HDFC ERGO General Insurance Company Limited

Proposal Form cum Transcript Letter For Standalone Motor Own Damage Cover - Private Car

Proposal No. PMTB012521671022

PMTB012521671022

MR MR SHARAD SHANKAR GAIKWAD
SIDHIVINAYAK NAGAR AP SHIKRAPUR TAL SHIRUR PUNE PUNE - 412208
MAHARASHTRA - Tel. 77XXXXXXX9

Vehicle Details			
Make	MARUTI		
Model	BREZZA-LXI CNG		
Registration No	**MH-12-WK-2492**		
RTO	PUNE		
Chassis No.	MA3RYHK1SRA362415		
Cubic Capacity	1462	Seats	5
Year of Manufacture	2024	Body Type	SUV
Engine No.	K15CN9418307		

Email ID : jaxxxxxxxxxx85@gxxxx.com

Proposal Details	
Proposal No.	**202501240103622**
Period of Insurance	**From 02 Feb, 2025 16:27 hrs To 01 Feb, 2026 23:59**
Issuance Date	
Invoice No.	012521671022
Customer Id	101033862036

Policy Year	Policy Period	For the Vehicle (₹)	Trailer (₹)	Non Electrical Acc. (₹)	Electrical Acc. (₹)	CNG/LPG Kit (₹)	Total IDV (₹)
Year 1	From 02/02/2025 To 01/02/2026	856553	0	0	0	0	856553

Own Damage Policy Period				Liability Policy Period			
From Date & Time	02/02/2025 16:27 hrs	**To Date & Time**	01/02/2026 Midnight	**From Date & Time**	02/02/2025 16:27 hrs	**To Date & Time**	01/02/2026 Midnight

Premium Details (₹)

Own Damage Premium(a)	(₹)	**Liability Premium(b)**	(₹)
Basic Own Damage	5624	**Total Premium (a+b)**	14814
Add:Others	118	GST 18% : Central Tax 9% (₹1333.5) + State Tax 9% (₹1333.5)	2667
Total Basic Premium	5742		
Less: No Claim Bonus (20%)	1148		
Total - Less	1148		
Add on Coverages			
Zero Depreciation IRDAN125RP0001V01201920/A0014V01201920	5139		
Emergency Assistance Cover IRDAN125RP0001V01201920/A0013V01201920	50		
Engine and Gear box Protection IRDAN125RP0001V01201920/A0006V01201920	1542		
Cost of Consumable Items IRDAN125RP0001V01201920/A0007V01201920	1028		
Return to Invoice - A. Purchase Invoice value - (IRDAN125RP0001V01201920/A0010V02202324)	1713		
Emergency Assistance Wider IRDAN125RP0001V01201920/A0014V01201920	499		
Loss of Personal Belonging - IRDAN125RP0001V01201920/A0025V01202122 (IRDAN146RPMT0041V01202425/A0052V01202425)	249		
Total - Add on	10220		
Net Own Damage Premium (a)	14814	**Total Premium**	17481

Geographical Area	India	**Compulsory Deductible (IMT-22)**	0	**Voluntary Deductible (IMT-22A)**	0

Previous Policy No.	MOBL443099000100	**Valid**	02/02/2024 to 01/02/2025 of ROYAL SUNDARAM GENERAL INSURANCE	**NCB**	0%

Policy Holder declare that no claim has been made in the previous year policy. If declaration found incorrect, benefits under the present policy in respect of own damage section will stand forfeited.

Compulsory PA cover for owner driver has not been provided to the insured basis his/her declaration of not holding an effective driving license Or having Alternate PA / Stand alone CPA policy with minimum sum insured of Rs 15 Lakhs.

Hypothecated(IMT-7) with:STATE BANK OF INDIA,Pune

Broker Name : PROBUS INSURANCE BROKER PRIVATE LTD Broker Code : 202006445541 Tel No. : 91-7304332968

Anti rebate clause

Prohibition of Rebates (Section 41 of Insurance Act, 1938 as amended) : 1. No person shall allow or offer to allow, either directly or indirectly, as an inducement to any person to take out or renew or continue an insurance in respect of any kind of risk relating to lives or property in India, any rebate of the whole or part of the commission payable or any rebate of the premium shown on the policy, nor shall any person taking out or renewing or continuing a policy accept any rebate, except such rebate as may be allowed in accordance with the published prospectuses or tables of the insurer: provided that acceptance by an insurance agent of commission in connection with a policy of life insurance taken out by himself on his own life shall not be deemed to be acceptance of a rebate of premium within the meaning of this sub-section if at the time of such acceptance the insurance agent satisfies the prescribed conditions establishing that he is a bona fide insurance agent employed by the insurer.
2. Any person making default in complying with the provisions of this section shall be liable for a penalty which may extend to ten lakh rupees..

Terms and Conditions

I hereby declare that the Insured Person(s) listed in Proposal Form will abide to the following T&C:
1) I/We hereby declare that the statements made by me/us are true to the best of my / our knowledge and belief and I/we hereby agree that this declaration shall form the basis of the contract between me/us and HDFC ERGO General Insurance Company Limited.
2) I/We also declare that, if any additions or alterations are carried out after the submission of this proposal form, then the same would be conveyed to the insurers immediately.
3) I/We also shall endeavor to procure the renewal notice and pass on the same to HDFC ERGO General Insurance immediately upon the receipt of such renewal notice.
4) Any person who, knowingly and with intent to defraud the Insurance Company or other persons, files a proposal for insurance containing any false information, or conceals for the purpose of misleading, information concerning any fact material thereto, commits a fraudulent act which will render the policy voidable at the Company's sole discretion and result in a denial of insurance benefits.
GSTIN :- Motor(Comprehensive and TP):For policy issued in the name of corporate entity (proprietor, HUF, partnership, private company etc), GSTIN is printed on the policy, basis the details provided during policy issuance. For any subsequent changes or addition (i.e. if GSTIN not entered at the time of policy issuance) on policy schedule, changes shall be carried out through fresh policy issuance with prospective effect.
5) I understand the Proposal No. 202501240103622 is issued to me basis on above information.
6) IT has been declared by you that you are not a Politically Exposed Person and the source of funds to purchase this policy are from salary/business income.
Transcript Declaration : In case disagreement or objection or any other changes with respect to information and contents mentioned herein above,please contact our toll free number and register your objections / changes / disagreement to the conte nt of this transcript or you may also send us email or written correspondence at the following details within a period of 15 days from date of your receipt of this transcript along.

Disclaimer : Proposal Form and Policy Schedule have been generated basis details entered by proposer / insured on Online Platform (either on HDFCERGO.com or its affiliated Online Channels (IRDAI Licensed Intermediaries). For any modification, kindly visit URL https://www.hdfcergo.com/customer-care/customer-support.html and register your service request or write to us at care@hdfcergo.com

Customer Name: MR SHARAD SHANKAR GAIKWAD **PAN No. :** AMWPG9873B

CUSTOMER INFORMATION SHEET/KNOW YOUR POLICY

This document provides only key information about your policy. Please refer to the policy document for detailed terms and conditions.

S.No	Title	Description (Please refer to applicable Policy Clause Number in next column)	Policy Clause Number
1	Product Name	Standalone Motor Own Damage Cover - Private Car	
2	Unique Identification Number (UIN) allotted by IRDAI	UIN NO: IRDAN125RP0001V01201920	
3	Structure	Section I: indemnity basis	Section I- Sum Insured – Insured's Declared Value (Idv)
4	Interests Insured	Motor Vehicle	
5	Sum Insured / Motor Insured Declared Value Scope	Section I: 5624	Refer policy schedule
6	Policy Coverage	Covers the Private Cars against: **Section I: Loss of or Damage to the Vehicle Insured** 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 inland- waterway lift elevator or air; x. by landslide rockslide.	

7	Add-on Cover	Zero Depreciation - Claim 5139,Engine and GearBox Protector 1542,Cost of Consumables 1028,Return To Invoice 1713,Emergency Assistance 50,Emergency Assistance Wider 499,Loss of Personal Belongings cover 249	Refer policy schedule
8	Loss Participation	Workshop Generates the invoice basis the assessment given by the surveyor. - For Cashless Settlement, Insured pays his share of liability to the Workshop which includes - Compulsary deductible (As per the policy schedule) and Voluntary deductible (IMT22A), if opted as per the chosen slab and takes delivery of the vehicle. - For Reimbursement Settlement, Insured pays the entire invoice amount to Garage Workshop, HDFC ERGO will reimburse its share of liability minus the Compulsary and voluntary deductible(if applicable) to Insured's account.	
9	Exclusions	The Company shall not be liable under this Policy in respect of: Section I: 1. any accidental loss or damage and/or liability caused sustained or incurred outside the geographical area; 2. any claim arising out of any contractual liability; any liability of whatsoever nature directly or indirectly caused by or contributed to by or arising from ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel. For the purpose of this exception combustion shall include any self-sustaining process of nuclear fission 3. any accidental loss or damage or liability directly or indirectly caused by or contributed to by or arising from nuclear weapons material. 4. any accidental loss damage and/or liability directly or indirectly or proximately or remotely occasioned by contributed to by or traceable to or arising out of or in connection with war, invasion, the act of foreign enemies, hostilities or war like operations (whether before or after declaration of war) civil war, mutiny rebellion, military or usurped power or by any direct or indirect consequence of any of the said occurrences and in the event of any claim hereunder the insured shall prove that the accidental loss damage and/or liability arose independently of and was in no way connected with or occasioned by or contributed to by or traceable to any of the said occurrences or any consequences thereof and in default of such proof, the Company shall not be liable to make any payment in respect of such a claim. Section II: 1.any accidental loss damage and/or liability caused sustained or incurred whilst the vehicle insured herein is TP a. being used otherwise than in accordance with the 'Limitations as to Use' or b. being driven by or is for the purpose of being driven by him/her in the charge of any person other than a Driver as stated in the Drivers Clause	General Exceptions
10	Special Conditions and Warranties (if any)	As per policy schedule	Refer policy schedule

11	Admissibility of Claim	Following are the key parameters leading to admissibility or denial of claims: -Loss will be admissible only if occured from insured perils mentioned in policy wordings. - Report the Loss to Insurance Company without any delay. - Duty of care & loss minimization post accident. - Avoid willful Negligence and self-damage to insured vehicle. - Ensure vehicle is in best running condition - Drive the vehicle responsibly - Not to use the vehicle for any other purposes other than what is the vehicle is registered for. - Take additonal coverage before planning to take vehicle outside the defined geographical areas. Include a sample claim calculation process for retail products 1. Assessed amount by the surveyor is billed in the final invoice. 2. Surveyor processes the bill and calculates the amount payable by Inurance Company (Sample Calculation Sheet) 3. Parts in bills are categorized as per replacement, repair, labour and paint and applicable depreciation as per the Indian Motor Tariff is applied.(Parts Depreciation Sheet) 4. Deductibles as per the policy are deducted from the summary and policy benefit(Zero Depreciation, Consumables, Return to Invoice, etc) is added and final Insurance Company payable is calculated. GENERAL EXCEPTIONS (Applicable to all sections of the Policy) The Company shall not be liable under this Policy in respect of 1. any accidental loss or damage and/or liability caused sustained or incurred outside the geographical area; 2. any claim arising out of any contractual liability; 3. any accidental loss damage and/or liability caused sustained or incurred whilst the vehicle insured herein is a. being used otherwise than in accordance with the ‘ Limitations as to Use’ or b. being driven by or is for the purpose of being driven by him/her in the charge of any person other than a Driver as stated in the Driver's Clause 4. i. any accidental loss or damage to any property whatsoever or any loss or expense whatsoever resulting or arising there from or any consequential loss. ii. any liability of whatsoever nature directly or indirectly caused by or contributed to by or arising from ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel. For the purpose of this exception combustion shall include any self-sustaining process of nuclear fission 6. any accidental loss damage and/or liability directly or indirectly or proximately or remotely occasioned by contributed to by or traceable to or arising out of or in connection with war, invasion, the act of foreign enemies, hostilities or war like operations (whether before or after declaration of war) civil war, mutiny rebellion, military or usurped power or by any direct or indirect consequence of any of the said occurrences and in the event of any claim hereunder the insured shall prove that the accidental loss damage and/or liability arose independently of and was in no way connected with or occasioned by or contributed to by or traceable to any of the said occurrences or any consequences thereof and in default of such proof, the Company shall not be liable to make any payment in respect of such a claim.	
12	Policy Servicing - Claim Intimation and Processing	**1.Turnaround time for claim settlement including escalation matrix]**	Input from Claims Team

		As per PPHI guidelines on our website https://www.hdfcergo.com/docs/default-source/policies/pphi-policy.pdf 2. a) Surveyor appointment- 72 hours Pendency letters- 7 days Interim survey report- 15 days Final survey report- 30 days Additional survey report- 15 days Settlement post survey report- 30 days b) Customer Escalation Matrix Level 1 In case the Complainant has not received a response or is not satisfied with the response / resolution given / offered, then the Customer can write to: The Complaints & Grievance Cell HDFC ERGO General Insurance Company Limited D-301, 3rd Floor, Eastern Business District (Magnet Mall), LBS Marg, Bhandup (West), Mumbai – 400078, Maharashtra e-mail: grievance@hdfcergo.com • Level 2 In case the Complainant has not received a response or is not satisfied with the response / resolution given / offered by the C&G cell, then the Customer can write to the Chief Grievance Officer of the Company at the following address The Chief Grievance Officer HDFC ERGO General Insurance Company Limited D-301, 3rd Floor, Eastern Business District (Magnet Mall), LBS Marg, Bhandup (West), Mumbai – 400078, Maharashtra e-mail: cgo@hdfcergo.com • Level 3 Office of The Insurance Ombudsman	
13	Grievance Redressal and Policyholders Protection	If You have a grievance about any matter relating to the Policy, or Our decision on any matter, or the claim, You can address Your grievance as follows: 1. Our Grievance Redressal Officer If you have a grievance that you wish us to redress, you may contact us with the details of your grievance through: • Call Centre - 022 6158 2020 / 022 6234 6234 • Emails – grievance@hdfcergo.com • Contact Details for Senior Citizens: 022 6242 6226 | Email ID: seniorcitizen@hdfcergo.com Designated Grievance Officer in each branch. • Company Website – www.hdfcergo.com • Courier - Any of our Branch office or corporate office You may also approach the Complaint & Grievance (C&G) Redressal Cell at any of our branches with the details of your grievance during our working hours from Monday to Friday. If you are not satisfied with our redressal of your grievance through one of the above methods, you may contact our Head of Customer Service at The Complaint & Grievance Redressal Cell , HDFC ERGO General Insurance The Company Ltd. D-301,3rd Floor, Eastern Business District (Magnet Mall), LBS Marg, Bhandup (West), Mumbai – 400078, Maharashtra In case you are not satisfied with the response / resolution given / offered by the C&G cell, then you can write to the Chief Grievance Officer of the Company at the following address To the Chief Grievance Officer HDFC ERGO General Insurance The Company Limited D-301, 3rd Floor, Eastern Business District (Magnet Mall), LBS Marg, Bhandup (West), Mumbai - 400078, Maharashtra e-mail: cgo@hdfcergo.com HDFC ERGO General Insurance The Company Limited	Grievance Redressal

		Grievance may also be lodged at IRDAI Integrated Grievance Management System- https://bimabharosa.irdai.gov.in You may also approach the nearest Insurance Ombudsman for resolution, if your grievance is not redressed by the Company. The contact details of Ombudsman offices are below if your grievance pertains to: • Insurance claim that has been rejected or dispute of a claim on legal construction of the policy • Delay in settlement of claim • Dispute with regard to premium • Non-receipt of your insurance document You may also refer Our website www.hdfcergo.com www.hdfcergo.com/customer-care/grievances.html for detailed grievance redressal procedure.	
14	Obligations of the Policyholder	• To disclose all information correctly sought by the insurer at time of filling the proposal form • In case of any change / modification / addition to the already declared information the same shall be brought to the notice of the Insurer immediately • Disclosure of material information may affect the claim settlement.	

Declaration by the Policyholder;

I have read the above and confirm having noted the details.

Place:

Date:

(Signature of the Policyholder)

Note:

i. Insurer shall provide web-link where the product related documents including the Customer Information sheet are available on th

ii. In case of any conflict, the terms and conditions mentioned in the policy document shall prevail.

iii. Insurer to take confirmation of the Policyholder regarding receiving of the Customer Information Sheet.

HDFC ERGO General Insurance Company Limited

Frequently Asked Question's (FAQ's) - Motor Insurance

HDFC ERGO

WHAT ARE THE MAJOR COVERS UNDER THE POLICY?

Loss or Damage to the Insured Vehicle caused due to:

a. Fire, explosion, self ignition or lightning.
b Burglary, housebreaking or theft
c All act of God perils like earthquake, flood, cyclone etc
d Accidental external means, terrorism, riot and strike

Liability to Third Parties:

Provides cover for any legal liability arising out of the use of the vehicle for

a Accidental death / injury to any third party
b Any damage to property owned by third party

Personal Accident Cover:

The policy provides for a mandatory Personal Accident cover for owner driver and optional cover for passengers covering accidental death and permanent total disability

WHAT ARE THE MAJOR EXCLUSIONS OF THE POLICY?

a. General aging, wear & tear, mechanical or electrical breakdown, failure, depreciation, any consequential loss
b. Damage by a person driving without a valid license
c. Damage by a person driving under the influence of liquor or drugs
d. Loss/damage attributable to war, mutiny, nuclear risks
e. Damage to tyres and tubes, unless damaged during an accident
f. Usage on hire & reward (applicable for all classes except public commercial vehicles)
g. Loss or damage to bonnet side parts, mudguard, bumpers, lamps, tyres, tubes, headlights, paint work (applicable for all commercial vehicles; unless opted additionally)
h. Loss or damage resulting from overturning arising out of operation as a tool (applicable for mobile cranes, drilling rigs, mobile plants, navvies, shovels, grabs, rippers unless opted for additionally)
i. Loss of or damage to accessories by burglary housebreaking or theft unless the vehicle is stolen at the same time (applicable to all commercial vehicles & two wheelers)

TRANSFER OF INSURANCE (INCASE VEHICLE IS SOLD)

a. No objection letter from the previous insured
b. Form 29/30, Sale Deed OR transferred RC copy. In case of smart card, RTO transfer fee paid receipt.
c. Differential Premium if any (NCB recovery, PA to Owner - Driver etc)
d. NOC from Financier, if applicable.
e. Pre-inspection is must if transfer request date is >14 days from the endorsed RC copy date
f. Break-in loading >45 days (if applicable)

Additional Documents

a. Incase of death of Insured - a. Death Certificate b. Legal heir certificate
b. Incase of Employer to Employee transfer - a. Letter from Employer

WHAT CHANGES CAN BE DONE IN MY POLICY ENDORSEMENT

For Changes related to registration of vehicle or vehicle details like

a. Correction in registration number/ location / address
b. Correction in vehicle make & model/ cubic capacity/ seating capacity/ engine & chassis number/manufacture year

To make above changes, you need following documents:

a. Request letter for the change
b. Policy copy
c. Registration Certificate copy /Invoice Copy for change in vehicle details
d. Cheque for additional premium if applicable

For addition of electrical and non electrical accessories, CNG & LPG Kit:

a. Request letter for the change
b. Policy copy
c. Invoice copy (mandatory where value of accessory exceeds ₹ 20,000/-)
d. Endorsed Registration Certificate Copy (For CNG/LPG kit)
e. Cheque for additional premium

E-mail or Call us for additional premium details & send relevant documents copy to our customer service office

For Change of financier details (Hypothecation/Lease/Hire-Purchase)

a. Request letter for the change
b. Policy copy
c. Endorsed Registration Certificate copy
d. NOC from financier OR form 35 duly signed and stamped by financier

For any endorsments on your policy you can simply place your request on HELP Section of our website www.hdfcergo.com

HOW DO I FILE A CLAIM?

For Accidental damage to the insured vehicle (Own Damage Claims):

- Visit the '**Help**' section by clicking https://selfhelp.hdfcergo.com
- Send us a "**Hi**" on our **WhatsApp number 8169 500 500**
- Call us on our Customer Service No.: **022-62346234/ 0120-62346234**

Please keep the following details handy while intimating a claim:

a. Policy number
b. Registration details/RC copy
c. Driver's details at the time of accident including driving license number
d. FIR on a case-to-case basis
e. Repair estimate

WHAT IS THE CLAIM PROCESS?

1. If your vehicle can be driven, take it to the nearest dealer / garage.
2. Get a repair estimate, fill up the claim form and attach a copy of the registration certificate and driving license of the person driving at the time of the accident.
3. If the garage is within our network, you could avail of cashless claim facility. Pay for non accident related repairs, depreciation and deductible. We would settle the rest.
4. If the garage is outside our network, you would have to get the claim reimbursed subsequently.
5. The insured should not initiate any repairs or dismantle the vehicle before the survey is completed.

CLAIMS DOCUMENTS - For ACCIDENTAL DAMAGE TO INSURED VEHICLE

a. Duly filled and signed claim form & satisfaction voucher
b. Registration Certificate (RC)
c. Driving license of the person driving at the time of the accident
d. Policy copy , original repair estimate, repair invoice
e. Payment receipt for non-cashless claims
f. Original repair invoice for cashless claims
g. AML documents for amount more than 1 lac (PAN card, 2 passport size photo, residence proof)
h. Form 35 & original NOC from financer incase of total loss where payment is made to insured
i. A copy of police FIR/panchnama is required for TP injury / death / property damage

Additional documents required for commercial vehicles:

a. Spot survey b. Load challan c. Fitness certificate d. Route permit

CLAIMS DOCUMENTS: IN CASE OF LOSS DUE TO THEFT

a. Duly filled and signed claim form & discharge voucher (after loss settlement)
b. Original Registration Certificate (RC)
c. Original policy copy
d. Copy of FIR lodged at the nearest police station
e. All original keys & vehicle invoice copy
f. No trace report confirming that the stolen vehicle is not traceable
g. Original NOC from financer incase of hypothecation / HPA
h. Intimation to RTO for theft of vehicle
i. Duly signed RTO transfer papers (Form 26, 28,29,30,35)
j. RC extract with stolen remark from the concerned RTO after the loss
k. AML documents for amount more than 1 lac (PAN card, 2 passport size photo, residence proof)
l. Deed of subrogation cum indemnity on judicial stamp paper

Disclaimer: Where it is brought to the notice of the Company, that vehicle insured which is not a new vehicle but shown as a new vehicle with a malafide intention, claims for total loss of such vehicle would not be admissible, if there is a gap of more than 10 days from date of invoice of vehicle and the proposal date.

WHAT IS NCB?

NO CLAIM BONUS (NCB):

NCB is provided for every claim free year basis the slab as provided by Tariff.

How can I get No Claim Bonus Reserving Letter?

NCB Reserving letter can be provided only on Sale of vehicle evidenced by transferred RC copy OR Sale Deed and Form 29 & 30. The OD section of the policy needs to be transferred to the new owner or cancelled.

HOW DO I RENEW MY POLICY?

You can renew your policy via any of the below options:

a. **RENEW ONLINE**: Visit "Instant Renewal" section on our website www.hdfcergo.com to renew instantly
b. **Call** on 022 - 62346234 / 0120 - 62346234 and renew instantly
c. Courier the Cheque / Demand Draft in favor of "HDFC ERGO General Insurance Company Ltd' to our Customer service office
d. **Email** to care@hdfcergo.com

HOW TO CONTACT US?

Customer Service No	:**022 - 6234 6234 / 0120 - 6234 6234**
E-Mail	:**care@hdfcergo.com**
Write to us at (Customer service office)	:**HDFC ERGO General Insurance Company Limited** D-301, 3rd Floor, Eastern Business District (Magnet Mall), LBS Marg, Bhandup (West). Mumbai - 400078. Maharashtra.

Convenience at your fingertips

On the HELP section of our website, you can:

Get Policy Copy/ 80D Tax Certificate | Make Changes on Policy | Track Claim Status | Update Contact Details

Ver. APR2023

This document is a summary of the benefits offered. The information mentioned above is illustrative and not exhaustive. Information must be read in conjunction with the policy wordings. In case of any conflict between this document and the policy wordings, the terms and conditions mentioned in the policy wordings shall prevail.