DEVELOPMENT HOUSE, 24 Park Street , Kolkata -700016
(www.magmainsurance.com)
IRDA REG NO. 149 DATED 22nd MAY,2012
CIN: U66000WB2009PLC136327
In case of any query, assistance or claims, please contact us at 1800 266 3202
UIN: IRDAN149RP0003V01201213
PRIVATE CAR LIABILITY ONLY

Date : 02/04/2025

To,
Mrs VAISHALI GORDE
SAI PLAZA B FLAT NO 39 GUJAR MALA SHIRUR TAL SHIRUR DIST PUNE SHIRUR, PUNE,
MAHARASHTRA PIN : 412210
PUNE
MAHARASHTRA 412210
Mobile:7719882020

P0026200006/4190/100118412210

Agent/ Intermediary Name and Code:RUTUJA PANDHARINATH LIMJE POS0015357

Sub: Risk Assumption Letter

Dear Sir /Madam,

Thank you for choosing Magma General Insurance Limited as your preferred General Insurance Company. Please find enclosed Policy No. P0026200006/4190/100118, which has been issued based on the details furnished to us as below:

Insured & Vehicle Details	
Name of Insured	Mrs VAISHALI GORDE
Period of Insurance	04/04/2025 TO 03/04/2026
Vehicle Make/Model	MARUTI / SWIFT VDI ABS
RTO	PUNE
Vehicle Registration No.	MH 12 LV 7161
Vehicle Registration Date	27/04/2015
Engine No.	D13A0575910
Chassis No.	MA3FHEB1S00866840
Partial PA cover opted **Existing cover of Rs 0**	

The information received from you is reproduced in the proposal attached with this Risk Assumption Letter and your proposal has been processed accordingly. Coverage of risk is subject to realisation of the full premium post which, insurance coverage under the policy would commence. In case the premium is not received by us due to cheque dishonour or any other reason, the insurance cover shall be void ab-initio.
If you require any changes in the certificate of insurance cum policy schedule, you are requested to inform us by either writing to us at customercare@magmainsurance.com or calling our toll free helpline on 1800 266 3202. Absence of any communication from you in this regard within a period of 20 days of date of this letter, would mean that the issued policy is in order and as per your proposal. The Risk Assumption Letter is to be read in conjunction with the policy and shall be considered as null and void without the same.

Dear Customer , Magma General Insurance Limited may be storing your AML/KYC details and might require you to update the information submitted from time-to-time, in accordance with and requirements under the Master Guidelines on Anti-Money Laundering/ Counter Financing of Terrorism (AML/CFT), 2022 issued by the Insurance Regulatory Development Authority of India.

Thanking You,
Regards

For Magma General Insurance Limited

Mayank Tandon

Authorised Signatory

DEVELOPMENT HOUSE, 24 Park Street , Kolkata -700016
In case of any query, assistance or claims, please contact us at 1800 266 3202
UIN: IRDAN149RP0003V01201213

PRIVATE CAR LIABILITY ONLY
CERTIFICATE OF INSURANCE CUM SCHEDULE /TAX INVOICE

Policy Servicing Office	5TH FLOOR, BUILDING AMAR AVINASH CORPORATE CITY, BUND GARDEN ROAD, ABOVE HSBC BANK, ,PUNE -411001 ,MAHARASHTRA , PH: (1800) 2663202		
Policy No	P0026200006/4190/100118		
Insured	**Mrs VAISHALI GORDE**		
Address	**SAI PLAZA B FLAT NO 39 GUJAR MALA SHIRUR TAL SHIRUR DIST PUNE SHIRUR, PUNE, MAHARASHTRA PIN : 412210 PUNE MAHARASHTRA 412210 Mobile:7719882020**	**Period Of Insurance**	00:00 Hrs of 04/04/2025 To Midnight of 03/04/2026
		Agent No.:	RUTUJA PANDHARINATH LIMJE-POS0015357-BFHPL7612E-
		Agent Contact No.:	9067887858
Contact Number	7719882020	**Email ID:**	rutujalimaje1@gmail.com
Email ID:	JADHAVMANOJ585@GMAIL.COM		
GST Number	Unregistered		

INSURED MOTOR VEHICLE DETAILS AND PREMIUM COMPUTATION

Registration No. & RTA Location	Trolley Serial ID	Trolley Chassis No.	Year of Manufacture	Type of Body	Make/Model of Vehicle	Engine no	Chassis no	CC	SEATING CAPACITY
MH 12 LV 7161/ PUNE			2015	SALOON	MARUTI/ SWIFT VDI ABS	D13A0575910	MA3FHEB1S00866840	1248	5

LIABILITY

LIABILITY(B)	₹
Basic - TP	3,416.00
PA Owner Driver -SI Rs.1500000 Tenure 1 Year(s)	350.00
Personal Accident Cover-Unnamed (SI 50000 Per Persons)	125.00
LL to Paid Driver IMT 28	50.00
Sub Total	3,941.00

Premium Computation

Total Liability Premium	3,941.00
CGST @ 9%	354.69
SGST @ 9%	354.69
TOTAL	**4,650.00**

Disclaimer:The Exclusions in this policy are as specified in the pre inspection report ID :

LIMITATIONS AS TO USE - As per Motor Vehicles 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

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.

LIMITS OF LIABILITY

Under Section I	Excess in respect of each and every claim under Sec I of motor policy Compulsory : Voluntary : Total :	**Under Section II-I (i)**	In respect of any one accident -- As per Motor Vehicle Act	**Under Section II-I (ii)**	Damage to Third Party Property Rs. 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

Subject to I.M.T Endorsement Nos. IMT 15,IMT 16,IMT 28

Pollution Under Control(PUC)

Warranted that the insured named herein/owner of the vehicle holds a valid Pollution Under Control (PUC) Certificate and/or valid fitness certificate, as applicable, on the date of commencement of the Policy and undertakes to renew and maintain a valid and effective PUC and/or fitness Certificate, as applicable, during the subsistence of the Policy. Further, the Company reserves the right to take appropriate action in case of any discrepancy in the PUC or fitness certificate at the time of issuance of policy.

NOMINATION DETAILS

Name Of the Nominee	Date of Birth of Nominee	Age of Nominee	Relationship	Percentage
ABA GORDE	12/04/1978	46	Husband	100

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.
Premium Collection Details :- [Collection No - ReceiptDate - Amount] : P/200006/26/100003413- 02/04/2025 , ₹ 4650
Premium Amount in Word's (₹) :- Four Thousand Six Hundred Fifty Only

For Magma General Insurance Limited

In case of Claims, please contact us at 1800 266 3202

Date of Issue : 02/04/2025
Place : Kolkata

Mayank Tandon

Consolidated Stamp Duty on the issue of General Insurance Policies Paid vide G.O No. 378, dated 06.03.2025
GST Number of Magma - 27AAGCM1685C1ZJ
GST Invoice Number - POL2704260000554
GST Invoice Date - 02/04/2025
Accounting Code for Service - 997134, Motor vehicle insurance services

Place of Supply:MAHARASHTRA (27)

Authorised Signatory

Whether Tax is payable on Reverse Charge - No
UIN : IRDAN149RP0003V01201213
This is a valid Tax invoice in terms of Sub-rule 2 of Rule 54 of CGST Rule 2017. Further, being an Insurance Company, issuing of e-invoice and QR Code are not applicable on us in terms of Notification No 13 and 14 of 2020 dated 21st March 2020 issued from Central Board of Indirect Taxes and Customs. I/We hereby declare that though our aggregate turnover in any preceding financial year from 2017-18 onwards is more than the aggregate turnover notified under sub-rule (4) of rule 48, we are not required to prepare an invoice in terms of the provisions of the said sub-rule.

IMPORTANT NOTICE

The Insured is not indemnified if the vehicle is used or driven otherwise than in accordance with 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. Please note that any misrepresentation, non disclosure or withholding of material facts will lead to cancellation of policy ab initio with forfeiture of premium and non consideration of claim, if any.

As per the GST regulations, the amount of GST will not be refunded if the policy / endorsement is cancelled after 31st October of the next financial year.
For Complete details of coverage , terms, conditions & exclusion please refer the standard policy wording attached with this schedule

IMPORTANT - 1) The Validity of this Certificate of Insurance cum Schedule is subject to realisation of the premium cheque.
2) No Claim Bonus will only be allowed provided the Policy is renewed within 90 days of the expiry date of the previous policy.
3) This document is digitally signed, hence counter signature / stamp is not required.
4) For detailed terms & conditions please refer our website www.magmainsurance.com

CUSTOMER INFORMATION SHEET

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

Sr No	Title	Description (Please refer to the Policy Clause Number in next column)
1	**Product Name**	PRIVATE CAR LIABILITY ONLY
2	**Policy Number**	**P0026200006/4190/100118**
3	**Unique Identification Number (UIN) allotted by IRDA**	UIN: IRDAN149RP0003V01201213
4	**Structure**	Indemnity
5	**Interests Insured**	Vehicle Third Party liability Third party property Damage Personal Accident cover - Driver Unnamed Personal Accident Cover
6	**Sum Insured / Motor Insured Declared Value Scope**	Vehicle Total IDV: *IDV illustration as shown in the CIS
7	**Policy Coverage**	As mentioned in policy schedule PA Owner Driver -SI Rs. 1500000 Tenure 1 Year(s) Personal Accident Cover-Unnamed (SI 50000 Per Persons) LL to Paid Driver IMT 28 Basic - TP Damage to Third Party Property Rs. 750000
8	**Add-on Cover**	
9	**Loss Participation**	We will not pay the amount mentioned as deductible in the policy.
10	**Exclusions**	GENERAL EXCEPTIONS (Applicable to all Sections of the Policy) Each vehicle should be used only for the purposes listed in the RC. We won't cover any loss, damage, or liability if the vehicle is used for other purposes or driven by someone who isn't an approved driver. Check the driver's clause for details. Nuclear radiation related damages are not covered We won't cover any accidental loss, damage, or liability related to war, invasion, civil unrest, and you will need to prove your claim is unrelated to these issues to receive payment.
11	**Special Conditions and Warranties (if any)**	CONDITIONS Please read the policy wording and the policy schedule together. The words and expressions mean the same whether it appears in either of the document •Immediately inform us if the insured vehicle meets with an accident or there is a situation for which you would want to claim. Be transparent and submit all communications that you may receive from a third party. If you suspect any legal action related to your claim do inform us in advance •We will manage the claim process on your behalf. Do provide any information that we may need •We can either repair, replace, or pay the cash value for the vehicle or its parts. The amount we will pay is limited to: (a) For a total loss: the vehicle's Insured Declared Value (IDV) minus the value of the wreck. (b) For partial losses: the reasonable repair or replacement costs, minus depreciation. •Please maintain and protect the vehicle. Leaving it unattended after a break down or using in damaged condition can cause further damage which will not be paid. We expect you will allow us to speak to the drive and your employees if required •This policy can be cancelled by you any time buy giving us a 7 days' notice in advance. We will refund the premium that you had paid after collecting short period charges. In the rare event, if required we can also cancel the policy but by sending a 7 days' notice. We will refund the premium after deducting the amount for the period your policy was active. •If you will try to claim under other polices for the same incident, we will share the cost proportionately •You and the other party can agree to resolve any disputes about this policy through arbitration, following the rules of the Arbitration and Conciliation Act, 1996. (This doesn't apply to retail customers.) •You must follow all the terms and conditions and provide truthful information in the proposal form. If not followed the Company is not obligated to make any payments. •If you are the only person insured by the policy and you pass away, the policy won't end right away. It will remain active for three months from the date of your death, or until it expires, whichever comes first. During this time, your legal heirs can either transfer the policy to their name or get a new one for the vehicle. They need to apply within the three-month period and provide: a) The Insured's Death Certificate b) Proof of ownership of the vehicle c) The original Policy
12	**Admissibility of Claim**	•You need to inform us in writing as soon as an accident or loss happens. •We must have a chance to inspect the damaged vehicle before any repairs are started. •If your vehicle meets with an accident or gets damaged, do not drive it in the same condition to avoid further damage. Also, don't leave it unattended without securing it adequately to prevent further loss. INDICATIVE LIST OF DOCUMENTS REQUIRED FOR CLAIM SETTLEMENT Accident Claims •Duly signed claim form •Registration Certificate* of the vehicle •Driving license* of the driver at the time of accident •Police panchanama / FIR, if accident reported to the police •Original estimate of repairs •KYC documents •Fitness certificate of the vehicle (for commercial vehicles) •Road permit of the vehicle (for commercial vehicles) •Goods receipt/ Lorry Receipt of the vehicle (for commercial vehicles) •FIR in case of Riots, Strike & Malicious acts. It is mandatory •Original repair invoice with payment receipt after repairs have been completed Theft of Entire Vehicle Claims •Duly signed Claim Form •FIR Copy •RTO transfer papers* (Form 28 , 29 and 30) and •Form 35/NOC signed by financier, if applicable •Letter of subrogation •KYC documents •NOC from financier, if hypothecation exists •Copy of intimation letter to RTO on the vehicle theft •Original policy document •Non traceable certificate •Original vehicle registration certificate •All original keys of the vehicle/service book/original purchase invoice *Original documents to be shown when requested by the company if we need any more documents that can assist the claim process, we will seek your help on getting those We will process your claim within 7 days after receiving all the necessary documents. If we decide to deny your claim, we will do so within 7 days of the Survey Report or any additional reports, following the IRDAI (Protection of Policyholders' Interests, Operations and Allied Matters of Insurers) Regulations, 2024 and any updates to these regulations.

Sample Claim Calculation Process for Motor Repair Loss				
Parts Allowed	Price (P)	Tax (T)	*Depreciation (D)	Total Assessed Value (V)
Replaced Parts M	A1	B1	D1	M1=A1+B1-D1
Replaced Parts R	A2	B2	D2	M2=A2+B2-D2
Replaced Parts G	A3	B3	D3	M3=A3+B3-D3
Total Parts Cost				M = M1+M2+M3
Labour Allowed	Price (P)	Tax (T)	*Depreciation (D)	Total Assessed Value (V)
Labour 1	a1	b1	d1	L1=a1+b1-d1
Labour 2	a2	b2	d2	L2=a2+b2-d2
Labour 3	a3	b3	d3	L3=a3+b3-d3
Total Labour Cost				L = L1+L2+L3
Compulsory Policy Excess		As per Policy		C
Voluntary Policy Excess		As opted by Insured		V

<table>
<tr><td></td><td></td><td>
<table>
<tr><td>Spot Repair / Towing Charge</td><td>As per policy Section 1. Point 3, 4</td><td>T</td></tr>
<tr><td colspan="3"></td></tr>
<tr><td colspan="2">Total Insurer Liability</td><td>Total Liability = M+L+T-C-V</td></tr>
</table>
•Depreciation %
Depreciation will apply according to Section 1 of the policy conditions and the current policy terms.
•Salvage
We won't take any salvage costs directly from you. We'll handle the disposal ourselves. If you want to keep the salvage, we'll subtract its value from your total claim and pay you the rest.
</td></tr>
<tr><td>13</td><td>Policy Servicing - Claim Intimation and Processing</td><td>
<table>
<tr><td>Here's how you can reach us: our helpline is available 24/7. Feel free to contact us whenever you need!</td><td>Toll Free No- 1800 266 3202</td></tr>
<tr><td>Website</td><td>https://www.magmainsurance.com/</td></tr>
<tr><td>Email</td><td>customercare@magmainsurance.com</td></tr>
<tr><td></td><td>Chat with us at
www.magmainsurance.com
Or
WhatsApp on 7208976789</td></tr>
<tr><td>For Senior Citizens</td><td>Namaskar@magmainsurance.com</td></tr>
<tr><td>Social media</td><td>Facebook and LinkedIn</td></tr>
</table>
Office Address: To know your nearest branch visit
www.magmainsurance.com >> Contact Us >> Locate Us
https://www.magmainsurance.com/more/contact-us?f=b.
</td></tr>
<tr><td>14</td><td>Grievances Redressal and Policyholders Protection</td><td>
For redressal of grievance you may contact:

Level 1: Grievance Redressal Officers at our branches available at
www.magmainsurance.com >> Contact Us >> Grievance Redressal
https://www.magmainsurance.com/documents/d/magmainsurance/branch-grievance-officer-list

Level 2: gro@magmainsurance.com

Level 3: Raise a complaint with the Insurance Regulatory and Development Authority (IRDAI)
Call us on our toll-free number 1800 266 3202 To register complaint online log on to www.bimabharosa.irdai.gov.in

Level 4: If you are still dissatisfied with the resolution offered by us you have the option to contact the Office of the Insurance Ombudsman

To know the guidelines, log on to
www.cioins.co.in/About

To check list of Insurance Ombudsman Offices, log on to
www.cioins.co.in/Ombudsman

To know about our policy on Protection of Policy Holder's Interest log on to
www.magmainsurance.com >> Legal >> Protection Of Policyholder's Interest Policy
</td></tr>
<tr><td>15</td><td>Obligation of Policyholder</td><td>Your policy will be canceled if you omit any key information on the proposal form.
If you need to update or change any important information about your policy, please contact our Customer Service at 1800 266 3202 or email us at customercare@magmainsurance.com.</td></tr>
</table>

IDV Illustration:
Ex-showroom price of vehicle: Rs. 10 Lakh
Vehicle Age at the time of renewal: 5 years
% Depreciation basis age of vehicle: 50%
IDV of car: Rs 5 lakh

Constructive Total Loss (CTL):
A vehicle is considered CTL if the aggregate cost of retrieval or repair exceeds 75% of its IDV.
No further depreciation is applied for TL/CTL claims

Declaration by the Policy Holder

☑ I have read and confirm having noted the details.

Place: PUNE

Date: 02/04/2025

(Signature of the Policyholder)

Digital Acknowledgement Received.

*For detailed policy terms and conditions please refer to the policy wordings available on www.magmainsurance.com or contact us on toll free number 1800 266 3202