

DRIVER CLAUSE: 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.

LIMITS OF LIABILITY: Under Section II-1 (1) of the Policy - Death or bodly injury such amount as is necessary to meet the requirements of the Motor Vehicle Act, 1988. Under Section II - 1 (ii) of the Policy - Damage to Third Party Property - Rs.750000 P.A. Cover for the Owner cum Driver Under Section IV (CSI)- Rs..00 **Deduction Under Section 1: Rs.2000** Additional compulsory deductibles under Section 1 Rs.0.00
Additional Imposed deductibles under Section 1 Rs.0
Subject to I.M.T. Endt. Nos. and Memorandum: 30,23,34,21,40,47 .
Coverage Under this policy is subject to realisation of premium cheque(s). Incase of dishonor of cheque(s). No separate intimation will be given and the policy stands cancelled from inception.

The policy wordings with detailed terms, conditions,warranties exclusions and the list of Ombudsman details are available on our website www.cholainsurance.com.
Date and Signature of the proposal 15/09/2026.

Warranties: -

This policy has been issued upon declaration by the Assured that a valid Pollution Under Control (PUC) Certificate is held on the date of commencement of the Policy
It is hereby warranted the coverage under this Policy commences only from the Risk Start time and Date as mentioned in the Policy schedule. No Liability shall attach under this Policy in respect of any Accident/Loss prior to the time and date of commencement of Period of insurance

No Claim Bonus will only be allowed provided the policy is renewed within 90 days of the expiry date of the previous policy.

CVAS NEW :
As per GR 36A-PA for Owner driver refers to the Owner of the insured vehicle holding an effective drving licence.

Nominee Details:
Financier Name & Address:

Intermediary Name: ANIL SINGH
Code: 290000028922791
Contact No: 7011303402

POSP Name:
POSP PAN No.:
POSP Aadhaar No.:

Note: The Motor Policy Schedule cum Certificate of Insurance is an important document issued based on your declaration. We request you to verify the details and ensure that everything is in order. In case of any discrepancies, please contact us within 15 days from the date of issuance of policy.

Place: CHENNAI Date:15/09/2026 Receipt No: Receipt Date:

For Cholamandalam MS General Insurance Company Ltd.
@CholaSign1

CholaEsign

Authorised Signatory

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 and also as per Notification No. 13/2020-CT dated 21-03-2020. This policy schedule shall be in lieu of Tax Invoice and hence no separate GST invoice required In compliance with Rule 54(2) of CGST Rules, 2017.

Consolidated Stamp Duty Paid Vide G.O Rt No 163, Commercial Taxes and Registration (j1) Department, Tamil Nadu dated 07/05/2026

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 the Motor Vehicles Act, 1988.

IMPORTANT NOTICE: The insured is not indemnified if the vehicles 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 Information/Claims: Contact Toll Free Helpline at 1800 208 5544: sms "CHOLA" to 56677 For CARE contact 1800 103 5354;
E-mail: customercare@cholams.murugappa.com: www.cholainsurance.com
Note:UIN for this product and the related add on covers availed under this policy are as mentioned in the attached sheet ,which forms part of the Policy Schedule.

Whether tax is payable under reverse charge basis - No.

Cholamandalam MS General Insurance Company Ltd.

Regd.&Head Office:Dare House, 2nd Floor, No.2, N.S.C Bose Road, Chennai-600 001, India
CIN: U66030TN2001PLC047977 | IRDAI Reg. No. 123

TÜV INDIA
ISO 9001 Certified

An ISO 9001 : 2015 Certified Company For Motor Claims

Product Name	:	Motor Commercial Vehicle Package Policy - Miscellaneous and Special Type of Vehicles
UIN	:	IRDAN123RP0007V03100001