

**ALL INDIA INSTITUTE OF MEDICAL SCIENCES
ANSARI NAGAR NEW DELHI - 110 029
TRANSPORT OFFICE (MAIN GARAGE)**

Ltd. Tender Ref. No. : 12/TPT/Insurance of Vehicles/19-20/St.

Subject : Limited Tender for Comprehensive Insurance of the Vehicles - 11 Nos.

Date of Submission : 28.10.2019 up to 04.00 P.M.

Date of Opening : 29.10.2019 up to 04.00 P.M.

1. Tender should be addressed to the Director, All India Institute of Medical Sciences, Ansari Nagar, New Delhi-29 and submitted to the Office of the Stores Officer, Transport Office (Main Garage) under sealed cover failing which the tender shall be rejected. The rates may be quoted on separate sheet (Annexure - I) failing which the tender(s) will be rejected.
2. The quotations should reach this office on or before 28.10.2019 up to 4.00 P.M. duly sealed marked Ltd. Tender No- 12/TPT/Insurance of Vehicles/19-20/St. All quotations should be type written. Quotations written in pencil will not be entertained.
3. The tenders will be opened on 29.10.2019 at 4.00 P.M in the office of Sr. Store Officer, Transport Office (Main Garage), AIIMS, New Delhi-29 in presence of the tenderers, who are present.
4. The detail of vehicles for insurance is as under:

S. No.	Make	Model	RC No.	Fuel	Previous Insurance Status	Previous Policy No.	Name of Insurance Agency	Insurance Expired On
1.	Maruti Ciaz	2015	DL-10-CG-5467	Petrol	Ist Party	2018-V5920839-FPV	Future GIC Ltd.	13.11.2019
2.	Maruti Ciaz	2015	DL-10-CG-5425	Petrol	Ist Party	2018-V5921494-FPV	Future GIC Ltd.	13.11.2019
3.	Maruti Ciaz	2015	DL-10-CG-5449	Petrol	Ist Party	2018-V5921639-FPV	Future GIC Ltd.	13.11.2019
4.	Maruti Ciaz	2015	DL-10-CG-5434	Petrol	Ist Party	2018-V5921686-FPV	Future GIC Ltd.	13.11.2019
5.	Maruti Ciaz	2016	DL-12-CK-8969	Diesel	Ist Party	2018-V5921534-FPV	Future GIC Ltd.	13.11.2019
6.	Maruti Ciaz	2016	DL-12-CK-8943	Diesel	Ist Party	2018-V5921564-FPV	Future GIC Ltd.	13.11.2019
7.	Royal Enfiled	2014	DL-10-SD-7064	Petrol	Ist Party	1-VPPWWJ1 M3918825	Iffco Tokio GIC Ltd.	13.11.2019
8.	Royal Enfiled	2015	DL-10-SR-5947	Petrol	Ist Party	1-VPQE3PW M3918899	Iffco Tokio GIC Ltd.	15.11.2019
9.	Maruti Ciaz	2016	DL-12-CK-8955	Diesel	Ist Party	2018-V6018293-FPV	Future GIC Ltd.	21.12.2019

10.	Maruti Ciaz	2016	DL-12-CK-9036	Diesel	Ist Party	2018-V6018262-FPV	Future GIC Ltd.	21.12.2019
11.	Royal Enfield Classic	2015	DL-10-SR-5899	Petrol	Ist Party	I-Z6HB591 M5051479	Iffco Tokio GIC Ltd.	21.12.2019

Note: The copies of Previous Insurance Policies and Registration Certificate of above vehicles are enclosed herewith for your ready reference.

5. Vendors are advised to inspect the above vehicles available in the Transport Office (Main Garage), AIIMS, New Delhi-110 029 during office hours on any working days before submitting the quotation.
6. RATE QUOTED MUST INCLUDE ALL TYPES OF TAXES AND OTHER POSSIBLE EXPENSES. NO OTHER CHARGES WILL BE CONSIDERED.
7. The tender rates should be kept open/valid for a period of three months from the date on which tenders are opened.
8. In case of default, Institute will have the right to get the vehicles insured from other another party at their own risk.
9. Handwritten quotations will not be accepted. In case of any discrepancy in the figures, the rate mentioned in words will only be considered.
10. The Director, AIIMS New Delhi shall be the final authority to reject any bid which is not confirming to the specification/requirement and other terms and conditions.
11. There is no CBI/Vigilance case against the firm and the firm never has been blacklisted by any government institution.
12. The court of Delhi will have the jurisdiction to try any matter, dispute or reference between the parties arising out of the contract. It is specifically agreed that no court outside and other court shall have jurisdiction in the matter.
13. Tender by Tele-fax/telegram/fax/e-mail will not be accepted.
14. The price charged for the subject services, shall in no even exceed the lowest price at which the tenderer provide the same identical description to any other person /organization/Institution during the period. If at any time, during the said period the firm reduced the said prices of subject services to any other person/organization/Institution at price lower than the chargeable, he shall forthwith notify such reduction to the Director, All India Institute of Medical Sciences and the price payable for the services after the date of coming into force of such reduction shall stand correspondingly reduced.
15. The tenderer should have GST Registration Certificate.
16. If the tenderer gives a false statement on any of the above information, the firm/supplier will not be considered and their quotation/tender shall be deemed to be rejected.

17. Any action on the part of the tenderers to influence anybody in the said Institute will be taken as an offence, he will not be allowed to participate in the tender inquiry and his/her tender will not be opened.
18. Tenderers submitting tenders would be considered to have considered and accepted all the terms and conditions. No inquiries verbal or written shall be entertained in respect of Acceptance or rejection of the tender.
19. The tenderers will submit the tender document duly signed and sealed.
20. Scrutiny of Bids: The Bid Document will be scrutinized and will be checked whether all bidders have submitted their bid document duly sealed and signed on each page. Thereafter their quoted prices will be compared to arrive L1 bidder for each vehicle separately. The bids, which are received without signed and sealed, are liable to be treated as non-responsive and will be rejected.
21. IN CASE THE TENDER DOCUMENTS DOWNLOADED FROM THE WEBSITE: -

THE BIDDERS MAY DOWNLOAD THE TENDER DOCUMENTS DIRECTLY FROM THE WEBSITE AVAILABLE AT www.aiims.ac.in, www.aiims.edu, <https://eprocure.gov.in/eprocure/app> or <https://etenders.gov.in/eprocure/app>. THE BIDDERS SHOULD SPECIFICALLY SUPERSCRIBE, "DOWNLOADED FROM THE AIIMS WEBSITE" ON THE TOP LEFT CORNER OF THE OUTER ENVELOPE CONTAINING QUOTATION DULY SIGNED AND SEALED. THE TENDERS NOT FOLLOWING THE ABOVE PROCEDURE WILL BE SUMMARILLY REJECTED.

FOR DIRECTOR

ALL INDIA INSTITUTE OF MEDICAL SCIENCES
ANSARI NAGAR NEW DELHI - 110 029
TRANSPORT OFFICE (MAIN GARAGE)

ANNEXURE – I

Limited Tender No. 12/TPT/Insurance of Vehicles/19-20/St.

Subject: Limited Tender for Comprehensive Insurance of the Vehicles – 11 Nos.

S. No.	Make	Model	RC No.	Fuel	HSN/ SAC Code	Inspection Charges (in INR) (if any)	Insurance charges (in INR)	GST in %age	Total Amount inclusive of GST (in INR)
1.	Maruti Ciaz	2015	DL-10-CG-5467	Petrol					
2.	Maruti Ciaz	2015	DL-10-CG-5425	Petrol					
3.	Maruti Ciaz	2015	DL-10-CG-5449	Petrol					
4.	Maruti Ciaz	2015	DL-10-CG-5434	Petrol					
5.	Maruti Ciaz	2016	DL-12-CK-8969	Diesel					
6.	Maruti Ciaz	2016	DL-12-CK-8943	Diesel					
7.	Royal Enfiled	2014	DL-10-SD-7064	Petrol					
8.	Royal Enfiled	2015	DL-10-SR-5947	Petrol					
9.	Maruti Ciaz	2016	DL-12-CK-8955	Diesel					
10.	Maruti Ciaz	2016	DL-12-CK-9036	Diesel					
11.	Royal Enfield Classic	2015	DL-10-SR-5899	Petrol					

Signature & seal of the bidder



Future Secure Motor Insurance Policy- PACKAGE

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CERTIFICATE OF INSURANCE CUM POLICY SCHEDULE - Form 51 of the Central Motors Vehicles Rules, 1989

Policy Servicing : Off Code-12,Future Generali India Insurance Co Ltd, 303-310, 3rd floor, Kailash Building, K.G. Marg, Connaught Place, Delhi, Pincode- 110001., Tel_No: 011-42660300

Policy No. : 2018-V5920839-FPV	Period of Insurance : From 00:01 hrs of 14/11/2018 To Midnight of 13/11/2019.
Insured : DIRECTOR AIIMS.	Covernote No : - Dated: Zone: A
Address : TRANSPORT OFFICE AIIMS, ANSARI NAGAR, NEW DELHI, TRANSPORT OFFICE AIIMS, SOUTH, DELHI, 110049	Intermediary Name/Code : PRAVEEN KUMAR SHARMA / 60054939
GSTIN Number : -	Telephone(Mob,Hom) : 9899173322/9899173322
	Email ID : bhagwan@insuranceshoppee.in
	FGI GSTIN Number : 07AABCF0191R1ZB

INSURED MOTOR VEHICLE DETAILS AND PREMIUM COMPUTATION

Registration No., RTA Location	Make/Model of Vehicle	Engine No.	Chassis No.	
DL10CG5467 DELHI	MARUTI CIAZ VXI PLUS	7106680	172490	
Year of Manufacture	Cubic Capacity	Type of Body	Seating Capacity	Premium
2015	1373	Saloon	5	10,219.00

DRIVERS CLAUSE :- Any person including the 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 - As per Motor Vehicle Rules, 1989 :- The Policy covers use of the vehicle for any purpose other than: a) Hire or Reward, b) Carriage of goods (other than samples or personal luggage), c) Organized racing, d) Pace making, e) Speed testing, f) Reliability Trials, g) Any purpose in connection with Motor Trade.

Geographical Area : INDIA

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 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 be good. For full details on coverage, terms, conditions and exclusions, please refer the standard policy wordings attached with this schedule.

IMPORTANT - 1) All other Terms, Conditions and Exclusions as per attached Policy Wordings. 2) In case of payment by cheque, in the event of dishonor of cheque for any reason whatsoever, insurance cover provided under this document automatically stands cancelled from the inception irrespective of whether a separate communication is sent or not. **NCB has been allowed 20 % on the basis of your declaration of 'No Claims' in your expiring policy. In case, we find that this declaration is incorrect and/or false, all benefits under the Policy in respect of Section I of the policy will stand forfeited.

LIMITS OF LIABILITY

Under Section II-I (i) : Death of or bodily injury - Such amount as is necessary to meet the requirements of Motor Vehicles Act, 1988	Under Section II-I (ii) : Damage to Third Party Property- ₹ 750000 /- in respect of any one claim or series of claims arising out of one event.
Under Section III : PA Owner – Driver as per premium computation table	Compulsory Deductible Under Sec I - ₹ 1,000.00

Hypothecation Agreement with:- NIL

SPECIAL CONDITIONS – NIL

ADDITIONAL EXCESS – NIL





Policy No : 2018-V5920839-FPV **Period Of Insurance : From 00:01 hrs of 14/11/2018 To Midnight of 13/11/2019**

INSURED'S DECLARED VALUE

For Vehicle-₹	For Non Elec Accessories - ₹	For Side Car-₹	For Elec Accessories- ₹	For Bi-Fuel Kit (CNG/LPG) - ₹	Total Value-₹
625,240	-	-	-	-	625,240

SCHEDULE OF PREMIUM

PARTICULARS	₹	₹
A-OWN DAMAGE		
Basic Premium on Vehicle	7,184.32	
**Less : No Claim Discount 20%	1,436.86	
Total Own Damage Premium (A) (rounded off)		5,747.00
B-LIABILITY		
Basic Premium including Premium for TPPD	2,863.00	
Add : Compulsory PA to Owner-Driver Rs. lacs	0	
Add : Legal Liability to Paid Driver/Cleaner/Employees (No. of persons 1)	50.00	
Total Liability Premium (B)		2,913.00
Total Annual Premium (A+B)		8,660.00
Total Premium for the Policy Period		8,660.00
Goods and Service Tax		1,558.80
Total Premium (rounded off)		10,219.00

Class of Vehicle: Private Car Subject to Endorsement Nos. 22 ,28 ,

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 M . V. Act, 1988.

For FUTURE GENERALI INDIA INSURANCE CO. LTD.

Receipt No : Z8737514
Date of Issue : 26/10/2018
Place of Issuance : Mumbai*

*Address as mentioned below

(Authorized Signatory)



Note: This document is digitally signed by Sharada Ramakrishnan, Authorised Signatory of Future Generali India Insurance Company Limited on 26/10/2018

For registration of your Motor Claims SMS MOTORCLAIM to 9222211100 (Standard SMS charges applicable)

The stamp duty of Rs. 0.50/- paid by Letter Of Authorisation CSD/118/2018/3179/18, dated 16/08/2018. Mudrank - 2017/C.R.97/M-1, dated 09/01/2018.

Product UIN : IRDAN132P0001V04201213

प्रमाणित किया जाता है कि पिछले पृष्ठ पर उल्लिखित वाहन/वाहनों की इंश्योरेंस राशि इंश्योरेंस कार्यालय में जमा कर दी गई है और बिल की प्रविष्टि वाहन इंश्योरेंस के रजिस्टर के पृष्ठ सं...31 में कर ली गई है।

(Signature)
RAKESH KUMAR
Sr. Stores Officer
Transport Office (Main Car 50)
AIIMS, New Delhi





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Future Secure Motor Insurance Policy- PACKAGE

CERTIFICATE OF INSURANCE CUM POLICY SCHEDULE - Form 51 of the Central Motor Vehicles Rules, 1989

Policy Servicing : Off Code-12, Future Generali India Insurance Co Ltd, 303-310, 3rd floor, Kailash Building, K.G. Marg, Connaught Place, Delhi, Pincode- 110001., Tel No: 011-42660300

Policy No. : 2018-V5921494-FPV	Period of Insurance : From 00:01 hrs of 14/11/2018 To Midnight of 13/11/2019.
Insured : DIRECTOR AIIMS.	Covernote No : - Dated: Zone: A
Address : TRANSPORT OFFICE AIIMS, ANSARI NAGAR, NEW DELHI, TRANSPORT OFFICE AIIMS, SOUTH, DELHI, 110049	Intermediary Name/Code : PRAVEEN KUMAR SHARMA / 60054939
GSTIN Number : -	Telephone(Mob,Hom) : 9899173322/9899173322
	Email ID : bhagwan@insuranceshoppee.in
	FGI GSTIN Number : 07AABCF0191R1ZB

INSURED MOTOR VEHICLE DETAILS AND PREMIUM COMPUTATION

Registration No., RTA Location	Make/Model of Vehicle	Engine No.	Chassis No.	
DL10CG5425 DELHI	MARUTI CIAZ VXI PLUS	7106547	172279	
Year of Manufacture	Cubic Capacity	Type of Body	Seating Capacity	Premium
2015	1373	Saloon	5	10,219.00

DRIVERS CLAUSE :- Any person including the 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 - As per Motor Vehicle Rules, 1989 :- The Policy covers use of the vehicle for any purpose other than: a) Hire or Reward, b) Carriage of goods (other than samples or personal luggage), c) Organized racing, d) Pace making, e) Speed testing, f) Reliability Trials, g) Any purpose in connection with Motor Trade.

Geographical Area : INDIA

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 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 be good. For full details on coverage, terms, conditions and exclusions, please refer the standard policy wordings attached with this schedule.

IMPORTANT - 1) All other Terms, Conditions and Exclusions as per attached Policy Wordings. 2) In case of payment by cheque, in the event of dishonor of cheque for any reason whatsoever, insurance cover provided under this document automatically stands cancelled from the inception irrespective of whether a separate communication is sent or not. **NCB has been allowed 20 % on the basis of your declaration of 'No Claims' in your expiring policy. In case, we find that this declaration is incorrect and/or false, all benefits under the Policy in respect of Section I of the policy will stand forfeited.

LIMITS OF LIABILITY

Under Section II-I (i) : Death of or bodily injury - Such amount as is necessary to meet the requirements of Motor Vehicles Act, 1988	Under Section II-I (ii) : Damage to Third Party Property- ₹ 750000 /- in respect of any one claim or series of claims arising out of one event.
Under Section III : PA Owner – Driver as per premium computation table	Compulsory Deductible Under Sec I - ₹ 1,000.00

Hypothecation Agreement with:- NIL

SPECIAL CONDITIONS – NIL

ADDITIONAL EXCESS – NIL





Policy No : 2018-V5921494-FPV **Period Of Insurance : From 00:01 hrs of 14/11/2018 To Midnight of 13/11/2019**

INSURED'S DECLARED VALUE					
For Vehicle-₹	For Non Elec Accessories - ₹	For Side Car-₹	For Elec Accessories- ₹	For Bi-Fuel Kit (CNG/LPG) - ₹	Total Value-₹
625,240	-	-	-	-	625,240

SCHEDULE OF PREMIUM

PARTICULARS	₹	₹
A-OWN DAMAGE		
Basic Premium on Vehicle	7,184.32	
**Less : No Claim Discount 20%	1,436.86	
Total Own Damage Premium (A) (rounded off)		5,747.00
B-LIABILITY		
Basic Premium including Premium for TPPD	2,863.00	
Add : Compulsory PA to Owner-Driver Rs. lacs	0	
Add : Legal Liability to Paid Driver/Cleaner/Employees (No. of persons 1)	50.00	
Total Liability Premium (B)		2,913.00
Total Annual Premium (A+B)		8,660.00
Total Premium for the Policy Period		8,660.00
Goods and Service Tax		1,558.80
Total Premium (rounded off)		10,219.00

Class of Vehicle: Private Car Subject to Endorsement Nos. 22 ,28 ,

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 M . V. Act, 1988.

For **FUTURE GENERALI INDIA INSURANCE CO. LTD.**



Receipt No : Z8737514
Date of Issue : 26/10/2018
Place of Issuance : Mumbai*

*Address as mentioned below

(Authorized Signatory)

Note: This document is digitally signed by Sharada Ramakrishnan, Authorised Signatory of Future Generali India Insurance Company Limited on 26/10/2018

For registration of your Motor Claims SMS MOTORCLAIM to 9222211100 (Standard SMS charges applicable)
The stamp duty of Rs. 0.50/- paid by Letter Of Authorisation CSD/118/2018/3179/18, dated 16/08/2018. Mudrank - 2017/C.R.97/M-1, dated 09/01/2018.

Product UIN : IRDAN132P0001V04201213

प्रमाणित किया जाता है कि पिछले पृष्ठ पर उल्लिखित वाहन/वाहनों की इंश्योरेंस राशि इंश्योरेंस कार्यालय में जमा कर दी गई है और विल की प्रविष्टि वाहन इंश्योरेंस के रजिस्टर के पृष्ठ सं. 3/1... में कर ली गई है।



Rakesh Kumar
RAKESH KUMAR
Sr. Stores Officer
Transport Office (Main Garage),
AIIMS, New Delhi





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Future Secure Motor Insurance Policy- PACKAGE

CERTIFICATE OF INSURANCE CUM POLICY SCHEDULE - Form 51 of the Central Motors Vehicles Rules, 1989				
Policy Servicing : Off Code-12,Future Generali India Insurance Co Ltd, 303-310, 3rd floor, Kailash Building, K.G. Marg, Connaught Place, Delhi, Pincode- 110001., Tel_ No: 011-42660300				
Policy No. : 2018-V5921639-FPV	Period of Insurance : From 00:01 hrs of 14/11/2018 To Midnight of 13/11/2019.			
Insured : DIRECTOR AIIMS.	Covernote No : - Dated: Zone: A			
Address : TRANSPORT OFFICE AIIMS, ANSARI NAGAR, NEW DELHI, TRANSPORT OFFICE AIIMS, SOUTH, DELHI, 110049	Intermediary Name/Code : PRAVEEN KUMAR SHARMA / 60054939			
	Telephone(Mob,Hom) : 9899173322/9899173322			
	Email ID : bhagwan@insuranceshoppee.in			
GSTIN Number : -	FGI GSTIN Number : 07AABCF0191R1ZB			
INSURED MOTOR VEHICLE DETAILS AND PREMIUM COMPUTATION				
Registration No., RTA Location	Make/Model of Vehicle	Engine No.	Chassis No.	
DL10CG5449 DELHI	MARUTI CIAZ VXI PLUS	7106578	172260	
Year of Manufacture	Cubic Capacity	Type of Body	Seating Capacity	Premium
2015	1373	Saloon	5	10,219.00
DRIVERS CLAUSE :- Any person including the 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 - As per Motor Vehicle Rules, 1989 :- The Policy covers use of the vehicle for any purpose other than: a) Hire or Reward, b) Carriage of goods (other than samples or personal luggage), c) Organized racing, d) Pace making, e) Speed testing, f) Reliability Trials, g) Any purpose in connection with Motor Trade.				
Geographical Area : INDIA				
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 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 be good. For full details on coverage, terms, conditions and exclusions, please refer the standard policy wordings attached with this schedule.				
IMPORTANT - 1) All other Terms, Conditions and Exclusions as per attached Policy Wordings. 2) In case of payment by cheque, in the event of dishonor of cheque for any reason whatsoever, insurance cover provided under this document automatically stands cancelled from the inception irrespective of whether a separate communication is sent or not. **NCB has been allowed 20 % on the basis of your declaration of 'No Claims' in your expiring policy. In case, we find that this declaration is incorrect and/or false, all benefits under the Policy in respect of Section I of the policy will stand forfeited.				
LIMITS OF LIABILITY				
Under Section II-I (i) : Death of or bodily injury - Such amount as is necessary to meet the requirements of Motor Vehicles Act, 1988		Under Section II-I (ii) : Damage to Third Party Property- ₹ 750000 /- in respect of any one claim or series of claims arising out of one event.		
Under Section III : PA Owner – Driver as per premium computation table		Compulsory Deductible Under Sec I - ₹ 1,000.00		
Hypothecation Agreement with:- NIL				
SPECIAL CONDITIONS – NIL				
ADDITIONAL EXCESS – NIL				





Policy No : 2018-V5921639-FPV Period Of Insurance : From 00:01 hrs of 14/11/2018 To Midnight of 13/11/2019

INSURED'S DECLARED VALUE					
For Vehicle-₹	For Non Elec Accessories - ₹	For Side Car-₹	For Elec Accessories- ₹	For Bi-Fuel Kit (CNG/LPG) - ₹	Total Value-₹
625,240	-	-	-	-	625,240

SCHEDULE OF PREMIUM		
PARTICULARS	₹	₹
A-OWN DAMAGE		
Basic Premium on Vehicle	7,184.32	
**Less : No Claim Discount 20%	1,436.86	
Total Own Damage Premium (A) (rounded off)		5,747.00
B-LIABILITY		
Basic Premium including Premium for TPPD	2,863.00	
Add : Compulsory PA to Owner-Driver Rs. lacs	0	
Add : Legal Liability to Paid Driver/Cleaner/Employees (No. of persons 1)	50.00	
Total Liability Premium (B)		2,913.00
Total Annual Premium (A+B)		8,660.00
Total Premium for the Policy Period		8,660.00
Goods and Service Tax		1,558.80
Total Premium (rounded off)		10,219.00

Class of Vehicle: Private Car Subject to Endorsement Nos. 22 ,28 ,

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 M . V. Act, 1988.

For FUTURE GENERALI INDIA INSURANCE CO. LTD.

Receipt No : Z8737514
 Date of Issue : 26/10/2018
 Place of Issuance : Mumbai*



(Authorized Signatory)

*Address as mentioned below

Note: This document is digitally signed by Sharada Ramakrishnan, Authorised Signatory of Future Generali India Insurance Company Limited on 26/10/2018

For registration of your Motor Claims SMS MOTORCLAIM to 9222211100 (Standard SMS charges applicable)

The stamp duty of Rs. 0.50/- paid by Letter Of Authorisation CSD/118/2018/3179/18, dated 16/08/2018. Mudrank - 2017/C.R.97/M-1, dated 09/01/2018.

Product UIN : IRDAN132P0001V04201213

प्रमाणित किया जाता है कि पिछले पृष्ठ पर उल्लिखित वाहन/वाहनों की इंश्योरेंस राशि इंश्योरेंस कम्पनी में जमा कर दी गई है और विल की प्रविष्टि वाहन इंश्योरेंस के रजिस्टर के पृष्ठ सं. 3.1. में कर ली गई है।

(Signature)
 FRESH TUMAK
 Sr. Stores Officer
 Transport Office (Main Garage)
 AIIMS, New Delhi



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Future Secure Motor Insurance Policy- PACKAGE

CERTIFICATE OF INSURANCE CUM POLICY SCHEDULE - Form 51 of the Central Motors Vehicles Rules, 1989

Policy Servicing : Off Code-12, Future Generali India Insurance Co Ltd, 303-310, 3rd floor, Kailash Building, K.G. Marg, Connaught Place, Delhi, Pincode- 110001., Tel No: 011-42660300

Office : Connaught Place, Delhi, Pincode- 110001., Tel No: 011-42660300

Policy No. : 2018-V5921686-FPV
 Insured : DIRECTOR AIIMS.
 Address : TRANSPORT OFFICE, AIIMS ANSARI NAGAR, NEW DELHI, TRANSPORT OFFICE, SOUTH, DELHI, 110049

Period of Insurance : From 00:01 hrs of 14/11/2018 To Midnight of 13/11/2019.

Covernote No : - Dated: Zone: A
 Intermediary Name/Code : PRAVEEN KUMAR SHARMA / 60054939
 Telephone(Mob,Hom) : 9899173322/9899173322
 Email ID : bhagwan@insuranceshoppee.in
 FGI GSTIN Number : 07AABCF0191R1ZB

GSTIN Number : -

INSURED MOTOR VEHICLE DETAILS AND PREMIUM COMPUTATION

Registration No., RTA Location	Make/Model of Vehicle	Engine No.	Chassis No.	
DL10CG5434 DELHI	MARUTI CIAZ VXI PLUS	7106777	172643	
Year of Manufacture	Cubic Capacity	Type of Body	Seating Capacity	Premium
2015	1373	Saloon	5	10,219.00

DRIVERS CLAUSE :- Any person including the 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 - As per Motor Vehicle Rules, 1989 :- The Policy covers use of the vehicle for any purpose other than: a) Hire or Reward, b) Carriage of goods (other than samples or personal luggage), c) Organized racing, d) Pace making, e) Speed testing, f) Reliability Trials, g) Any purpose in connection with Motor Trade.

Geographical Area : INDIA

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 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 be good. For full details on coverage, terms, conditions and exclusions, please refer the standard policy wordings attached with this schedule.

IMPORTANT - 1) All other Terms, Conditions and Exclusions as per attached Policy Wordings. 2) In case of payment by cheque, in the event of dishonor of cheque for any reason whatsoever, insurance cover provided under this document automatically stands cancelled from the inception irrespective of whether a separate communication is sent or not. **NCB has been allowed 20 % on the basis of your declaration of 'No Claims' in your expiring policy. In case, we find that this declaration is incorrect and/or false, all benefits under the Policy in respect of Section I of the policy will stand forfeited.

LIMITS OF LIABILITY

Under Section II-I (i) : Death of or bodily injury - Such amount as is necessary to meet the requirements of Motor Vehicles Act, 1988	Under Section II-I (ii) : Damage to Third Party Property- ₹ 750000 /- in respect of any one claim or series of claims arising out of one event.
Under Section III : PA Owner - Driver as per premium computation table	Compulsory Deductible Under Sec I - ₹ 1,000.00

Hypothecation Agreement with:- NIL

SPECIAL CONDITIONS - NIL

ADDITIONAL EXCESS - NIL





Policy No : 2018-V5921686-FPV **Period Of Insurance :** From 00:01 hrs of 14/11/2018 To Midnight of 13/11/2019

INSURED'S DECLARED VALUE					
For Vehicle-₹	For Non Elec Accessories - ₹	For Side Car-₹	For Elec Accessories- ₹	For Bi-Fuel Kit (CNG/LPG) - ₹	Total Value-₹
625,240	-	-	-	-	625,240

SCHEDULE OF PREMIUM		
PARTICULARS	₹	₹
A-OWN DAMAGE		
Basic Premium on Vehicle		
**Less : No Claim Discount 20%	7,184.32	
Total Own Damage Premium (A) (rounded off)	1,436.86	
B-LIABILITY		
Basic Premium including Premium for TPPD		
Add : Compulsory PA to Owner-Driver Rs. lacs	2,863.00	
Add : Legal Liability to Paid Driver/Cleaner/Employees (No. of persons 1)	0	
Total Liability Premium (B)	50.00	
Total Annual Premium (A+B)		2,913.00
Total Premium for the Policy Period		8,660.00
Goods and Service Tax		8,660.00
Total Premium (rounded off)		1,558.80
		10,219.00

Class of Vehicle: Private Car Subject to Endorsement Nos. 22, 28,
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 M. V. Act, 1988.
For FUTURE GENERALI INDIA INSURANCE CO. LTD.

Receipt No : Z8737514
Date of Issue : 26/10/2018
Place of Issuance : Mumbai*
*Address as mentioned below

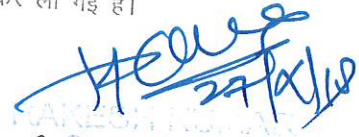

(Authorized Signatory)

Note: This document is digitally signed by Sharada Ramakrishnan, Authorised Signatory of Future Generali India Insurance Company Limited on 26/10/2018

For registration of your Motor Claims SMS MOTORCLAIM to 9222211100 (Standard SMS charges applicable)
The stamp duty of Rs. 0.50/- paid by Letter Of Authorisation CSD/118/2018/3179/18, dated 16/08/2018. Mudrank - 2017/C.R.97/M-1, dated 09/01/2018.

Product UIN : IRDAN132P0001V04201213

प्रमाणित किया जाता है कि पिछले पृष्ठ पर उल्लिखित कालन/वाहन की इंयोरेंस राशि इंयोरेंस फार्मालय में जमा कर दी गई है और बिल की प्रविष्टि वाहन इंयोरेंस के रजिस्टर के पृष्ठ सं...31... में कर ली गई है।


Sr. Stores Officer
Transport Office (Main Garage),
AIIMS, New Delhi





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Future Secure Motor Insurance Policy- PACKAGE

CERTIFICATE OF INSURANCE CUM POLICY SCHEDULE - Form 51 of the Central Motor Vehicles Rules, 1989	
Policy Servicing : Off Code-12,Future Generali India Insurance Co Ltd, 303-310, 3rd floor, Kailash Building, K.G. Marg, Connaught Place, Delhi, Pincode- 110001., Tel No: 011-42660300	
Policy No. : 2018-V5921534-FPV	Period of Insurance : From 00:01 hrs of 14/11/2018 To Midnight of 13/11/2019.
Insured : DIRECTOR AIIMS.	Covernote No : - Dated: Zone: A
Address : TRANSPORT OFFICE AIIMS, ANSARI NAGAR, NEW DELHI, TRANSPORT OFFICE AIIMS, SOUTH, DELHI, 110049	Intermediary Name/Code : PRAVEEN KUMAR SHARMA / 60054939
	Telephone(Mob,Hom) : 9899173322/9899173322
	Email ID : bhagwan@insuranceshoppee.in
GSTIN Number : -	FGI GSTIN Number : 07AABCF0191R1ZB

INSURED MOTOR VEHICLE DETAILS AND PREMIUM COMPUTATION				
Registration No., RTA Location	Make/Model of Vehicle	Engine No.	Chassis No.	
DL12CK8969 DELHI	MARUTI CIAZ VDI PLUS SHVS	2957992	253557	
Year of Manufacture	Cubic Capacity	Type of Body	Seating Capacity	Premium
2016	1248	Saloon	5	10,347.00

DRIVERS CLAUSE :- Any person including the 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 - As per Motor Vehicle Rules, 1989 :- The Policy covers use of the vehicle for any purpose other than: a) Hire or Reward, b) Carriage of goods (other than samples or personal luggage), c) Organized racing, d) Pace making, e) Speed testing, f) Reliability Trials, g) Any purpose in connection with Motor Trade.

Geographical Area : INDIA

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 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 be good. For full details on coverage, terms, conditions and exclusions, please refer the standard policy wordings attached with this schedule.

IMPORTANT - 1) All other Terms, Conditions and Exclusions as per attached Policy Wordings. 2) In case of payment by cheque, in the event of dishonor of cheque for any reason whatsoever, insurance cover provided under this document automatically stands cancelled from the inception irrespective of whether a separate communication is sent or not. **NCB has been allowed 20 % on the basis of your declaration of 'No Claims' in your expiring policy. In case, we find that this declaration is incorrect and/or false, all benefits under the Policy in respect of Section I of the policy will stand forfeited.

LIMITS OF LIABILITY

Under Section II-I (i) : Death of or bodily injury - Such amount as is necessary to meet the requirements of Motor Vehicles Act, 1988	Under Section II-I (ii) : Damage to Third Party Property- ₹ 750000 /- in respect of any one claim or series of claims arising out of one event.
Under Section III : PA Owner – Driver as per premium computation table	Compulsory Deductible Under Sec I - ₹ 1,000.00

Hypothecation Agreement with:- NIL

SPECIAL CONDITIONS – NIL

ADDITIONAL EXCESS – NIL





Policy No : 2018-V5921534-FPV **Period Of Insurance : From 00:01 hrs of 14/11/2018 To Midnight of 13/11/2019**

INSURED'S DECLARED VALUE					
For Vehicle-₹	For Non Elec Accessories - ₹	For Side Car-₹	For Elec Accessories- ₹	For Bi-Fuel Kit (CNG/LPG) - ₹	Total Value-₹
637,100	-	-	-	-	637,100

SCHEDULE OF PREMIUM		
PARTICULARS	₹	₹
A-OWN DAMAGE		
Basic Premium on Vehicle	7,320.60	
**Less : No Claim Discount 20%		
Total Own Damage Premium (A) (rounded off)	1,464.12	
B-LIABILITY		5,856.00
Basic Premium including Premium for TPPD	2,863.00	
Add : Compulsory PA to Owner-Driver Rs. lacs	0	
Add : Legal Liability to Paid Driver/Cleaner/Employees (No. of persons 1)	50.00	
Total Liability Premium (B)		
Total Annual Premium (A+B)		2,913.00
Total Premium for the Policy Period		8,769.00
Goods and Service Tax		8,769.00
Total Premium (rounded off)		1,578.42
		10,347.00

Class of Vehicle: Private Car

Subject to Endorsement Nos. 22 ,28 ,

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 M .V. Act, 1988.

For FUTURE GENERALI INDIA INSURANCE CO. LTD.

Receipt No : Z8737514
Date of Issue : 26/10/2018
Place of Issuance : Mumbai*

*Address as mentioned below



(Authorized Signatory)

Note: This document is digitally signed by Sharada Ramakrishnan, Authorised Signatory of Future Generali India Insurance Company Limited on 26/10/2018

For registration of your Motor Claims SMS MOTORCLAIM to 9222211100 (Standard SMS charges applicable)

The stamp duty of Rs. 0.50/- paid by Letter Of Authorisation CSD/118/2018/3179/18, dated 16/08/2018. Mudrank - 2017/C.R.97/M-1, dated 09/01/2018.

Product UIN : IRDAN132P0001V04201213

प्रमाणित किया जाता है कि पिछले पृष्ठ पर उल्लिखित वाहन/वाहनों की इंश्योरेंस राशि इंश्योरेंस कार्यालय में जमा कर दी गई है और बिल की प्रविष्टि वाहन इंश्योरेंस के रजिस्टर के पृष्ठ सं. 3.1. में कर ली गई है।

Handwritten signature
27/10/18

PAKESH KUMAR
Sr. Stores Officer
Transport Office (Main Car Dept.)
AIIMS, New Delhi



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Future Secure Motor Insurance Policy- PACKAGE

CERTIFICATE OF INSURANCE CUM POLICY SCHEDULE - Form 51 of the Central Motors Vehicles Rules, 1989	
Policy Servicing : Off Code-12, Future Generali India Insurance Co Ltd, 303-310, 3rd floor, Kailash Building, K.G. Marg, Connaught Place, Delhi, Pincode- 110001., Tel No: 011-42660300	
Policy No. : 2018-V5921564-FPV Insured : DIRECTOR AIIMS. Address : TRANSPORT OFFICE AIIMS, ANSARI NAGAR, NEW DELHI, TRANSPORT OFFICE AIIMS, SOUTH, DELHI, 110049	Period of Insurance : From 00:01 hrs of 14/11/2018 To Midnight of 13/11/2019. Covernote No : - Dated: Zone: A Intermediary Name/Code : PRAVEEN KUMAR SHARMA / 60054939 Telephone(Mob,Hom) : 9899173322/9899173322 Email ID : bhagwan@insuranceshoppee.in FGI GSTIN Number : 07AABCF0191R1ZB
GSTIN Number : -	

INSURED MOTOR VEHICLE DETAILS AND PREMIUM COMPUTATION

Registration No., RTA Location	Make/Model of Vehicle	Engine No.	Chassis No.	
DL12CK8943 DELHI	MARUTI CIAZ VDI PLUS SHVS	2958200	253635	
Year of Manufacture	Cubic Capacity	Type of Body	Seating Capacity	Premium
2016	1248	Saloon	5	10,349.00

DRIVERS CLAUSE :- Any person including the 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 - As per Motor Vehicle Rules, 1989 :- The Policy covers use of the vehicle for any purpose other than: a) Hire or Reward, b) Carriage of goods (other than samples or personal luggage), c) Organized racing, d) Pace making, e) Speed testing, f) Reliability Trials, g) Any purpose in connection with Motor Trade.

Geographical Area : INDIA

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 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 be good. For full details on coverage, terms, conditions and exclusions, please refer the standard policy wordings attached with this schedule.

IMPORTANT - 1) All other Terms, Conditions and Exclusions as per attached Policy Wordings. 2) In case of payment by cheque, in the event of dishonor of cheque for any reason whatsoever, insurance cover provided under this document automatically stands cancelled from the inception irrespective of whether a separate communication is sent or not. **NCB has been allowed 20 % on the basis of your declaration of 'No Claims' in your expiring policy. In case, we find that this declaration is incorrect and/or false, all benefits under the Policy in respect of Section I of the policy will stand forfeited.

LIMITS OF LIABILITY

Under Section II-I (i) : Death of or bodily injury - Such amount as is necessary to meet the requirements of Motor Vehicles Act, 1988	Under Section II-I (ii) : Damage to Third Party Property- ₹ 750000 /- in respect of any one claim or series of claims arising out of one event.
Under Section III : PA Owner – Driver as per premium computation table	Compulsory Deductible Under Sec I - ₹ 1,000.00

Hypothecation Agreement with:- NIL

SPECIAL CONDITIONS – NIL

ADDITIONAL EXCESS – NIL



Policy No : 2018-V5921564-FPV **Period Of Insurance : From 00:01 hrs of 14/11/2018 To Midnight of 13/11/2019**

INSURED'S DECLARED VALUE					
For Vehicle-₹	For Non Elec Accessories - ₹	For Side Car-₹	For Elec Accessories- ₹	For Bi-Fuel Kit (CNG/LPG) - ₹	Total Value-₹
637,110	-	-	-	-	637,110

SCHEDULE OF PREMIUM

PARTICULARS	₹	₹
A-OWN DAMAGE		
Basic Premium on Vehicle	7,320.71	
**Less : No Claim Discount 20%	1,464.14	
Total Own Damage Premium (A) (rounded off)		5,857.00
B-LIABILITY		
Basic Premium including Premium for TPPD	2,863.00	
Add : Compulsory PA to Owner-Driver Rs. lacs	0	
Add : Legal Liability to Paid Driver/Cleaner/Employees (No. of persons 1)	50.00	
Total Liability Premium (B)		2,913.00
Total Annual Premium (A+B)		8,770.00
Total Premium for the Policy Period		8,770.00
Goods and Service Tax		1,578.60
Total Premium (rounded off)		10,349.00

Class of Vehicle: Private Car Subject to Endorsement Nos. 22 ,28 ,

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 M . V. Act, 1988.

For **FUTURE GENERALI INDIA INSURANCE CO. LTD.**

Receipt No : Z8737514
 Date of Issue : 26/10/2018
 Place of Issuance : Mumbai*



(Authorized Signatory)

Note: This document is digitally signed by Sharada Ramakrishnan, Authorised Signatory of Future Generali India Insurance Company Limited on 26/10/2018



For registration of your Motor Claims SMS MOTORCLAIM to 9222211100 (Standard SMS charges applicable)
 The stamp duty of Rs. 0.50/- paid by Letter Of Authorisation CSD/118/2018/3179/18, dated 16/08/2018. Mudrank - 2017/C.R.97/M-1, dated 09/01/2018.

Product UIN : IRDAN132P0001V04201213

प्रमाणित किया जाता है कि पिछले पृष्ठ पर उल्लिखित वाहन/वाहनों की इंश्योरेंस राशि इंश्योरेंस कार्यालय में जमा कर दी गई है और विल की प्रविष्टि वाहन इंश्योरेंस के रजिस्टर के पृष्ठ सं...31... में कर ली गई है।

Rakesh Kumar
RAKESH KUMAR
 Sr. Stores Officer
 Transport Office (Main Gar)
 AIIMS, New Delhi



	 IFFCO-TOKIO GENERAL INSURANCE CO. LTD Regd. Office: IFFCO Sadan C1 Distt. Centre, Saket, New Delhi - 110017 TWO WHEELER POLICY CERTIFICATE OF INSURANCE CUM SCHEDULE TAX INVOICE Corporate Identification Number (CIN) U74899DL2000PLC107621, IRDA Reg. No. 106	Servicing Office IFFCO TOKIO GEN INSU. CO. LTD. 34 Iffco House 2nd Floor Nehru Place NEW DELHI NEW DELHI INDIA 110019 General Insurance Services: 9971 GSTIN : 07AAACI7673H1ZE Phone #: 01149403378 Agent Name: KUMAR, VINOD Agent #: 16001141 Agent Mobile #: NA
	Insured's Name: M/S . A I I M S Address: TRANSPORT OFFICE AIIMS ANSARI NAGAR NEW DELHI SOUTH NEW DELHI Pin Code 110029 INDIA Phone #: 9638527410 Cover Note #	Policy #: 1-VPPWWJ1 P400 Policy #: M3918825 Unique Invoice No: 1-VPPWWJ1 Status Check : Inforce Date of Issuance 26/10/2018 18:03:32 Period of Insurance From: 14/11/2018 00:00:00 To: Midnight On 13/11/2019 23:59:59 Geographical Area: Within India Only Status Check : Inforce
State Code: 07 State Name INDIA State Name DELHI GSTIN UIN		

Insured Motor Vehicle Details & Premium Calculation									
Registration Mark & No.	Year of Manuf.	Type of Body	CC	Coverage	IDV in Rs.	Non Elect. Acc.	Engine No.	Seating Capacity as per RC	
DL10SD7064	2014	Make of Vehicle HERO HONDA SPLENDOR	100	Package	28180.00	Non Electrical Accessories are not covered as its value is 0	010920	2	
							Chassis No. 010677		

Registration Authority		Vehicle	Side Car	Accessories	Elec./Elect. Acc.	Bi-Fuel Kit	Total Value	Net Premium Rs.(for 1 years)
		28180.00	0.00	0.00	0.00	0.00	28180.00	1263.00
A. Own Damage Premium(Rs.)					B. Third Party Premium(Rs.)			
Basic Premium		481.31			Basic Premium			720.00
Side Car Premium		0.00			Bi Fuel Kit (IMT 25)			0.00
Electrical Accessories (IMT 24)		0.00			PA Owner:Driver CSI Rs 100000			0.00
Accessories (IMT 33)		0.00						
Bi Fuel Kit (IMT 25)		0.00						
Add:					Add:			
Rallies (IMT 31)		0.00			Legal Liability to Driver (IMT 28)			50.00
Foreign Vehicle Loading (IMT 19)		0.00			Legal Liability to Employee (IMT 29)			0.00
Geographical Area Extension (IMT 1)		0.00			PA to Passenger (IMT 16)			0.00
Driving/Tutorials		0.00			Rallies (IMT 31)			0.00
Fiber Glass Fuel Tank		0.00			Geographical Area Extension (IMT 1)			0.00
Additional Loading		0.00						
Less:					Less:			
Voluntary Excess Less 0% (IMT 22A)		0.00			Third Party Property Damage (IMT 20)			0.00
Anti Theft Device (IMT 10)		0.00			Limit of Liability Under Section II-(ii)			
Automobile Association (IMT 8)		0.00						
Handicap Discount (IMT 12)		0.00						
Vehicle Use (IMT 13)		0.00						
No Claim Bonus Discount	(20%)	-96.26						
No Claim Compensation Discount		0.00						
Any Other Loading/Discount	(-22%)	-84.71						
Net (A)		300.34			Net (B)			770.00
Co-Insurance Details		Agent No./Share	Total Premium Taxable Value(A + B)					
Co-Insurer 2		No Co-Insurer	(for 1 years)		Premium Paid Total Invoice ValueRs.		(for 1 years)	
			Rs. 1070.34		Rs. 1263			
		CGST	SGST	UTGST		IGST	CESS	
Percentage		9.00	9.00					
Amount		96.33	96.33					

Under Hire Purchase /Hypothecated/Lease Agreement with NA Nominees: Printed here in / attached here to

Subject to IMT Endorsement Nos. 28 Limitation To Use: Use only for social domestic and pleasure purpose and for the insured's business or profession. The policy does not cover use for hire or reward, tuition, racing, pace-making, reliability trails, speed testing, carriage of goods (other than samples or personal luggage) in connection with any trade or business or use for any purpose in connection with Motors Trade.

Driver Clause: Any person including insured: provided that the person driving holds and 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

The preceding year 20 % Preceding two consecutive year 25% Preceding three consecutive year 35% Preceding four consecutive year 45% Preceding five consecutive year 50%

Notwithstanding anything to the contrary contained in the policy, it is hereby agreed, understood and warranted that the No Claim Bonus (NCB) allowed under this policy is subject to the fact that the Own Damage claim experience for your insured vehicle or your earlier vehicle (in case of transfer of No Claim Bonus (NCB) from the earlier vehicle) in the Previous year policy (s) was Nil. Accordingly you give the consent and accept that the No Claim Bonus (NCB) allowed under this current policy for insured vehicle is based on the above Nil claim history. However if we find that the basis of availing the "No Claim Bonus" (NCB) under the Current policy is incorrect; then we will impose suitable damages at the time of claim under Own Damage section of the policy, which may at our discretion include forfeiture of all benefits under the Own Damage section of the policy. In case you find that the No Claim Bonus (NCB) under the present policy is not correct, then you may please deposit the amount for No Claim Bonus (NCB) to us within 10 (Ten) days from the date of the issuance of the policy for the continuation of benefits under the Own Damage section of the policy.

No claim bonus will only be allowed, provided the policy is renewed within 90 days of the expiry date of the previous policy

Please note that the revised premium is likely to be changed with effect from 1.4.2018 in respect of Third Party section of the policy as per IRDA guidelines as well as Service Tax. In case the premium rates and Service Tax are revised you are requested to give the revised increased premium in order to avail the continuity of benefits under your Motor Insurance Policy.

PUC Details:

Limit of Liability		Imposed Excess:
Under Section II-(i)	Such amount as is necessary to meet the requirements of the Motor Vehicles Act, 1988	Imposed Excess 0% of the claim amount subject to minimum of Rs. 500
Under Section II-(ii)	As per premium computation table	Total Loss: 0% of the claim amount subject to minimum of Rs. 1500
Under Section III	PA Owner- Driver as per premium computation table	Voluntary Excess:
Compulsory Excess	Compulsory Excess (IMT 22) Rs. 100	

Inspection Status Inspection Date: Inspection Ref No.: Inspecting Agency:

The benefit under the policy will not be payable unless the policy is endorsed with proper registration No. of the vehicle within a maximum period of 7 days from the date and time of the Registration of the vehicle.

Previous Policy No.	Previous Insurer Name and Address	Previous Expiry Date
355000/31/17/6200001276	NATIONAL INSURANCE CO. LTD SAME SAME NDELNDELNEW DELHI 110029	13/11/2018

Signature valid

Digitally signed by SUBRATA MONDAL
 Date: 2018.10.26 18:05:00 IST
 Reason: Valid Policy Copy
 Location: IFFCO Tokio General Insurance Company Ltd, India

1) "Policy Issuing Office: Delhi", 2) "Consolidated Stamp Duty deposited as per the order of Government of National Capital Territory of Delhi"
 FOR CLAIMS CALL 1800 103 6499(Toll Free),0124-4286499 or SMS"CLAIM" to 56161



1. We hereby certify that the policy to which the certificate related as well as the certificate of insurance are issued in accordance with provisions of Chapter X, XI of MV act 1988"
 2. Warranted that in case of Dishonor of premium cheque, This document stands automatically cancelled "AB-INITIO"
 3. Important Notice: This 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 motor vehicle act 1988 is recoverable from the insured. See the clause headed "avoidance of certain terms and right of recovery"

Pay Method	Receipt Amount	Instrument #	Instrument Date	Bank	Stax.No.
CHEQUE	1263.00	008120	25/10/2018	STATE BANK OF INDIA	AAACI73HST001

Amount Received: 1263.00
 Instrument #: 008120
 Instrument Date: 25/10/2018
 Bank: STATE BANK OF INDIA
 Stax.No.: AAACI73HST001

In the Event Of dishonour of premium cheque, policy stands automatically cancelled ab-initio.

For IFFCO-TOKIO General Insurance Co. Ltd
 Subrata Mondal
 Authorised Signatory

Policy Wording for Two-Wheelers

Whereas the insured by a proposal and declaration dated as stated in the Schedule which shall be the basis of this contract and is deemed to be incorporated herein has applied to the Company for the insurance hereinafter contained and has paid the premium mentioned in the schedule as consideration for such insurance in respect of accidental loss or damage occurring during the period of insurance

- LOSS OF OR DAMAGE TO THE VEHICLE INSURED (OWN DAMAGE)**
 The company will indemnify the insured against loss or damage to the vehicle insured hereunder and / or its accessories whilst thereon
- by fire explosion self ignition or lightning;
 - by burglary housebreaking or theft;
 - by riot and strike;
 - by earthquake (fire and shock damage);
 - by flood typhoon hurricane storm tempest inundation cyclone hailstorm frost;
 - by accidental external means;
 - by malicious act;
 - by terrorist activity;
 - whilst in transit by road rail in land-waterway lift elevator or air;
 - by landslide rockslide.

- Subject to a deduction for depreciation at the rates mentioned below in respect of parts replaced:
- For all rubber / nylon / plastic parts, tyres and tubes, batteries and air bags - 50%
 - For fibre glass components - 30%
 - For all parts made of glass - Nil
 - Rate of depreciation for all other parts including wooden parts will be as per the following schedule

AGE OF VEHICLE	% OF DEPRECIATION
Not exceeding 6 months	Nil
Exceeding 6 months but not exceeding 1 year	5%
Exceeding 1 year but not exceeding 2 years	10%
Exceeding 2 years but not exceeding 3 years	15%
Exceeding 3 years but not exceeding 4 years	20%
Exceeding 4 years but not exceeding 5 years	25%
Exceeding 5 years but not exceeding 6 years	30%
Exceeding 6 years but not exceeding 7 years	35%
Exceeding 7 years but not exceeding 8 years	40%
Exceeding 8 years but not exceeding 9 years	45%
Exceeding 9 years but not exceeding 10 years	50%

(a) consequential loss, depreciation, wear and tear, mechanical or electrical breakdown, failures or breakages;
 (b) damage to tyres and tubes unless the vehicle is damaged at the same time in which case the liability of the company shall be limited to 50% of the cost of replacement, and
 (c) any accidental loss or damage suffered whilst the insured or any person driving the vehicle with the knowledge and consent of the insured is under the influence of intoxicating liquor or drugs. In the event of the vehicle being disabled by reason of loss or damage covered under this Policy the Company will bear the reasonable cost of protection and removal to the nearest repairer and redelivery to the insured but not exceeding in all Rs. 300/- in respect of any one accident.

SUM INSURED - INSURED'S DECLARED VALUE (IDV)
 The IDV of the vehicle (and side car/accessories if any fitted to the vehicle) is to be fixed on the basis of the manufacturer's listed selling price of the brand and model as the vehicle insured at the commencement of insurance/renewal and adjusted for depreciation (as per schedule below).

The schedule of age-wise depreciation as shown below is applicable for the purpose of Total Loss/Constructive Total Loss (TL/CTL) claims only. This will be applicable on the ex showroom price.

AGE OF VEHICLE	% OF DEPRECIATION FOR FIXING IDV
Not exceeding 6 months	5%
Exceeding 6 months but not exceeding 1 year	15%
Exceeding 1 year but not exceeding 2 years	20%
Exceeding 2 years but not exceeding 3 years	30%
Exceeding 3 years but not exceeding 4 years	40%
Exceeding 4 years but not exceeding 5 years	50%

IDV of vehicles beyond 5 years of age and of obsolete models of the vehicles (i.e. models which the manufacturers have discontinued to manufacture) is to be determined on the basis of an understanding between the insurer and the insured. IDV shall be treated as the 'Market Value' throughout the policy period without any further depreciation for the purpose of Total Loss (TL)/Constructive Total Loss (CTL) claims.

LIABILITY TO THIRD PARTIES
 1. Subject to the limits of liability as laid down in the Schedule hereto the Company will indemnify the insured in the event of an accident caused by or arising out of the use of the insured vehicle against all sums which the insured shall become legally liable to pay in respect of:

- death of or bodily injury to any person including occupants carried in the insured vehicle (provided such occupants are not carried for hire or reward) but except so far as it is necessary to meet the requirements of Motor Vehicles Act, the Company shall not be liable where such death or injury arises out of and in the course of the employment of such person by the insured.
 - damage to property other than property belonging to the insured or held in trust or in the custody or control of the insured.
- PROVIDED ALWAYS that the company shall not be liable in respect of death injury or damage caused or arising beyond the limits of any carriageway or thoroughfare in connection with the bringing of the load to the vehicle for loading thereon or the taking away of the load from the vehicle after unloading there from.

2. The Company will pay all costs and expenses incurred with its written consent.
 3. In terms of and subject to the limitations of the indemnity granted by this section to the insured, the Company will indemnify any driver who is driving the vehicle on the insured's order or with insured's permission provided that such driver shall as though he/she was the insured observe fulfill and be subject to the terms exceptions and conditions of this Policy in so far as they apply.
 4. In the event of the death of any person entitled to indemnity under this policy the Company will in respect of the liability incurred by such person indemnify his/her personal representative in terms of and subject to the limitations of this Policy provided that such personal representative shall as though such representative was the insured observe fulfill and be subject to the terms exceptions and conditions of this Policy in so far as they apply.
 5. The Company may at its own option

a) arrange for representation at any Inquest or Fatal Inquiry in respect of any death which may be the subject of indemnity under this Policy and
 b) Undertake the defence of proceedings in any Court of Law in respect of any act or alleged offence causing or relating to any event which may be the subject of indemnity under this policy.

APPLICATION OF LIMITS OF INDEMNITY
 Nothing in this Policy or any endorsement hereon shall affect the right of any person indemnified by this Policy or any other person to recover an amount under or by virtue of the provisions of the Motor Vehicle Act. But the insured shall repay to the Company all sums paid by the Company which the Company would not have been liable to pay but for the said provisions.

PERSONAL ACCIDENT COVER FOR OWNER-DRIVER
 In the event of any accident involving indemnity to more than one person any limitation by the terms of this Policy and/or of any endorsement thereon of the amount of any indemnity shall apply to the aggregate amount of indemnity to all persons indemnified and such indemnity shall apply in priority to the insured.

PERSONAL ACCIDENT COVER FOR OWNER-DRIVER
 Subject otherwise to the terms exceptions conditions and limitation of this policy The Company undertakes to pay compensation as per the following scale for bodily injury/death sustained by the owner-driver of the vehicle, in direct connection with the vehicle insured or whilst driving or mounting into/dismounting from the vehicle insured or whilst travelling in it as a co-driver, caused by violent accidental external and visible means which independent of any other cause shall within six calendar months of such injury result in:

(i) Death	Nature of Injury	Scale of Compensation
(ii) Loss of two limbs or sight of two eyes or one limb and sight of one eye		100%
(iii) Loss of one limb or sight of one eye		50%
(iv) Permanent total disablement from injuries other than named above.		100%

Provided always that
 a) compensation shall be payable under only one of the items (i) to (iv) above in respect of the owner-driver arising out of any one occurrence and the total liability of the insurer shall not in the aggregate exceed the sum of Rs. 100000 during any one period of insurance.
 b) no compensation shall be payable in respect of death or bodily injury directly or indirectly wholly or in part arising or resulting from or traceable to (1) intentional self injury suicide or attempted suicide physical defect or infirmity or (2) an accident happening whilst such person is under the influence of intoxicating liquor or drugs.
 c) Such compensation shall be payable directly to the insured or to his/her legal representatives whose receipt shall be the full discharge in respect of the injury to the insured.

प्रमाणित किया जाता है कि पिछले पृष्ठ पर उल्लिखित वाहन/वाहनों की इंश्योरेंस राशि इंश्योरेंस कार्यालय में जमा कर दी गई है और बिल की प्रविष्टि वाहन इंश्योरेंस के रजिस्टर के पृष्ठ सं. 311 में कर ली गई है।

(Handwritten Signature)
 Sr. Stores Officer
 Transport Office (M.V. Division)
 AIMS, New Delhi

Signature valid
 Digitally signed by SUBRATA MONDAL
 Date: 2018.10.26 18:05:06 IST
 Reason: Valid Policy Copy
 Location: IFFCO Tokio General Insurance Company Ltd, India



1) "Policy Issuing Office: Delhi", 2) "Consolidated Stamp Duty deposited as per the order of Government of National Capital Territory of Delhi"
 FOR CLAIMS CALL 1800 103 5499(Toll Free), 0124-4285499 or SMS"CLAIM" to 56161

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IFFCO-TOKIO GENERAL INSURANCE CO.LTD
 Regd. Office: IFFCO Sadan C1 Distt. Centre, Saket, New Delhi - 110017
TWO WHEELER POLICY CERTIFICATE OF INSURANCE CUM SCHEDULE TAX INVOICE
 Corporate Identification Number (CIN)
 U74899DL2000PLC107621, IRDA Reg. No. 106

Servicing Office
 IFFCO TOKIO GEN INSU. CO. LTD. 34 Iffco House 2nd Floor
 Nehru Place
 NEW DELHI NEW DELHI
 INDIA 110019
 General Insurance Services: 9971
GSTIN : 07AAAC17673H1ZE
 Phone #: 01149403378
 Agent Name: KUMAR, VINOD
 Agent #: 16001141
 Agent Mobile #: NA

Insured's Name: M/S. AIIMS		Policy #: 1-VPQE3PW P400 Policy #: M3918899	
Address: TRANSPORT OFFICE AIIMS NEW ELHI 110029 SOUTH NEW DELHI INDIA Pin Code 110029		Unique Invoice No: 1-VPQE3PW Status Check: Inforce Date of Issuance: 26/10/2018 18:05:53 Period of Insurance: From: 16/11/2018 00:00:00 To: Midnight On 15/11/2019 23:59:59	
State Code: 07 Country: INDIA	State Name: DELHI	Geographical Area: Within India Only	Status Check: Inforce
Phone #: 8521478963	Cover Note #		

Registration Mark & No.	Year of Manuf.	Type of Body	CC	Coverage	IDV in Rs.	Non Elect. Acc.	Engine No.	Seating Capacity as per RC
DL10SR5947	2015	ROYAL ENFIELD CLASSIC 350	350	Package	97000.00	Non Electrical Accessories are not covered as its value is 0	902307	2

Registration Authority		Side Car	Accessories	Elec./Elect. Acc.	Bi-Fuel Kit	Total Value	Net Premium Rs.(for 1 years)
Vehicle	97000.00	0.00	0.00	0.00	0.00	97000.00	2534.75
A. Own Damage Premium(Rs.)				B. Third Party Premium(Rs.)			
Basic Premium	1739.21			Basic Premium			985.00
Side Car Premium	0.00			Bi Fuel Kit (MT 25)			0.00
Electrical Accessories (IMT 24)	0.00			PA Owner/Driver CSI Rs 100000			0.00
Accessories (IMT 33)	0.00						
Bi Fuel Kit (IMT 25)	0.00						
Add:				Add:			
Rallies (IMT 31)	0.00			Legal Liability to Driver (IMT 28)			50.00
Foreign Vehicle Loading (IMT 19)	0.00			Legal Liability to Employee (IMT 29)			0.00
Geographical Area Extension (IMT 1)	0.00			PA to Passenger (IMT 16)			0.00
Driving/Tuition	0.00			Rallies (IMT 31)			0.00
Fiber Glass Fuel Tank	0.00			Geographical Area Extension (IMT 1)			0.00
Additional Loading				Less:			
Voluntary Excess Less 0% (IMT 22A)	0.00			Third Party Property Damage (IMT 20)			0.00
Anti Theft Device (IMT 10)	0.00			Limit of Liability Under Section II-I (ii)			
Automobile Association (IMT 8)	0.00						
Handicap Discount (IMT 12)	0.00						
Vehicle Use (IMT 13)	0.00						
No Claim Bonus Discount	(-20%) -347.84						
No Claim Compensation Discount	0						
Any Other Loading/Discount	(-20%) -278.27			Any Other Loading Discount			
Net (A)	1113.10			Net (B)			1035.00
Co-Insurance Details		Agent No./Share	Total Premium Taxable Value(A + B)				
Co-Insurer 2		No Co-Insurer	(for 1 years)		Rs. 2148.09		
			Premium Paid Total Invoice ValueRs.		(for 1 years)		
					Rs. 2534.75		
		CGST	SGST	UTGST	IGST	CESS	
Percentage		9.00	9.00				
Amount		193.33	193.33				

Under Hire Purchase /Hypothecated/Lease Agreement with NA
 Subject to IMT Endorsement Nos. 28
 Limitation To Use: Use only for social domestic and pleasure purpose and for the insured's business or profession. The policy does not cover use for hire or reward, tuition, racing, pace-making, reliability trails, speed testing, carriage of goods (other than samples or personal luggage) in connection with any trade or business or use for any purpose in connection with Motors Trade.
 Driver Clause: Any person including insured: provided that the person driving holds and 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
 The preceding year 20% Preceding two consecutive year 25% Preceding three consecutive year 35% Preceding four consecutive year 45% Preceding five consecutive year 50%

Notwithstanding anything to the contrary contained in the policy, it is hereby agreed, understood and warranted that the No Claim Bonus (NCB) allowed under this policy is subject to the fact that the Own Damage claim experience for your insured vehicle or your earlier vehicle (in case of transfer of No Claim Bonus (NCB) from the earlier vehicle) in the Previous year policy (s) was Nil. Accordingly you give the consent and accept that the No Claim Bonus (NCB) allowed under this current policy for insured vehicle is based on the above Nil claim history. However if we find that the basis of availing the "No Claim Bonus" (NCB) under the Current policy is incorrect, then we will impose suitable damages at the time of claim under Own Damage section of the policy, which may at our discretion include forfeiture of all benefits under the Own Damage section of the policy. In case you find that the No Claim Bonus (NCB) under the present policy is not correct, then you may please deposit the amount for No Claim Bonus (NCB) to us within 10 (Ten) days from the date of the issuance of the policy for the continuation of benefits under the Own Damage section of the policy.
 No claim bonus will only be allowed, provided the policy is renewed within 90 days of the expiry date of the previous policy
 Please note that the above premium is likely to be changed with effect from 1.4.2018 in respect of Third Party section of the policy as per IRDA guidelines as well as Service Tax. In case the premium rates and Service Tax are revised you are requested to give the revised increased premium in order to avail the continuity of benefits under your Motor Insurance Policy.

PUC Details:
 Limit of Liability
 Under Section II-I(i) Such amount as is necessary to meet the requirements of the Motor Vehicles Act, 1988
 Under Section II-II(ii) As per premium computation table
 Under Section III PA Owner- Driver as per premium computation table
 Compulsory Excess Compulsory Excess (IMT 22) Rs.100
 Imposed Excess:
 Imposed Excess 0% of the claim amount subject to minimum of Rs. 500
 Total Loss: 0% of the claim amount subject to minimum of Rs. 1500
 Voluntary Excess:

Inspection Status
 Inspection Date: Inspection Ref No.: Inspecting Agency:

The benefit under the policy will not be payable unless the policy is endorsed with proper registration No. of the vehicle within a maximum period of 7 days from the date and time of the Registration of the vehicle.

Previous Policy No.	Previous Insurer Name and Address	Previous Expiry Date
355000/31/17/6200001288	NATIONAL INSURANCE CO. LTD SAME SAME NEW DELHI NEW DELHI 110029	15/11/2018

Signature valid

Digitally signed by SUBRATA MONDAL
 Date: 2018.10.26 18:07:24 IST
 Reason: Valid Policy Copy
 Location: IFFCO Tokio General Insurance Company Ltd, India



1) "Policy Issuing Office: Delhi", 2) "Consolidated Stamp Duty deposited as per the order of Government of National Capital Territory of Delhi"
 FOR CLAIMS CALL 1800 103 6499(Toll Free),0124-4285499 or SMS"CLAIM" to 56161

1. We hereby certify that the policy to which the certificate related as well as the certificate of insurance are issued in accordance with provisions of Chapter X, XI of MV act 1988

2. Warranted that in case of Dishonor of premium cheque, This document stands automatically cancelled "AB-INITIO"

3. Important Notice: This 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 motor vehicle act 1988 is recoverable from the insured. See the clause headed "avoidance of certain terms and right of recovery"

Receipt Particulars:

Pay Method	Receipt Amount	Instrument #	Instrument Date	Bank	S.Tax.No. AAACI7673HST001
CHEQUE	2638.00	006120	25/10/2018	STATE BANK OF INDIA	

In the Event Of dishonor of premium cheque, policy stands automatically cancelled ab-initio.

For IFFCO-TOKIO General Insurance Co. Ltd
Subrata Mondal
Authorised Signatory

Policy Wording for Two-Wheelers

Whereas the insured by a proposal and declaration dated as stated in the Schedule which shall be the basis of this contract and is deemed to be incorporated herein has applied to the Company for the insurance hereinafter contained and has paid the premium mentioned in the schedule as consideration for such insurance in respect of accidental loss or damage occurring during the period of insurance.

LOSS OF OR DAMAGE TO THE VEHICLE INSURED (OR DAMAGE)

The company will indemnify the insured against loss or damage to the vehicle insured hereunder and / or its accessories whilst thereon

- i. by fire explosion self ignition or lightning;
- ii. by burglary housebreaking or theft;
- iii. by riot and strike;
- iv. by earthquake (fire and shock damage);
- v. by flood typhoon hurricane storm tempest inundation cyclone hailstorm frost;
- vi. by accidental external means;
- vii. by malicious act;
- viii. by terrorist activity;
- ix. whilst in transit by road rail in land-waterway lift elevator or air;
- x. by landslide rockslide.

Subject to a deduction for depreciation at the rates mentioned below in respect of parts replaced:

- 1) For all rubber / nylon / plastic parts, tyres and tubes, batteries and air bugs - 50%
- 2) For fibre glass components - 30%
- 3) For all parts made of glass - Nil
- 4) Rate of depreciation for all other parts including wooden parts will be as per the following schedule

AGE OF VEHICLE	% OF DEPRECIATION
Not exceeding 6 months	Nil
Exceeding 6 months but not exceeding 1 year	5%
Exceeding 1 year but not exceeding 2 years	10%
Exceeding 2 years but not exceeding 3 years	15%
Exceeding 3 years but not exceeding 4 years	25%
Exceeding 4 years but not exceeding 5 years	35%
Exceeding 5 years but not exceeding 10 years	40%
Exceeding 10 years	50%

- (a) consequential loss, depreciation, wear and tear, mechanical or electrical breakdown, failures or breakages;
- (b) damage to tyres and tubes unless the vehicle is damaged at the same time in which case the liability of the company shall be limited to 50% of the cost of replacement, and
- (c) any accidental loss or damage suffered whilst the insured or any person driving the vehicle with the knowledge and consent of the insured is under the influence of intoxicating liquor or drugs. In the event of the vehicle being disabled by reason of loss or damage covered under this Policy the Company will bear the reasonable cost of protection and removal to the nearest repairer and redelivery to the insured but not exceeding in all Rs. 300/- in respect of any one accident.

The insured may authorise the repair of the vehicle necessitated by damage for which the Company may be liable under this Policy provided that:

- a) the estimated cost of such repair including replacements, if any does not exceed Rs. 150/-;
- b) the Company is furnished forthwith with a detailed estimate of the cost of repairs; and
- c) the insured shall give the Company every assistance to see that such repair is necessary and the charges are reasonable.

SUM INSURED - INSURED'S DECLARED VALUE (IDV)

The Insured's Declared Value (IDV) of the vehicle will be deemed to be the 'SUM INSURED' for the purpose of this policy which is fixed at the commencement of each policy period for the insured vehicle. The IDV of the vehicle (and side car/accessories if any fitted to the vehicle) is to be fixed on the basis of the manufacturer's listed selling price of the brand and model as the vehicle insured at the commencement of insurance/renewal and adjusted for depreciation (as per schedule below).

The schedule of age-wise depreciation as shown below is applicable for the purpose of Total Loss/Constructive Total Loss (TL/CTL) claims only. This will be applicable on the ex showroom price.

AGE OF VEHICLE	% OF DEPRECIATION FOR FIXING IDV
Not exceeding 6 months	5%
Exceeding 6 months but not exceeding 1 year	13%
Exceeding 1 year but not exceeding 2 years	20%
Exceeding 2 years but not exceeding 3 years	30%
Exceeding 3 years but not exceeding 4 years	40%
Exceeding 4 years but not exceeding 5 years	50%

IDV of vehicles beyond 5 years of age and of obsolete models of the vehicles (i.e. models which the manufacturers have discontinued to manufacture) is to be determined on the basis of an understanding between the insurer and the insured. IDV shall be treated as the 'Market Value' throughout the policy period without any further depreciation for the purpose of Total Loss (TL)/Constructive Total Loss (CTL) claims.

LIABILITY TO THIRD PARTIES

1. Subject to the limits of liability as laid down in the Schedule hereto the Company will indemnify the insured in the event of an accident caused by or arising out of the use of the insured vehicle against all sums which the insured shall become legally liable to pay in respect of:-

- a) death of or bodily injury to any person including occupants carried in the insured vehicle (provided such occupants are not carried for hire or reward) but except so far as it is necessary to meet the requirements of Motor Vehicles Act, the Company shall not be liable where such death or injury arises out of and in the course of the employment of such person by the insured.
- b) damage to property other than property belonging to the insured or held in trust or in the custody or control of the insured.

PROVIDED ALWAYS that the company shall not be liable in respect of death injury or damage caused or arising beyond the limits of any carriage or thoroughfare in connection with the bringing of the load to the vehicle for loading thereon or the taking away of the load from the vehicle after unloading therefrom.

- 2. The Company will pay all costs and expenses incurred with its written consent.
- 3. In terms of and subject to the limitations of the indemnity granted by this section to the insured, the Company will indemnify any driver who is driving the vehicle on the insured's order or with insured's permission provided that such driver shall as though he/she was the insured observe fulfill and be subject to the terms exceptions and conditions of this Policy in so far as they apply.
- 4. In the event of the death of any person entitled to indemnity under this policy the Company will in respect of the liability incurred by such person indemnify his/her personal representative in terms of and subject to the limitations of this Policy provided that such personal representative shall as though such representative was the insured observe fulfill and be subject to the terms exceptions and conditions of this Policy in so far as they apply
- 5. The Company may at its own option

- a) arrange for representation at any Inquest or Fatal Inquiry in respect of any death which may be the subject of indemnity under this Policy and
- b) Undertake the defence of proceedings in any Court of Law in respect of any act or alleged offence causing or relating to any event which may be the subject of indemnity under this policy.

AVOIDANCE OF CERTAIN TERMS AND RIGHT OF RECOVERY

Nothing in this Policy or any endorsement hereon shall affect the right of any person indemnified by this Policy or any other person to recover an amount under or by virtue of the provisions of the Motor Vehicle Act. But the insured shall repay to the Company all sums paid by the Company which the Company would not have been liable to pay but for the said provisions.

APPLICATION OF LIMITS OF INDEMNITY

In the event of any accident involving indemnity to more than one person any limitation by the terms of this Policy and/or of any endorsement thereon of the amount of any indemnity shall apply to the aggregate amount of indemnity to all persons indemnified and such indemnity shall apply in priority to the insured.

PERSONAL ACCIDENT COVER FOR OWNER-DRIVER

Subject otherwise to the terms exceptions conditions and limitation of this policy The Company undertakes to pay compensation as per the following scale for bodily injury/death sustained by the owner-driver of the vehicle, in direct connection with the vehicle insured or whilst driving or mounting into/dismounting from the vehicle insured or whilst travelling in it as a co-driver, caused by violent accidental external and visible means which independent of any other cause shall within six calendar months of such injury result in:

Nature of Injury	Scale of Compensation
(i) Death	100%
(ii) Loss of two limbs or sight of two eyes or one limb and sight of one eye	100%
(iii) Loss of one limb or sight of one eye	50%
(iv) Permanent total disablement from injuries other than named above.	100%

- a) compensation shall be payable under only one of the items (i) to (iv) above in respect of the owner-driver arising out of any one occurrence and the total liability of the insurer shall not in the aggregate exceed the sum of Rs. 100000 during any one period of insurance.
- b) no compensation shall be payable in respect of death or bodily injury directly or indirectly wholly or in part arising or resulting from or traceable to (1) intentional self injury suicide or attempted suicide physical defect or infirmity or (2) an accident happening whilst such person is under the influence of intoxicating liquor or drugs.
- c) Such compensation shall be payable directly to the insured or to his/her legal representatives whose receipt shall be the full discharge in respect of the injury to the insured.

Signature valid

Digitally signed by SUBRATA MONDAL
Date: 2018.10.26 18:07:24 IST
Reason: Valid Policy Copy
Location: IFFCO Tokio General Insurance Company Ltd, India

1) "Policy Issuing Office: Delhi", 2) "Consolidated Stamp Duty deposited as per the order of Government of National Capital Territory of Delhi"
FOR CLAIMS CALL 1800 103 5499(Toll Free), 0124-4285499 or SMS "CLAIM" to 56161



(64)

Future Secure Motor Insurance Policy- PACKAGE
CERTIFICATE OF INSURANCE CUM POLICY SCHEDULE - Form 51 of the Central Motor Vehicles Rules, 1989
Policy Servicing : Off Code-12, Future Generali India Insurance Co Ltd, 303-310, 3rd floor, Kailash Building, K.G. Marg, Connaught Place, Delhi, Pincode- 110001., Tel No: 011-42660300

Policy No. : 2018-V6018293-FPV	Period of Insurance : From 00:01 hrs of 22/12/2018 To Midnight of 21/12/2019.
Insured : DIRECTOR AIIMS	Covernote No : - Dated: Zone: A
Address : AIIMS ANSARI NAGAR, NEW, DELHI, SOUTH WEST, DELHI, 110029	Intermediary Name/Code : PRAVEEN KUMAR SHARMA / 60054939
	Telephone(Mob,Hom) : 9899173322/9899173322
	Email ID : bhagwan@insuranceshoppee.in
GSTIN Number : -	FGI GSTIN Number : 07AABCF0191R1ZB

INSURED MOTOR VEHICLE DETAILS AND PREMIUM COMPUTATION

Registration No., RTA Location	Make/Model of Vehicle	Engine No.	Chassis No.	
DL12CK8955 DELHI	MARUTI CIAZ VDI PLUS SHVS	2932568	MA3FXEB1S00253640	
Year of Manufacture	Cubic Capacity	Type of Body	Seating Capacity	Premium
2016	1248	Saloon	5	10,341.00

DRIVERS CLAUSE :- Any person including the 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 :- As per Motor Vehicle Rules, 1989 :- The Policy covers use of the vehicle for any purpose other than: a) Hire or Reward, b) Carriage of goods (other than samples or personal luggage), c) Organized racing, d) Pace making, e) Speed testing, f) Reliability Trials, g) Any purpose in connection with Motor Trade.

Geographical Area : INDIA

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 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 be good. For full details on coverage, terms, conditions and exclusions, please refer the standard policy wordings attached with this schedule.

IMPORTANT - 1) All other Terms, Conditions and Exclusions as per attached Policy Wordings. **2)** In case of payment by cheque, in the event of dishonor of cheque for any reason whatsoever, insurance cover provided under this document automatically stands cancelled from the inception irrespective of whether a separate communication is sent or not. ****NCB has been allowed 20 % on the basis of your declaration of 'No Claims' in your expiring policy. In case, we find that this declaration is incorrect and/or false, all benefits under the Policy in respect of Section I of the policy will stand forfeited.**

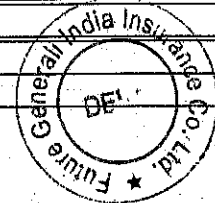
LIMITS OF LIABILITY

Under Section II-I (i) : Death of or bodily injury - Such amount as is necessary to meet the requirements of Motor Vehicles Act, 1988.	Under Section II-I (ii) : Damage to Third Party Property- ₹ 750000 /- in respect of any one claim or series of claims arising out of one event.
Under Section III : PA Owner - Driver as per premium computation table	Compulsory Deductible Under Sec I - ₹ 1,000.00

Hypothecation Agreement with:- NIL

SPECIAL CONDITIONS - NIL

ADDITIONAL EXCESS - NIL



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Policy No : 2018-V6018293-FPV **Period Of Insurance : From 00:01 hrs of 22/12/2018 To Midnight of 21/12/2019**

UNINSURED/DECLARED VALUE					
For Vehicle-₹	For Non Elec Accessories - ₹	For Side Car-₹	For Elec Accessories- ₹	For Bi-Fuel Kit (CNG/LPG) - ₹	Total Value-₹
636,440	-	-	-	-	636,440

SCHEDULE OF PREMIUM

PARTICULARS	₹	₹
A-OWN DAMAGE		
Basic Premium on Vehicle	7,313.02	
**Less : No Claim Discount 20%	1,462.60	
Total Own Damage Premium (A) (rounded off)		5,850.00
B-LIABILITY		
Basic Premium including Premium for TPPD	2,863.00	
Add : Legal Liability to Paid Driver/Cleaner/Employees (No. of persons 1)	50.00	
Total Liability Premium (B)		2,913.00
Total Annual Premium (A+B)		8,763.00
Total Premium for the Policy Period		8,763.00
Goods and Service Tax		1,577.34
Total Premium (rounded off)		10,341.00

Class of Vehicle: Private Car Subject to Endorsement Nos. 22, 28,

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 M.V. Act, 1988.

For **FUTURE GENERALI INDIA INSURANCE CO. LTD.**

Receipt No : Z8907741
Date of Issue : 21/12/2018
Place of Issuance : Mumbai
*Address as mentioned below

(Authorized Signatory)

Note: This document is digitally signed by Sharada Ramakrishnan, Authorised Signatory of Future Generali India Insurance Company Limited on 21/12/2018

For registration of your Motor Claims SMS MOTORCLAIM to 9222211100 (Standard SMS charges applicable)
The stamp duty of Rs. 0.50/- paid by Letter Of Authorisation CSD/118/2018/3179/18, dated 16/08/2018. Mudrank - 2017/C.R.97/M-1, dated 09/01/2018.

Product UIN : IRDAN132P0001V04201213



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Future Secure Motor Insurance Policy- PACKAGE

CERTIFICATE OF INSURANCE CUM POLICY SCHEDULE - Form 51 of the Central Motor Vehicles Rules, 1989

Policy Servicing : Off Code-12, Future Generali India Insurance Co Ltd, 303-310, 3rd floor, Kailash Building, K.G. Marg, Connaught Place, Delhi, Pincode- 110001., Tel No: 011-42660300	
Office	
Policy No. : 2018-V6018262-FPV	Period of Insurance : From 00:01 hrs of 22/12/2018 To Midnight of 21/12/2019.
Insured : DIRECTOR AIIMS	Covernote No : - Dated: Zone: A
Address : AIIMS ANSARI NAGAR, NEW, DELHI, SOUTH WEST, DELHI, 110029	Intermediary Name/Code : PRAVEEN KUMAR SHARMA / 60054939
	Telephone(Mob, Hom) : 9899173322/9899173322
	Email ID : bhagwan@insuranceshoppee.in
GSTIN Number : -	FGI GSTIN Number : 07AABCF019IR1ZB

INSURED MOTOR VEHICLE DETAILS AND PREMIUM COMPUTATION

Registration No., RTA Location	Make/Model of Vehicle	Engine No.	Chassis No.	
DL12CK9036 DELHI	MARUTI CIAZ VDI PLUS SHVS	2957974	MA3FXEB1S00253546	
Year of Manufacture	Cubic Capacity	Type of Body	Seating Capacity	Premium
2016	1248	Saloon	5	10,341.00

DRIVERS CLAUSE :- Any person including the 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 - As per Motor Vehicle Rules, 1989 :- The Policy covers use of the vehicle for any purpose other than: a) Hire or Reward, b) Carriage of goods (other than samples or personal luggage), c) Organized racing, d) Pace making, e) Speed testing, f) Reliability Trials, g) Any purpose in connection with Motor Trade.

Geographical Area : INDIA

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 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 be good. For full details on coverage, terms, conditions and exclusions, please refer the standard policy wordings attached with this schedule.

IMPORTANT - 1) All other Terms, Conditions and Exclusions as per attached Policy Wordings. 2) In case of payment by cheque, in the event of dishonor of cheque for any reason whatsoever, insurance cover provided under this document automatically stands cancelled from the inception irrespective of whether a separate communication is sent or not. **NCB has been allowed 20 % on the basis of your declaration of 'No Claims' in your expiring policy. In case, we find that this declaration is incorrect and/or false, all benefits under the Policy in respect of Section I of the policy will stand forfeited.

LIMITS OF LIABILITY

Under Section II-I (i) : Death of or bodily injury - Such amount as is necessary to meet the requirements of Motor Vehicles Act, 1988.	Under Section II-I (ii) : Damage to Third Party Property- ₹ 750000 /- in respect of any one claim or series of claims arising out of one event.
Under Section III : PA Owner – Driver as per premium computation table.	Compulsory Deductible Under Sec I - ₹ 1,000.00

Hypothecation Agreement with:- NIL

SPECIAL CONDITIONS - NIL

ADDITIONAL EXCESS - NIL



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Policy No : 2018-V6018262-FPV **Period Of Insurance : From 00:01 hrs of 22/12/2018 To Midnight of 21/12/2019**

INSURED'S DECLARED VALUE					
For Vehicle-₹	For Non Elec Accessories - ₹	For Side Car-₹	For Elec Accessories- ₹	For Bi-Fuel Kit (CNG/LPG) - ₹	Total Value-₹
636,445	-	-	-	-	636,445

SCHEDULE OF PREMIUM

PARTICULARS	₹	₹
A-OWN DAMAGE		
Basic Premium on Vehicle	7,313.07	
**Less : No Claim Discount 20%	1,462.61	
Total Own Damage Premium (A) (rounded off)		5,850.00
B-LIABILITY		
Basic Premium including Premium for TPPD	2,863.00	
Add : Legal Liability to Paid Driver/Cleaner/Employees (No. of persons 1)	50.00	
Total Liability Premium (B)		2,913.00
Total Annual Premium (A+B)		8,763.00
Total Premium for the Policy Period		8,763.00
Goods and Service Tax		1,577.34
Total Premium (rounded off)		10,341.00

Class of Vehicle: Private Car Subject to Endorsement Nos. 22, 28,

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 M. V. Act, 1988.

For **FUTURE GENERALI INDIA INSURANCE CO. LTD.**

Receipt No : Z8907741
Date of Issue : 21/12/2018
Place of Issuance : Mumbai
*Address as mentioned below



Note: This document is digitally signed by Sharada Ramakrishnan, Authorised Signatory of Future Generali India Insurance Company Limited on 21/12/2018



For registration of your Motor Claims SMS MOTORCLAIM to 9222211100. (Standard SMS charges applicable)

The stamp duty of Rs. 0.50/- paid by Letter Of Authorisation CSD/118/2018/3179/18, dated 16/08/2018. Mudrank - 2017/C.R.97/M-1, dated 09/01/2018.

Product UIN : IRDAN132P0001V04201213



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		 IFFCO-TOKIO GENERAL INSURANCE CO. LTD Regd. Office: IFFCO Sadan C1 Distt. Centre, Saket, New Delhi - 110017 TWO WHEELER POLICY CERTIFICATE OF INSURANCE CUM SCHEDULE TAX INVOICE Corporate Identification Number (CIN) U74899DL2000PLC107621, IRDA Reg. No. 106		Servicing Office IFFCO TOKIO GEN INSU. CO. LTD. 34 TH FLOOR, NEHRU PLACE NEHRU PLACE NEW DELHI NEW DELHI INDIA 110019 General Insurance Services: 9971 GSTIN : 07AAACI7573H1ZE Phone #: 01149403378 Agent Name: KUMAR, VINOD Agent #: 16001141 Agent Mobile #: NA	
				Insured's Name: A.I.I.M.S.F Address: A.I.I.M.S.F ANSARI NAGAR NEW DELHI 110029 SOUTH NEW DELHI INDIA Pin Code 110029 Phone #: 9612365478 Cover Note #	
State Code: 07	State Name: INDIA	DELHI	GSTIN UIN	Policy #: 1-Z6HB591	P400 Policy #: M5061479
Country: INDIA				Unique Invoice No: 1-Z6HB591	Status Check: Inforce
				Date of Issuance: 21/12/2018 17:30:33	Period of Insurance: From: 22/12/2018 00:00:00 To: Midnight On 21/12/2019 23:59:59
				Geographical Area: Within India Only	Status Check: Inforce

Insured Motor Vehicle Details & Premium Calculation									
Registration Mark & No.	Year of Manuf.	Type of Body	CC	Coverage	IDV in Rs.	Non Elect. Acc.	Engine No.	Seating Capacity as per RC	
DL10SR5899	2015	ROYAL ENFIELD CLASSIC 350	350	Package	93300.00	Non Electrical Accessories are not covered as its value is 0	OFK912872	2	
		Make of Vehicle					Chassis No.		
							OFK912872		

Registration Authority		Vehicle	Side Car	Accessories	Eleo./Elect. Acc.	Bi-Fuel Kit	Total Value	Net Premium Rs. (for 1 years)	
		93300.00	0.00	0.00	0.00	0.00	93300.00	2535.19	
		A. Own Damage Premium (Rs.)						B. Third Party Premium (Rs.)	
Basic Premium				1672.57	Basic Premium		985.00		
Side Car Premium				0.00	BI Fuel Kit (MT 25)		0.00		
Electrical Accessories (MT 24)				0.00	PA Owner/Driver CSI Rs 100000		0.00		
Accessories (MT 33)				0.00					
BI Fuel Kit (MT 25)				0.00					
Add:					Add:				
Rallies (MT 31)				0.00	Legal Liability to Driver (MT 28)		50.00		
Foreign Vehicle Loading (MT 19)				0.00	Legal Liability to Employee (MT 29)		0.00		
Geographical Area Extension (MT 1)				0.00	PA to Passenger (MT 15)		0.00		
Driving/Tullons				0.00	Rallies (MT 31)		0.00		
Fiber Glass Fuel Tank				0.00	Geographical Area Extension (MT 1)		0.00		
Additional Loading				0.00					
Voluntary Excess Less 0% (MT 22A)				0.00	Less:				
Anti Theft Device (MT 10)				0.00	Third Party Property Damage (MT 20)		0.00		
Automobile Association (MT 8)				0.00	Limit of Liability Under Section II-I (B)				
Handicap Discount (MT 12)				0.00					
Vehicle Use (MT 13)				0.00					
No Claim Bonus Discount				(20%) -334.57					
No Claim Compensation Discount				0.00					
Any Other Loading/Discount				(-18.8%) -224.83	Any Other Loading Discount				
Net (A)				1113.47	Net (B)		1035.00		
Co-Insurance Details					Total Premium Taxable Value (A+B) for 1 years		Rs. 2148.46		
Co-insurer 2					Premium Paid Total Invoice Value Rs. (for 1 years)		Rs. 2535.18		
Percentage		CGST 9.00		SGST 9.00		UTGST		IGST	
Amount		193.36		193.36				CESS	

Since you, as Insured, have declared that you do not have a valid driving license, the PA coverage for Owner-Driver will not be applicable. In case, you obtain driving license during the currency of the policy, you need to endorse the coverage by Payment of Premium.

Under Hire Purchase/Hypothecated/Lease Agreement with NA
 Subject to IMT Endorsement Nos. 28

Limitation To Use: Use only for social domestic and pleasure purpose and for the insured's business or profession. The policy does not cover use for hire or reward, tuition, racing, pace-making, reliability trails, speed testing, carriage of goods (other than samples or personal luggage) in connection with any trade or business or use for any purpose in connection with Motors Trade.

Driver Clause: Any person including insured: provided that the person driving holds and 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

The preceding year 20% Preceding two consecutive year 25% Preceding three consecutive year 35% Preceding four consecutive year 45% Preceding five consecutive year 50%

Notwithstanding anything to the contrary contained in the policy, it is hereby agreed, understood and warranted that the No Claim Bonus (NCB) allowed under this policy is subject to the fact that the Own Damage claim experience for your insured vehicle or your earlier vehicle (in case of transfer of No Claim Bonus (NCB) from the earlier vehicle) in the Previous year policy (s) was Nil. Accordingly you give the consent and accept that the No Claim Bonus (NCB) allowed under this current policy for insured vehicle is based on the above Nil claim history. However if we find that the basis of availing the "No Claim Bonus" (NCB) under the Current policy is incorrect, then we will impose suitable damages at the time of claim under Own Damage section of the policy, which may at our discretion include forfeiture of all benefits under the Own Damage section of the policy. In case you find that the No Claim Bonus (NCB) under the present policy is not correct, then you may please deposit the amount for No Claim Bonus (NCB) to us within 10 (Ten) days from the date of the issuance of the policy, for the continuation of benefits under the Own Damage section of the policy.

No claim bonus will only be allowed, provided the policy is renewed within 90 days of the expiry date of the previous policy.

Please note that the above premium is likely to be changed with effect from 1-4-2018 in respect of Third Party section of the policy as per IRDA guidelines as well as Service Tax. In case the premium rates and Service Tax are revised you are requested to give the revised increased premium in order to avail the continuity of benefits under your Motor Insurance Policy.

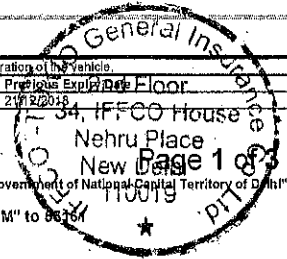
PUC Details:

Limit of Liability	Under Section II-(i) Such amount as is necessary to meet the requirements of the Motor Vehicles Act, 1988	Imposed Excess:	Imposed Excess 0% of the claim amount subject to minimum of Rs. 500
	Under Section II-(ii) As per premium computation table	Total Loss:	Total Loss: 500% of the claim amount subject to minimum of Rs. 1500
	Under Section III PA Owner/Driver as per premium computation table	Voluntary Excess:	Voluntary Excess:
Compulsory Excess	Compulsory Excess (MT 22) Rs.100		

Inspection Status: Inspection Date: Inspection Ref No.: Inspecting Agency:

The benefit under the policy will not be payable unless the policy is endorsed with proper registration No. of the vehicle within a maximum period of 7 days from the date and time of the Registration of the vehicle.

Previous Policy No. 3550031171000005 Previous Insurer Name and Address NATIONAL INSURANCE CO. LTD SAME SAME NEW DELHI NEW DELHI NEW DELHI 110029 Previous Expiry Date Floor 34, IFFCO House Nehru Place New Delhi 110019



Validity unknown
 Digitally signed by SUBRATA MONDAL
 Date: 2018.12.21 17:33:39 (IST)
 Reason: Valid Policy Copy
 Location: IFFCO Tokio General Insurance Company Ltd, India

1) "Policy Issuing Office: Delhi", 2) "Consolidated Stamp Duty deposited as per the order of Government of National Capital Territory of Delhi"
 FOR CLAIMS CALL 1800 103 6499 (Toll Free), 0124-4285499 or SMS "CLAIM" to 98761

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1. I hereby certify that the policy to which the certificate related as well as the certificate of insurance are issued in accordance with provisions of Chapter X, XI of MV act 1988

2. Intends that in case of Dishonor of premium cheque, This document stands automatically cancelled "AB-INITIO"

3. Important Notice: This 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 motor vehicle act 1988 is recoverable from the insured. See the clause headed "avoidance of certain terms and right of recovery"

Receipt Particulars:	Pay Method	Receipt Amount	Instrument #	Instrument Date	STATE BANK OF INDIA
	CHEQUE	2535.00	968892	20/12/2018	
Amount Received					
In the Event Of dishonor of premium cheque, policy stands automatically cancelled ab-initio.					

Bank No. S. FINE. AARU/7573HST001
For IFFCO-TOKIO General Insurance Co. Ltd
Subrata Mondal, House No. 34, IFFCO Floor, New Delhi 110019
Authorised Signatory

Policy Wording for Two-Wheelers

Whereas the insured by a proposal and declaration dated as stated in the Schedule which shall be the basis of this contract and is deemed to be incorporated herein has applied to the Company for the insurance hereinafter contained and has paid the premium mentioned in the schedule as consideration for such insurance in respect of accidental loss or damage occurring during the period of insurance.

NOW THIS POLICY WITNESSETH: That subject to the Terms, Exceptions and Conditions contained herein or endorsed or expressed hereon, **LOSS OF OR DAMAGE TO THE VEHICLE INSURED (OWN DAMAGE)**

The company will indemnify the insured against loss or damage to the vehicle insured hereunder and / or its accessories whilst thereon

- i. by fire explosion self ignition or lightning;
- ii. by burglary housebreaking or theft;
- iii. by riot and strike;
- iv. by earthquake (fire and shock damage);
- v. by flood typhoon hurricane storm tempest inundation cyclone hailstorm frost;
- vi. by accidental external means;
- vii. by malicious act;
- viii. by terrorist activity;
- ix. whilst in transit by road rail in land-waterway lift elevator or air;
- x. by landslide rockslide.

Subject to a deduction for depreciation at the rates mentioned below in respect of parts replaced:

- 1) For all rubber / nylon / plastic parts, tyres and tubes, batteries and air bags - 50%
- 2) For fibre glass components - 30%
- 3) For all parts made of glass - Nil
- 4) Rate of depreciation for all other parts including wooden parts will be as per the following schedule

AGE OF VEHICLE	% OF DEPRECIATION
Not exceeding 6 months	Nil
Exceeding 6 months but not exceeding 1 year	5%
Exceeding 1 year but not exceeding 2 years	10%
Exceeding 2 years but not exceeding 3 years	15%
Exceeding 3 years but not exceeding 4 years	25%
Exceeding 4 years but not exceeding 5 years	35%
Exceeding 5 year but not exceeding 10 years	40%
Exceeding 10 years	50%

- (a) consequential loss, depreciation, wear and tear, mechanical or electrical breakdown, failures or breakages;
- (b) damage to tyres and tubes unless the vehicle is damaged at the same time in which case the liability of the company shall be limited to 50% of the cost of replacement, and
- (c) any accidental loss or damage suffered whilst the insured or any person driving the vehicle with the knowledge and consent of the insured is under the influence of intoxicating liquor or drugs. In the event of the vehicle being disabled by reason of loss or damage covered under this Policy the Company will bear the reasonable cost of protection and removal to the nearest repairer and redelivery to the insured but not exceeding in all Rs. 300/- in respect of any one accident.

The insured may authorise the repair of the vehicle necessitated by damage for which the Company may be liable under this Policy provided that:

- a) the estimated cost of such repair including replacements, if any does not exceed Rs. 150/-;
- b) the Company is furnished forthwith with a detailed estimate of the cost of repairs; and
- c) the insured shall give the Company every assistance to see that such repair is necessary and the charges are reasonable.

SUM INSURED - INSURED'S DECLARED VALUE (IDV)

The Insured's Declared Value (IDV) of the vehicle will be deemed to be the 'SUM INSURED' for the purpose of this policy which is fixed at the commencement of each policy period for the insured vehicle.

The IDV of the vehicle (and side on/accessories if any fitted to the vehicle) is to be fixed on the basis of the manufacturer's listed selling price of the brand and model as the vehicle insured at the commencement of insurance/renoval and adjusted for depreciation (as per schedule below).

The schedule of age-wise depreciation is shown below is applicable for the purpose of Total Loss/Constructive Total Loss (TL/CTL) claims only. This will be applicable on the ex showroom price.

AGE OF VEHICLE	% OF DEPRECIATION FOR FIXING IDV
Not exceeding 6 months	5%
Exceeding 6 months but not exceeding 1 year	15%
Exceeding 1 year but not exceeding 2 years	20%
Exceeding 2 years but not exceeding 3 years	30%
Exceeding 3 years but not exceeding 4 years	40%
Exceeding 4 years but not exceeding 5 years	50%

IDV of vehicles beyond 5 years of age and of obsolete models of the vehicles (i.e. models which the manufacturers have discontinued to manufacture) is to be determined on the basis of an understanding between the insurer and the insured. IDV shall be treated as the 'Market Value' throughout the policy period without any further depreciation for the purpose of Total Loss (TL)/Constructive Total Loss (CTL) claims.

The insured vehicle shall be treated as a CTL if the aggregate cost of retrieval and/or repair of the vehicle, subject to terms and conditions of the policy exceeds 75% of the IDV of the vehicle.

LIABILITY TO THIRD PARTIES

1. Subject to the limits of liability as laid down in the Schedule hereto the Company will indemnify the insured in the event of an accident caused by or arising out of the use of the insured vehicle against all sums which the insured shall become legally liable to pay in respect of:-

- a) death of or bodily injury to any person including occupants carried in the insured vehicle (provided such occupants are not carried for hire or reward) but except so far as it is necessary to meet the requirements of Motor Vehicles Act, the Company shall not be liable where such death or injury arises out of and in the course of the employment of such person by the insured.
- b) damage to property other than property belonging to the insured or held in trust or in the custody or control of the insured.

PROVIDED ALWAYS that the company shall not be liable in respect of death injury or damage caused or arising beyond the limits of any carriageway or thoroughfare in connection with the bringing of the load to the vehicle for loading thereon or the taking away of the load from the vehicle after unloading there from.

2. The Company will pay all costs and expenses incurred with its written consent.

3. In terms of and subject to the limitations of the indemnity granted by this section to the insured, the Company will indemnify any driver who is driving the vehicle on the insured's order or with insured's permission provided that such driver shall as though he/she was the insured observe fulfill and be subject to the terms exceptions and conditions of this Policy in so far as they apply.

4. In the event of the death of any person entitled to indemnity under this policy the Company will in respect of the liability incurred by such person indemnify his/her personal representative in terms of and subject to the limitations of this Policy provided that such personal representative shall as though such representative was the insured observe fulfill and be subject to the terms exceptions and conditions of this Policy in so far as they apply

5. The Company may at its own option

- a) arrange for representation at any Inquest or Fatal Inquiry in respect of any death which may be the subject of indemnity under this Policy; and
- b) undertake the defence of proceedings in any Court of Law in respect of any act or alleged offence causing or relating to any event which may be the subject of indemnity under this policy.

AVOIDANCE OF CERTAIN TERMS AND RIGHT OF RECOVERY

Nothing in this Policy or any endorsement hereon shall affect the right of any person indemnified by this Policy or any other person to recover an amount under or by virtue of the provisions of the Motor Vehicle Act. But the insured shall repay to the Company all sums paid by the Company which the Company would not have been liable to pay but for the said provisions.

APPLICATION OF LIMITS OF INDEMNITY

In the event of any accident involving indemnity to more than one person any limitation by the terms of this Policy and/or of any endorsement thereon of the amount of any indemnity shall apply to the aggregate amount of indemnity to all persons indemnified and such indemnity shall apply in priority to the insured.

PERSONAL ACCIDENT COVER FOR OWNER-DRIVER

Subject otherwise to the terms exceptions conditions and limitation of this policy The Company undertakes to pay compensation as per the following scale for bodily injury/death sustained by the owner-driver of the vehicle, in direct connection with the vehicle insured or whilst driving or mounting/dismounting from the vehicle insured or whilst travelling in it as a co-driver, caused by violent accidental external and visible means which independent of any other cause shall within six calendar months of such injury result in:

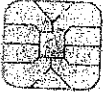
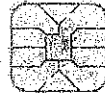
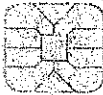
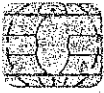
Nature of Injury	Scale of Compensation
(i) Death	100%
(ii) Loss of two limbs or sight of two eyes or one limb and sight of one eye	100%
(iii) Loss of one limb or sight of one eye	50%
(iv) Permanent total disablement from injuries other than named above.	100%

Provided always that

- a) compensation shall be payable under only one of the items (i) to (iv) above in respect of the owner-driver arising out of any one occurrence and the total liability of the insurer shall not in the aggregate exceed the sum of Rs. 1,00,000 during any one period of insurance.
- b) no compensation shall be payable in respect of death or bodily injury directly or indirectly wholly or in part arising or resulting from or traceable to (1) intentional self injury suicide or attempted suicide physical defect or infirmity or (2) an accident happening whilst such person is under the influence of intoxicating liquor or drugs.
- c) Such compensation shall be payable directly to the insured or to his/her legal representatives whose receipt shall be the full discharge in respect of the injury to the insured.

Validity unknown

Digitally signed by SUBRATA MONDAL
Date: 2018.12.21 17:33:40 IST
Reason: Valid Policy Copy
Location: IFFCO Tokio General Insurance Company Ltd, India

REGN. NO : DL10CG5449 NEWREGN DT: 21/11/2015
O SNO : 01
COLOUR : SNOW WHITECH NO : MA3EXMG1S00172260
E NO : 7106578
MFR : MARUTI SUZUKI INDIA LTD
VEH CL : Motor CarNAME : DIRECTOR
S/W/D OF : NA
ADDRESS : ALL INDIA INSTITUTE OF MEDICAL SCIE
NCES, ANSARI NAGAR, B, New Delhi, Delhi
-110029MODEL : MARUTI CIAZ VXI+
BODY : RIGID (PASSENGER CAR)
NO OF CYL : 04
MFG DT : 09/2015
FUEL : PETROL
REGD UPTO : 20/11/2030
TAX UPTO : OTT
WHEEL BASE : 002650
UNLADEN WT : 001015
SEATING C : 005
STANDING C :
CU CAP : 001373Signature
Registering Authority
RAJA GARDEN**REGN. NO : DL10CG5434** NEWREGN DT: 21/11/2015
O SNO : 01
COLOUR : SNOW WHITECH NO : MA3EXMG1S00172643
E NO : 7408777
MFR : MARUTI SUZUKI INDIA LTD
VEH CL : Motor CarNAME : DIRECTOR
S/W/D OF : NA
ADDRESS : ALL INDIA INSTITUTE OF MEDICAL SCIE
NCES, ANSARI NAGAR, New Delhi, Delhi
-110029MODEL : MARUTI CIAZ VXI+
BODY : RIGID (PASSENGER CAR)
NO OF CYL : 04
MFG DT : 09/2015
FUEL : PETROL
REGD UPTO : 20/11/2030
TAX UPTO : OTT
WHEEL BASE : 002650
UNLADEN WT : 001015
SEATING C : 005
STANDING C :
CU CAP : 001373Signature
Registering Authority
RAJA GARDEN**REGN. NO : DL10CG5425** NEWREGN DT: 21/11/2015
O SNO : 01
COLOUR : SNOW WHITECH NO : MA3EXMG1S00172279
E NO : 7106547
MFR : MARUTI SUZUKI INDIA LTD
VEH CL : Motor CarNAME : DIRECTOR
S/W/D OF : NA
ADDRESS : ALL INDIA INSTITUTE OF MEDICAL SCI
ENCES, ANSARI NAGAR, New Delhi, Delhi
-110029MODEL : MARUTI CIAZ VXI+
BODY : RIGID (PASSENGER CAR)
NO OF CYL : 04
MFG DT : 09/2015
FUEL : PETROL
REGD UPTO : 20/11/2030
TAX UPTO : OTT
WHEEL BASE : 002650
UNLADEN WT : 001015
SEATING C : 005
STANDING C :
CU CAP : 001373Signature
Registering Authority
RAJA GARDEN**REGN. NO : DL10CG5467** NEWREGN DT: 21/11/2015
O SNO : 01
COLOUR : SNOW WHITECH NO : MA3EXMG1S00172490
E NO : 7106880
MFR : MARUTI SUZUKI INDIA LTD
VEH CL : Motor CarNAME : DIRECTOR
S/W/D OF : NA
ADDRESS : ALL INDIA INSTITUTE OF MEDICAL SCI
ENCES, ANSARI NAGAR, New Delhi, Delhi
-110029MODEL : MARUTI CIAZ VXI+
BODY : RIGID (PASSENGER CAR)
NO OF CYL : 04
MFG DT : 09/2015
FUEL : PETROL
REGD UPTO : 20/11/2030
TAX UPTO : OTT
WHEEL BASE : 002650
UNLADEN WT : 001015
SEATING C : 005
STANDING C :
CU CAP : 001373Signature
Registering Authority
RAJA GARDEN**REGN. NO : DL12CK8943** NEWREGN DT: 23/12/2016
O SNO : 01
COLOUR : SNOW WHITECH NO : MA3FXEB1S00253635
E NO : 2958200
VEH CL : Motor Car
MFR : MARUTI SUZUKI INDIA L
TDNAME : DIRECTOR, AIIMS
S/W/D : NA
ADDR : AIIMS ANSARI NAGAR New Delhi DL 11
0029MODEL : MARUTI CIAZ DIESEL SHVS VDI+
BODY : RIGID (PASSENGER CAR)
NO OF CYL : 04
MFG DT : 11/2016
FUEL : DIESEL/HYBRID
REGD UPTO : 22/12/2026
TAX UPTO : OTT
WHEEL BASE : 002650
UNLADEN WT : 001120
SEATING C : 005
STANDING C :
CU CAP : 001248Signature
Registering Authority
VASANT VIHAR**REGN. NO : DL12CK9036** NEWREGN DT: 23/12/2016
O SNO : 01
COLOUR : SNOW WHITECH NO : MA3FXEB1S00253546
E NO : 2957974
VEH CL : Motor Car
MFR : MARUTI SUZUKI INDIA L
TDNAME : DIRECTOR, AIIMS
S/W/D : NA
ADDR : AIIMS ANSARI NAGAR New Delhi DL 11
0029MODEL : MARUTI CIAZ DIESEL SHVS VDI+
BODY : RIGID (PASSENGER CAR)
NO OF CYL : 04
MFG DT : 11/2016
FUEL : DIESEL/HYBRID
REGD UPTO : 22/12/2026
TAX UPTO : OTT
WHEEL BASE : 002650
UNLADEN WT : 001120
SEATING C : 005
STANDING C :
CU CAP : 001248Signature
Registering Authority
VASANT VIHAR**REGN. NO : DL12CK8969** NEWREGN DT: 23/12/2016
O SNO : 01
COLOUR : SNOW WHITECH NO : MA3FXEB1S00253557
E NO : 2957992
VEH CL : Motor Car
MFR : MARUTI SUZUKI INDIA L
TDNAME : DIRECTOR, AIIMS
S/W/D : NA
ADDR : AIIMS ANSARI NAGAR New Delhi DL 11
0029MODEL : MARUTI CIAZ DIESEL SHVS VDI+
BODY : RIGID (PASSENGER CAR)
NO OF CYL : 04
MFG DT : 11/2016
FUEL : DIESEL/HYBRID
REGD UPTO : 22/12/2026
TAX UPTO : OTT
WHEEL BASE : 002650
UNLADEN WT : 001120
SEATING C : 005
STANDING C :
CU CAP : 001248Signature
Registering Authority
VASANT VIHAR**REGN. NO : DL12CK8955** NEWREGN DT: 23/12/2016
O SNO : 01
COLOUR : SNOW WHITECH NO : MA3FXEB1S00253640
E NO : 2932568
VEH CL : Motor Car
MFR : MARUTI SUZUKI INDIA L
TDNAME : DIRECTOR, AIIMS
S/W/D : NA
ADDR : AIIMS ANSARI NAGAR New Delhi DL 11
0029MODEL : MARUTI CIAZ DIESEL SHVS VDI+
BODY : RIGID (PASSENGER CAR)
NO OF CYL : 04
MFG DT : 11/2016
FUEL : DIESEL/HYBRID
REGD UPTO : 22/12/2026
TAX UPTO : OTT
WHEEL BASE : 002650
UNLADEN WT : 001120
SEATING C : 005
STANDING C :
CU CAP : 001248Signature
Registering Authority
VASANT VIHAR

REGN. NO : DL10SR5947 NEW

REGN DT : 24/11/2015 CH NO : ME3U3S5C0FK902307
 O SNO : 01 E NO : U3S5C0FK902307
 COLOUR : ELECTRA BLACK MFR : ROYAL-ENFIELD (UNIT OF EICHER)
 VEH CL : M-Cycle/Scooter



NAME : A.I.M.S.
 SW/D OF : NA
 ADDRESS : A.I.M.S. ANSARI NAGAR, New Delhi,
 Delhi-110029

MODEL : BULLET 350-ES
 BODY : MOTORCYCLE
 NO OF CYL : 01 WHEEL BASE : 001370
 MFG DT : 09/2015 UNLADEN WT : 000187
 FUEL : PETROL SEATING C : 002
 REGD UPTO : 25/11/2030 STANDING C :
 TAX UPTO : 0TT CU CAP : 000346

Signature
 Registering Authority
 RAJA GARDEN

REGN. NO : DL10SR5899 NEW

REGN DT : 24/11/2015 CH NO : ME3U3S5C0FK912872
 O SNO : 01 E NO : U3S5C0FK912872
 COLOUR : ELECTRA BLACK MFR : ROYAL-ENFIELD (UNIT OF EICHER)
 VEH CL : M-Cycle/Scooter



NAME : A.I.M.S.F.
 SW/D OF : NA
 ADDRESS : A.I.M.S. ANSARI NAGAR, New Delhi,
 Delhi-110029

MODEL : BULLET 350-ES
 BODY : MOTORCYCLE
 NO OF CYL : 01 WHEEL BASE : 001370
 MFG DT : 09/2015 UNLADEN WT : 000187
 FUEL : PETROL SEATING C : 002
 REGD UPTO : 25/11/2030 STANDING C :
 TAX UPTO : 0TT CU CAP : 000346

Signature
 Registering Authority
 RAJA GARDEN

REGN. NO : DL10SD7064 NEW

REG. DT : 19/11/2014 O SNO : 01
 CH. NO : MBLJA05EMIE9K10677 MFG CD : HERO M
 E NO : JA05EGE9K10920 COLOR : BLACK
 CLASS : MGYL M



NAME : DIRECTOR, AIIMS
 SW/D OF : NA
 ADDRESS : ANSARI NAGAR

NEW DELHI 110029

MODEL : SUP SPL 13 DRM SBF
 BODY : SCLO NO. OF CYL : 1
 WHEEL BASE : UNLADEN WT : 121
 MFG DT : 12/2014 SEATING C : 2
 FUEL : PETROL STANDING C :
 REG UPTO : 17/11/2029 CU CAP : 124.7
 TAX UPTO : 0TT

Signature
 Registering Authority
 RAJA GARDEN