



Policy No:	20114004012380000900000			Proposal No. & Date:	HIIB093211, 12-MAY-2023		
Policy Issued On:	12-MAY-2023 13:32 HRS			Previous Policy No.:	NA		
Insured Name:	THE S J CONSTRUCTIONS			Previous Insurer:	NA		
Insured Address:	ARMY BASE , DELHI , DELHI (State Code:07) -110092			Period of Own Damage :	12-MAY-2023 (13:32) To 11-MAY-2024 (1 YEAR)		
				Period of Liability Cover:	12-MAY-2023 (13:32) To 11-MAY-2026 (3 YEARS)		
				Period of Compulsory Personal Accident Cover:	NA		
Customer Details	Customer Type	PAN	GSTIN	Nominee Details	Name	Age (Yr.)	Relation
	CORPORATE		NA				

Vehicle Details					
Make	Model	Variant	Cubic Capacity	Manufacturing Year	Seating capacity
HYUNDAI	CRETA	1.5 CRDI MT S	1493	2023	5
Body Type	Registration No.	RTO	Hypothecation/Lease*	Fuel Type	VIN/Chassis No.
SUV	NEW	DELHI	NO	DIESEL	CORPORATEN0912678
Vehicle IDV	Electrical Accessories	Non-Electrical Accessories	BI Fuel Kit	Total IDV	Engine No
1,291,620	0	0	0	1,291,620	SJDH23984374

Own Damage Premium (A)		Amount(INR)	Liability Premium (B)		Amount(INR)
Basic Own Damage Premium			Basic Third Party Liability Premium		10,640
Vehicle		16,962	Bi-Fuel Kit		0
Non-Elec. Accessories (IMT-24)		0	Geographical Area Extension (IMT-1)		0
Elec. Accessories (IMT-24)		0	Sub Total (Third Party Liability)		10,640
Bi-Fuel Kit (IMT-25)		0	Personal Accident (PA) Cover		
Geographical Area Extension (IMT-1)		0	Compulsory PA Cover for Owner Driver Rs 0 (IMT-15)		0
IMT 23 Premium		0	PA Cover for 0 Unnamed Passengers Rs 0 Each (IMT-16)		0
Sub Total (Basic Premium)		16,962	PA cover for Paid Driver of Rs 2 Lac (IMT639+)		0
Discount/Deductibles			Sub Total PA Cover		0
Voluntary Deductibles (0) (IMT-22A)		0	Legal Liability		
Anti Theft Device (IMT-10)		0	Paid Driver (IMT-28)		150
AA Membership (IMT-8)		0	Employees (for 1 persons) (IMT64; +"		150
No Claim Bonus (0%)		0	Sub Total (Legal Liability)		300
Handicapped Discount (IMT-12)		0	Net Liability Premium (B)		10,940
Sub Total (Deductibles)		0	Total Premium (A+B)		38,535
Total Own Damage Premium		16,962	SGST(9%)		3,469
Add On Coverages (ZD, CM, EP, RTI, KP, PB)		10633	CGST(9%)		3469
Net Own Damage Premium (A)		27,595	Gross Premium Paid		45,473

Add-on Cover Opted in the Policy: Depreciation Cover - Bundled(IRDAN150RP0004V01201819/A0022V01201819), Consumable Cover - Bundled Cover (IRDAN150RP0004V01201819/A0023V01201819), Engine Safe - Bundled Cover(IRDAN150RP0004V01201819/A0032V01201819), Gap Value Cover - Bundled Cover (Revision) (IRDAN150RP0004V01201819/A0024V02201819), Key Loss Cover - Bundled Cover(IRDAN150RP0004V01201819/A0031V01201819), Loss of personal belongings - Bundled Cover (IRDAN150RP0004V01201819/A0030V01201819)

Notes: 1. Consolidated stamp duty paid to state echquer	
2.This policy has been issued upon declaration by the Insured that a valid Pollution Under Control (PUC) Certificate is held on the date of commencement of the Policy. The insured undertakes to renew and maintain a valid and effective PUC and/or fitness Certificate, as applicable, during the subsistence of the Policy.	3.Geographical Area: India
4. Policy issuance is subject to realization of cheque if premium is paid by cheque	5.The policy is subject to compulsory deductible of INR 1000**%OV/22) & Voluntary Deductible of INR 0
6. This policy is to be read in conjunction with the Policy /Add-on wordings T&C available on the insurer website http://www.libertyinsurance.in	

***Hypothecation Details:**

Payment Mode: Customer's Cheque

Limitations as to use: The policy covers use of the vehicle for any purpose other than (1) Hire or Reward (2) Carriage of goods (other than samples or personal luggage) (3) Organized racing (4) Pace making (5) Speed testing (6) Reliability trials (7) Any purpose in connection with motor trade.

Driver's Clause: Any person including the insured: 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 license. Provided also that the person holding an effective learners license may also drive the vehicle & that such a person satisfies the requirements of Rule 3 of the Central Motor Vehicle Rules, 1989.

Limits of Liability Clause: Under Section II-1(i) of the policy-Death of or bodily 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 is Rs.7.5 Lakhs PA Cover Under Section III for Owner-Driver is Rs. 0.


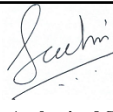
No Claim Bonus: The insured is entitled for a No Claim Bonus (NCB) on the own damage section of the policy, if no claim is made or pending during the preceding year(s) - 20% "preceding year's" bonus.

Declaration on Tax Invoice 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 the schedule. Any payment made by the company by reasons 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 & RIGHT QHTTGEQXGT / 6" For legal interruption, English version will hold good.

Grievance Clause: For resolution of any query or grievance, Insured may check Grievance redressal policy at <https://www.libertyinsurance.in/customer-support/grievance-redressal.html> or connect with the respective servicing office of insurance company. In the event of unsatisfactory response,he/she may approach the insurance ombudsman for the redressal of grievance at www.irdai.gov.in or on website of General Insurance Council: www.gicouncil.in

HSN/SAC : 997134, Description of Service : Motor Vehicle Insurance Services, Place of Supply : DELHI(State Code : 07), Insurer Invoice Number : HAP/11568000090000
 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 XI of Motor Vehicle Act, 1988.

Insurance Broker Name : Hyundai India Insurance Broking Pvt. Ltd. Corporate Office:16th Floor, Building No. 9A, DLF Cybercity, Phase III, Gurugram, Haryana 122001		Scan for Renewal (Valid from 90 Days Prior to Expiry)		For & On Behalf of Liberty General Insurance Ltd.	
Broker Code: 822 (Valid UPTO:30/05/2025) CIN No.: U67200HR2021PTC098982 GST: 06AAGCH0310P1ZP Email ID: connect@hiib.in Contact No: 0124-6833000		MISP NAME-SAINI HYUNDAI MISP CODE-VISOF/MISP/AAACF6785E DP NAME-ABCD			
				 Authorized Signatory	

For Claims, Policy Servicing & Renewal, Kindly contact (SAINI HYUNDAI) at +91-

