



Welcome to Bajaj Allianz Family

Policy issuing office and correspondence address for communication by policyholder for claim, service request, notice, summons, etc.:

MUMBAI RO-Bajaj Allianz General Insurance Co Ltd, 952/954 Appa Sahab Marathe Marg, Prabhadevi, Nr Chetanya Twr, Next To Saraswat Bhawan, Dadar (W), Mumbai, Maharashtra, INDIA, 400025, 9999999999

Insured Name	Vinay Ramchandra Kulkarni	Policy Number	12-1805-0007927646-00
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Name: **Vinay Ramchandra Kulkarni**

Address:

Line 1: 160 Shobha Nagar Society

Line 2: Sahakarnagar No 2,,Pune Pune,

City: **Pune**, State: **Maharashtra**

Postcode: 411009

Customer ID: **PI35477181**

Dear **Vinay Ramchandra Kulkarni**,

It is our privilege to welcome you to the Bajaj Allianz General Insurance family.

We thank you for choosing Bajaj Allianz for your Insurance needs. We are one of India's leading general insurance companies with iAAA rating from ICRA for the last ten consecutive years indicating the company's high claims paying ability and fundamentally strong position in the industry. Please be assured that you have made the right choice by choosing us and we will stand by you in your hour of need.

Please find enclosed the policy schedule. We wish to inform you that the policy issued is based on the information submitted in the proposal form as well as the acceptance of the terms and conditions, and this will be verified at the time of filing of claim. Request you to kindly go through the same once again and in case of any disagreement, discrepancy or clarifications – write to us at bagichelp@bajajallianz.co.in within 15 days of the letter date. For policy wordings containing detailed terms, conditions and exclusions of your insurance coverage, you will receive a hard copy on your correspondence address.

Once again, we welcome you to the Bajaj Allianz family and look forward to a long association with you.

We assure you the best of our services and look forward to a continual patronage and association with you.

For on the behalf

Bajaj Allianz General Insurance Company Ltd.

Authorized Signatory

Bajaj Allianz General Insurance Co.Ltd. Bajaj Allianz House, Airport Road, Yerawada, Pune -411 006.IRDA Reg. No.:113 CIN:U66010PN2000PLC015329



Give a Missed Call on 8080945060, SMS 'WORRY' to 575758



Contact our 24-Hour Call Center at 1800-209-5858



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TRANSCRIPT OF PROPOSAL FOR Liability Only Policy For Private Car

UIN : IRDAN113RP0040V01200102

Dear Vinay Ramchandra Kulkarni

We wish to inform you that your contract under policy number '12-1805-0007927646-00' will be based on the information and declaration given by you through telephonic conversation / email / web-inputs / TAB/CSC Centres or other means which would be considered as the final proposal, the transcript of which is as follows:

You are requested to reconfirm the same. In case of any disagreement or objection or any changes with respect to information mentioned below, we request you to please revert back within a period of 15 days from date of your receipt of this, failing which it will be deemed that you are satisfied with the correctness of the details mentioned below. Kindly note that as the contents and declarations contained in this transcript is the basis on which we have issued the policy to you, we advise you to please ensure that you have provided/disclosed and or not withheld any material facts/information and declarations, as Policy becomes Void ab initio if material facts are not provided/disclosed and or withheld and in such case no claim, if any, will be considered by us apart from forfeiture of the premium.

Details provided by you:

A. Proposer details:

Name	Vinay Ramchandra Kulkarni
Mailing Address	160 SHOBHA NAGAR SOCIETY SAHAKARNAGAR NO 2,,PUNE, PUNE PUNE PUNE 411009 MAHARASHTRA
Mobile Number	9422037166
Permanent Address	160 Shobha Nagar Society Sahakarnagar No 2,,Pune Pune, Pune Pune 411009 Maharashtra
Email ID	devi_karanjkar@yahoo.com
Profession	NA

B. Vehicle Details:

Registration Number		Month / Year of Registration	Vehicle Make	Vehicle Model	Vehicle Sub Type	CC	KW	Fuel Type
MH-04-AH-1476		NOVEMBER/1997	MERCEDES-BENZ	E CLASS	E 220 PETROL	2199	0	PETROL(P)
Year of Manufacture	Seating Capacity	Engine Number	Chassis Number	Vehicle IDV (in Rs)	Electrical/Electronic Accessories IDV (in Rs)	Non-Electrical Accessories IDV (in Rs)	Value of CNG/LPG (Extra Fitted)	Total IDV (in Rs)
1997	5	11196020039989	1240226C277219	0	0	0	0	0

C. Coverage opted:

1. Period of Insurance	
For Third Party Liability Section	From 12-09-2025 00:00:01 hrs to 11-09-2026 Midnight
For Compulsory Personal Accident Cover for Owner Driver	From 12-09-2025 00:00:01 hrs to 11-09-2026 Midnight
2. Is your vehicle fitted with external LPG/CNG kit.	NO
3. Whether PA cover is opted for owner-driver	Yes
4. i. Whether geographical area extension is opted	No
ii. Details of Countries to which geographical area extension is covered	NA
5. Is LL to person for Paid driver/Operation/Maintenance opted	Yes
i. No of persons	1
6. Whether PA cover is opted for paid driver other than owner driver	No
i. No of paid Drivers	0
ii.Sum Insured for Paid Driver	0
7.Whether PA cover is opted for passengers	Yes
i. Number of Passengers	5
ii.Sum Insured per Passenger	100000
8. Is TPPD restricted to statutory limit of Rs.6000?	No



9. Premium for Liability coverage, quoted and agreed upon	Rs. 8528
10. Do you have valid PUC certificate of the vehicle	NA
11. Do you have valid Fitness certificate of the vehicle	NA
12. About the last insurance company	
i. Insurance Provider	
ii. Previous Policy No	15040031240200002721
iii. Previous Policy Expiry Date	11/09/2025
13. Customer Level Underwriting Declaration	NA

In case of Disagreement or objection or any changes with respect to information and contents mentioned hereinabove, please contact our toll free number & register your objections/changes/disagreement to the contents 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 with Policy:

I/We hereby give voluntary consent to BAGIC/Company to share my/our personal information and data provided in this proposal form with its group companies or any other person in connection with the Insurance Policy or otherwise, including for providing products and services of group companies that may be of interest to me/us, to be used in accordance with their respective privacy policies and subject to appropriate measures being in place to safeguard my/our personal information.

I/We hereby unconditionally allow the Company to share all my / our information being collected in this proposal form or through telephonic / email / web-inputs means or other means, as updated from time to time within group entities.

Contact our policy servicing branch at: Bajaj Allianz General Insurance Co Ltd 952/954 Appa Sahab Marathe Marg, Prabhadevi Nr Chetanya Twr, Next to Saraswat Bhawan, Dadar (W) MUMBAI MAHARASHTRA INDIA
Prohibition of Rebates

SECTION 41 OF INSURANCE ACT, 1938

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. Any person making default in complying with the provisions of this section shall be punishable with a penalty, which may extend to Ten Lakh Rupees.

Bajaj Allianz General Insurance Co.Ltd. Bajaj Allianz House, Airport Road, Yerawada, Pune -411 006. IRDA Reg. No.:113 CIN:U66010PN2000PLC015329



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Liability Only Policy For Private Car - POLICY SCHEDULE CUM CERTIFICATE OF INSURANCE

UIN : IRDAN113RP0040V01200102

Policy issuing office and correspondence address for communication by policyholder for claim, service request, notice, summons, etc.:

MUMBAI RO-Bajaj Allianz General Insurance Co Ltd, 952/954 Appa Sahab Marathe Marg, Prabhadevi, Nr Chetanya Twr, Next To Saraswat Bhawan, Dadar (W), Mumbai, Maharashtra, INDIA, 400025, 9999999999

INSURED DETAILS		POLICY DETAILS	
Insured Name	Vinay Ramchandra Kulkarni	Policy Number	12-1805-0007927646-00
Insured Address	160 Shobha Nagar Society, Sahakarnagar No 2,,Pune, Pune, Pune,, Maharashtra-411009	Policy Issued on	02-09-2025 12:09:47 hrs
		Period of Insurance	From: 12-09-2025 00:00:01 hrs To: 11-09-2026 Midnight
		Third Liability Cover	12-09-2025 00:00:01 hrs 11-09-2026 Midnight
Application No	11-1805-0014299196-00	Owner Driver CPA	12-09-2025 00:00:01 hrs 11-09-2026 Midnight
Customer ID	PI35477181	Cover Note Details	NA
Hypothecated With	NA	Invoice Number	272509I003259278
GSTIN / UIN		Company GST No	27AABC5730G1ZX
Place of Supply/ State Code/Name	27 - MAHARASHTRA	Company PAN	AABC5730G
Premium Payer ID	PI35477181	Zone	B
Scrutiny No	NA	Policy Status	ACTIVE POLICY
Geographical Area	INDIA	Bank Reference No 1	

Vehicle Details:

Registration Number	Vehicle Make	Vehicle Model	Vehicle Subtype	CC	KW
MH-04-AH-1476	MERCEDES-BENZ	E CLASS	E 220 PETROL	2199	0
Year of Manufacture	Place of Reg	Seating Capacity	Chassis Number	Engine Number	Vehicle IDV(Rs)
1997	MH04-THANE	5	1240226C277219	11196020039989	0
Electrical/ Electronical Accessories(Rs)	Non-Electrical accessories(Rs)	No of Trailer	Value of CNG/LPG (Extra Fitted) IDV (Rs)		Total IDV (Rs)
0	0	0	0		0

SCHEDULE OF PREMIUM

Total Own Damage	NA	Basic Third Party Liability	7897
		PA Unnamed Passengers IMT 16 for 5 Passenger Of Rs. 100000 each.	250
Total Premium	8528	LL To Person For Operation Maintenance IMT 28	50
SGST (9%)	768	Compulsory Personal Accident -SI- 1500000 Period: From 12/09/2025 To 11/09/2026	331
Central GST (9%)	768	Total Liability Premium	8528
Cess			
Final Premium	10064		
Final Premium (In Words)	Ten Thousand Sixty-Four Only		

***All premium Figures are in Rupees.



"As per the GST regulations, the amount of GST will not be refunded if the policy / endorsement is cancelled after 30th September of the next financial year E. & O.E."

"In case no GSTIN or incorrect GSTIN is provided by the Proposer at Proposal stage, Bajaj Allianz General Insurance Company Ltd shall not be responsible for any Input Tax Credit losses and no subsequent revision of invoice will be undertaken."

Agency Details

Agency Code	10037456	Phone Number	7304332968
Agency Name	PROBUS INSURANCE BROKER	Email ID	
Sub IMD Code			
SP Code	DOKPS2675E	SP Name	PROBUS INSURANCE
POSP Code	NA	SP/POSP Contact No	
SP/POSP Aadhar No		SP/POSP PAN No	

Cover Details & Limitations of Use

Limitation as to Use	The Policy covers use of the vehicle for any purpose other than : Hire or reward, Carriage of goods(other than samples or personal luggage),Organised racing,Pace making, Speed testing, Reliability trials. Any purpose in connection with Motor Trade.		
Driver	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 when not used for the transport of goods/passengers at the time of the accident and that such a person satisfies the requirements of Rule 3 of the Central Motor Vehicle Rules, 1989		
Limits of Liability	Under section II-I(i) of the policy -> Death of or bodily injury : Such amount is necessary to meet there requirements of the Motor Vehicles Act,1988. Under section II-I(ii) of the policy ->Damage to Third Party Property : Rs. 750000		
No Claim Bonus	NA		
Existing Damage Details	NA		
Nominee Details	Nominee Name: LEGAL HEIR		Relationship:
Subject to Warranties/ IMT-Endorsements	16, 28		
Additional Details	Coinsurance Details: - .Transaction Id: -NA.		
Premium Details	54-25-000001076283/1,Date 02/09/2025** If Premium paid through Cheque, the Policy is void ab-initio in case of dishonour of Cheque.		
Excess Details	Compulsory Excess: Rs. NA	Additional Excess: Rs. NA	Voluntary Excess: Rs. NA

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"





*Warranted that insured named herein or owner of the vehicle insured holds a valid Pollution Under Control (PUC) and / or Fitness Certificate on the date of commencement of the Policy. If the PUC and/or Fitness Certificate is not found to be valid on the date of commencement of the Policy, the Company reserves its right to consider the policy void ab initio.

It is mandatory to keep your policy with updated contact (Mobile No., Email ID and PAN Card) and bank account details, to process any of your service requests faster and hassle-free in future.

You can update the same through [Caringly yours App](#), WhatsApp Service { Say 'Hi' on WhatsApp - +91 75072 45858}, Contact our 24-Hour Call Center at 1800-209-5858, 1800-102-5858, Give a Missed Call on – 8080945060, SMS "WORRY" to 575758, Email - bagichelp@bajajallianz.co.in , Website - www.bajajallianz.com, contact your agent or nearest branch.

For & On Behalf of Bajaj Allianz General Insurance Company Ltd.

Authorized Signatory
Printed, Signed and Executed at Pune

Stamp Duty
Rs 0.50

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

Consolidated stamp duty Rs.0.50 paid for insurance policy stamps Challan No.MH015538899202425M DEFACED NO 0008972915202425 Order No.CSD/19/2025/816 Order Dated 20-FEB-25 Defaced Dated 01-MAR-25 having validity from 01-MAR-25 to 28-FEB-27 of General Stamp Office Mumbai, India.

Principal Location: 1000 | **Service Accounting Code:** 997134 Motor vehicle insurance services. No reverse charge is payable on these services.

Latest Schedule – 02-09-2025 01:44:16 PM -- Module- WEBSERVICE

Policy Details



Caringly Yours App



Claim Registration



Online Grievance



Whatsapp Service



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RECEIPT

Policy Issuing Office and correspondence address for communication by policy holder for claim, service request, notice, summons etc.		MUMBAI RO-Bajaj Allianz General Insurance Co Ltd, 952/954 Appa Sahab Marathe Marg, Prabhadevi, Nr Chetanya Twr, Next To Saraswat Bhawan, Dadar (W),	
Proposer Name	Vinay Ramchandra Kulkarni	Policy Number	12-1805-0007927646-00

Receipt Number : 54-25-000001076283/1

Receipt Date : 02/09/2025

Business Channel : Retail and SME Brokers

Received with thanks from : VINAY RAMCHANDRA KULKARNI

(Customer ID: PI35477181) a total sum of Rupees by,

Instrument Type	Inst./Ref. No.	Instrument Date	Bank Name	Branch Name	Amount (Rs.)
Online Payment	111967706	02-Sep-2025	BN00000204	BN00000204	10,064.00

Total Amount: 10064

Note: Issuance of this receipt does not amount of acceptance of the risk by Bajaj Allianz General Insurance Company Limited. The insurance cover for the risk shall be as per the terms and conditions of the Insurance Policy if and when issued.

* Cheque/DD/PO receipt is valid subject to realisation of the instrument

For & on the behalf

Bajaj Allianz General Insurance Company Ltd.

Authorized Signatory

Bajaj Allianz General Insurance Co.Ltd. Bajaj Allianz House, Airport Road, Yerawada, Pune -411 006. IRDA Reg. No.:113 CIN:U66010PN2000PLC015329



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TAX INVOICE

(Customer Copy)

Invoice Number	272509I003259278	Customer ID	PI35477181
Invoice Date	02/09/2025	Policy No.	12-1805-0007927646-00
Recipient/ Details of Insured		Supplier/ Details of Insurer	
GSTIN	Unregistered	GSTIN	27AABC5730G1ZX
PAN	ABKPK9260F	PAN	AABC5730G
Name (Proposer)	VINAY RAMCHANDRA KULKARNI	Name	Bajaj Allianz General Insurance Company Ltd.
Address-1	160 Shobha Nagar Society	Address-1	Bajaj Allianz General Insurance Co Ltd
Address-2	Sahakarnagar No 2,,Pune	Address-2	952/954 Appa Sahab Marathe Marg,Prabhadevi
Address-3		Address-3	Nr Chetanya Twr,Next To Saraswat Bhawan,Dadar (W)
Pin Code	411009	Pin Code	400025
City	PUNE	City	MUMBAI
State	MAHARASHTRA	State	MAHARASHTRA
Client Category	NON HNI	Place of Supply	27 - MAHARASHTRA

Premium

Description	Amount(INR)	Description	Amount(INR)
Net Premium	8528	CGST(6%)	0
Receipt Number: 54-25-000001076283 Date: 02/09/2025 Premium Payer ID: PI35477181 Float: NA; ** If Premium paid through Cheque, the Policy is void ab-initio in case of dishonour of Cheque		SGST/UTGST(6%)	0
		CGST(9%)	768
		SGST/UTGST(9%)	768
		IGST(12%)	0
		IGST(18%)	0
		Gross Premium	10064

Total Invoice Value (In figures) : 10064

Total Invoice Value (In Words) : Rupees Ten Thousand Sixty-Four Only

Amount of Tax Subject to Reverse Charge: No reverse charge is payable on these services.

Services Accounting Code: 997134 Motor vehicle insurance services.

Principal Location: Bajaj Allianz House, Airport Road, Yerwada, Pune- 411006 PH-66026666

For & on the behalf

Bajaj Allianz General Insurance Company Ltd.

Authorized Signatory

Important Notes:

* The invoice is issued as per Section 31 of the CGST Act

* In case no GSTIN or incorrect GSTIN is provided by the Proposer at Proposal stage, Bajaj Allianz General Insurance Company Ltd shall not be responsible for any Input Tax Credit losses and no subsequent revision of invoice will be undertaken

* As per the GST regulations, the amount of GST will not be refunded if the policy / endorsement is cancelled after 30th September of the next financial year

This is a digitally signed document and hence no physical signature is required



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