

Date: 16-November-2018

To,  
Mr. Vijay V. Khode  
40B, Durganagar, HIngna Road, infront of Perfect English School,  
Nagpur - 440036  
MAHARASHTRA (27) ,India  
Contact Details 9423638239

Policy number: CWP/181000070474

Subject: Risk Assumption for Kotak Long Term Two Wheeler Secure (Comprehensive Policy)

Dear Mr. Khode,

We welcome you to Kotak Mahindra General Insurance Company Limited and thank you for choosing us as your preferred service provider.

This is with reference to your above mentioned Policy issued under Kotak Long Term Two Wheeler Secure (Comprehensive Policy).

Enclosed please find the Policy Schedule and Policy Wordings. We wish to inform you that the proposal is underwritten and policy issued is based on the information submitted to us as well as acceptance of the terms and conditions.

We request you to carefully go through the same once again and in case of any disagreement, discrepancy or clarifications, please call us on our toll free number 1800 266 4545 or write to us at [care@kotak.com](mailto:care@kotak.com) within 15 days from the date of this letter. Alternatively, you can also write to us at 8th Floor, Zone IV, Kotak Infinity, Building No.21, Infinity IT Park, Off Western Express Highway General AK Vaidya Marg, Dindoshi, Malad(E), Mumbai - 400 097, India.

Please note that the information provided by you will be verified at the time of claim and the captioned Policy shall be treated as void if we discover any untrue or incorrect statement, misrepresentation, non-description or non-disclosure in any form whatsoever made by you or by your agent, on your behalf, at any stage.

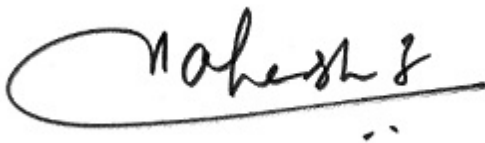
As a valued customer, we would like to provide regular updates on your policy through email and SMS. We therefore request you to keep us updated of any change in your contact details

Assuring you of our best services at all times

Thanking you,

Yours sincerely

For Kotak Mahindra General Insurance Company Limited



Authorised Signatory

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## Kotak Long Term Two Wheeler Secure

(Comprehensive Policy)

### Certificate cum Policy Schedule

Policy / Certificate No: CWP/181000070474

For any assistance please call 1800 266 4545 or visit [www.kotakgeneralinsurance.com](http://www.kotakgeneralinsurance.com)



#### INSURED DETAILS

**Name:** Vijay V. Khode  
**Address:** 40B, Durganagar, Hingna Road, infront of Perfect English School,, Nagpur - 440036, MAHARASHTRA(27)  
**Phone:** NA  
**Mobile:** 9423638239  
**Email:** t.khode@gmail.com

#### POLICY DETAILS

**Policy Issuing Office:** Kotak Mahindra Bank Ltd. Vinay Bhavaya Complex, 4th floor, CST Road, Kalina, Santacruz – East Mumbai – 400 098.  
**Period of Insurance:**  
**From:** 18/11/2018 00:00 **to:** 17/11/2019 Midnight  
**Type of Vehicle:** Two Wheeler  
**Policy issued on:** 16/11/2018 **Cover Note No:** NA  
**Hypothecated to:** NA

#### VEHICLE DETAILS

Registration No.	Make	Model	Variant	CC	Manufacturing Year	RTO Location	Engine No.	Chassis No.	Seating Capacity
MH40X2201	SUZUKI	ACCESS	125	125	2011	WADI NAGPUR	F486741153	MB8CF4CALB8382338	2

#### Insured Declared Value (IDV)

Period	Insured Declared Value (IDV) of the Vehicle (in ₹)	IDV of Side Car (in ₹)	Additional Accessories (in ₹)	Non - Electrical Accessories fitted to the Vehicle (in ₹)	Electrical & Electronic Accessories fitted to the Vehicle (in ₹)	CNG / LPG Kit (in ₹)	Total Value of the Vehicle (in ₹)
18/11/2018 to 17/11/2019	18846	0	0	0	0	0	18846

#### PREMIUM COMPUTATION TABLE (IN ₹)

Section I		Section II	
<b>Own Damage</b>		<b>Liability</b>	
Basic Own Damage	82.93	Basic TP Including TPPD Premium	720.00
Depreciation Cover	NA	PA Cover for Owner Driver of ₹ 15,00,000	750.00
Less:			
Bonus Percent 50.0%	41.46		
<b>Total Own Damage Premium (A)</b>	<b>41.46</b>	<b>Total Liability Premium (B)</b>	<b>1470.00</b>
<b>Taxable value of Services (A+B)</b>			<b>1511.46</b>
<b>SGST @9%</b>			<b>136.03</b>
<b>CGST @9%</b>			<b>136.03</b>
<b>Total Premium (in ₹ )</b>			<b>1784.00</b>

Geographical Area  Additional Excess ₹   
 Compulsory Deductibles ₹  Voluntary Deductible ₹  Total Deductible ₹

#### INTERMEDIARY DETAILS

Intermediary Code  Intermediary Name   
 Intermediary's Mobile No.  Intermediary's Landline No.

#### DISCLAIMER

For complete details on terms and conditions governing the coverage and NCB please read the Policy Wordings. This document is to be read with the policy wordings. Please refer to the claim form for necessary documents to be submitted for processing the claim.

## LIMITS OF LIABILITY

Under Section II - 1(i) of the policy -> Death of or bodily injury: Such amounts is necessary to meet their requirements of Motor Vehicle Act, 1988.  
Under Section II 1(ii) of the policy -> Damage to Third Party Property ₹ 1,00,000; PA Cover under Section III: for Owner Driver CSI ₹ 15,00,000 ;  
Deductible under section I > ₹ 100.00

## LIMITATIONS 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), organized racing, Pace making, speed testing, reliability trails or any purpose in connection with Motor Trade.

## DRIVER'S CLAUSES

Any person including the insured: Provided that a person driving hold and effective Driving License at the time of accident and is not disqualified from holding or obtaining such a license. Provided also that the person holding an effective Learners' License may also drive the Vehicle and that such a person satisfies the requirements of Rule 3 of the Central Motor Vehicles Rules 1989.

## NO CLAIM BONUS SCALE

Renewal of annual policy to Long term policy and vice versa.

All types of vehicles	% of Discount on Own Damage Premium
No claim made or pending during the preceding full year of insurance	20%
No claim made or pending during the preceding 2 consecutive years of insurance	25%
No claim made or pending during the preceding 3 consecutive years of insurance	35%
No claim made or pending during the preceding 4 consecutive years of insurance	45%
No claim made or pending during the preceding 5 consecutive years of insurance	50%

Renewal of Long term Two Wheeler Policy from Long term Period to Long Term Period

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

Term of the Expiring policy	Count of Claim during the policy Tenure	% of NCB Discount on the Own Damage Premium
2 Years	0	30%
	1	20%
	More than 1	0%
3 Years	0	40%
	1	30%
	2	20%
	More than 2	0%

## 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 Policy 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 legal interpretation, English version will hold good.

Premium Collection Details:

Collection No : PUR26903264446

Amount : 1784.00

Receipt Date : 16/11/2018

Subject to I.M.T. Endt.Nos. & Memorandum 22 Printed/herein/attached hereto Under Hire Purchase Agreement with NA

## TAX DETAILS

Service Tax/GST Registration No.	2	7	A	A	F	C	K	7	0	1	6	C	1	Z	T	Category	:General Insurance Services
SAC Code	997134															Description	Motor vehicle insurance services

## DECLARATION

I/We hereby certify that the policy to which the certificate relates as well as the certificate of insurance are issued in accordance with the provision of chapter X, XI of M.V.Act 1988.

In Witness whereof this Policy has been signed for and behalf of Kotak Mahindra Bank Ltd. Vinay Bhaveya Complex, 4th floor, CST Road, Kalina, Santacruz – East Mumbai – 400 098 at Mumbai this 16 day of November of 2018

Rs. 0.50 for this policy paid as part of consolidated Stamp Duty Payment.

For Kotak Mahindra General Insurance Company Limited



Authorised Signatory

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

Kotak Long Term Two Wheeler Secure: IRDAN152P0008V01201617

**Kotak Mahindra General Insurance Company Limited (Formerly Kotak Mahindra General Insurance Limited)**

CIN: U66000MH2014PLC260291, **Registered Office:** 27 BKC, C 27, G Block, Bandra Kurla Complex, Bandra East, Mumbai 400051. Maharashtra, India.

**Office:** 8th Floor, Zone IV, Kotak Infinity, Building No.21, Infinity IT Park, Off Western Express Highway, General AK Vaidya Marg, Dindoshi, Malad(E), Mumbai 400097. India.

Toll Free: 1800 266 4545 Email:care@kotak.com Website: www.kotakgeneralinsurance.com IRDAI Reg. No. 152