



GST Invoice No.: 3382602678280 DATE: 16/10/2025 PAN: AABCC6633K SAC Code: 997134 SAC Description: Motor vehicle insurance services	CHOLAMANDALAM MS GENERAL INSURANCE COMPANY LTD. ADDRESS: PUNE BRANCH - 1 3RD FLOOR, WELLESLEY COURT, CTS NO 15 B, DR. AMBEDKAR ROAD CAMP, PUNE DR.B.A. CHOWK S.O CITY: PUNE STATE: MAHARASHTRA GSTIN: 27AABCC6633K1ZJ
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Business Location: PUNE BRANCH - 1	Cover Note No: 119274883
Policy Number: 3382/00390455/000/00	Customer Code: 190000027936287
Policy Type: Liability Only - Miscellaneous & Special Type Vehicle	

Name & Communication Address: SANTOSH HARPALE A/P SHERICHA MALA BHANDGAON , TAL DAUND,, PUNE ,KASURDI B.O,PUNE,MAHARASHTRA,PIN - 412214 Mobile- 9881044949, Landline- - GST No.: 27AFNPH3931F1ZH	Name and Registration Address: A/P SHERICHA MALA BHANDGAON , TAL DAUND,, PUNE ,KASURDI B.O,PUNE,MAHARASHTRA PIN - 412214 Mobile- 9881044949, Landline- -
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Certificate Number: 3382/00390455/000/00	Geographical Area: India
Period of Insurance: From 20/10/2025 00:00 hours to midnight on 19/10/2026	Business or Profession: Individual

PARTICULARS OF THE VEHICLE INSURED

Date of Registration: 26/09/2019	Place of Registration: BARAMATI	Registration Mark: MH-42-AX-9049
Make: CASE CONSTRUCTION	Model: 770 SS	Variant: 2WD HI
Type of Body: LOADER	Fuel Used: DIESEL	Engine No: 4H32031920273
Cubic Capacity: 1554	Watts:-	Gross Vehicle Weight(GVV)/HP:-
Licensed passenger Carrying Capacity: 0	Driver: 1	Cleaner: 0
Conductor: 0	Total Seating Capacity Including Driver: 0	Chassis No.(Trailer):-

IDV (Insured Declared Value)

Value of Chassis (Rs): 0.00	Value of Body (Rs): 0.00	For Vehicle (Rs): 0.00	For Trailer (Rs): 0.00	Non-Electrical Accessories (Rs): 0.00
Electrical/Electronic Accessories (Rs): 0.00	Value of CNG/LPG Kit (Rs): 0.00	Total Value (Rs): 0.00	Odometer reading (kms):	Anticipated distance to be travelled (kms):

A.OWN DAMAGE

B.LIABILITY

	SI	No.of Person	IMT	Premium(Rs)		SI	No.of Person	IMT	Premium(Rs)
TOTAL				.00	Basic TP				7,267.00
TOTAL(A)				.00	Paid Driver Cover		1	40	50.00
	Benefit No	Option No.	IMT	Premium(Rs)	TOTAL				7,317.00
Chola Value Added Services cover					Vintage Car Discount-TP				0
Pay As You Use Discount					TOTAL PREMIUM(B)				7,317.00
Pay As You Use Loading					C.PERSONAL ACCIDENT COVERS				
E.OTHER CHARGES(NON PREMIUM)					TOTAL PREMIUM(C)				.00
Break In Loading				0.00	TOTAL PREMIUM (A+B+C)				7,317.00
TOTAL-OTHER CHARGES(NON PREMIUM)(E)				.00	TOTAL LIABILITY PREMIUM				7,317.00
					CGST (9%)				658.50
					SGST (9%)				658.50
					IGST (0%)				0.00
					AMOUNT COLLECTED				8,634.00

LIMITATIONS AS TO USE: The Policy covers use only under a permit within the meaning of the Motor Vehicles Act, 1988. falling under the Sub sector 3 of the Section 66 of Motor Vehicles Act 1988.

The Policy covers use of the vehicle for any purpose other than: a) Organised Racing b) Use while drawing a Trailer, except the towing (other than for reward) of any one disabled mechanically propelled vehicle c) Pace Making d) Reliability Trial e) Speed Testing f) Use for the carriage of passengers for hire or reward.

1.As per Sec 147 of MV Act issued policy the premium received only to an extent of liability fixed by IRDA/Central Govt
 2.Sec 150 (2) (b) that the policy is void on the ground that it was obtained by, nondisclosure of any material fact or by representation of any fact which was, false in some material particular;

i.Or

ii.(c) that there is non-receipt of premium as required under section 64VB of, the Insurance Act, 1938.

3.No Application for compensation shall be entertained unless it is made within 6 Months from the date of occurrence of the Accident

4.No Sum shall be payable by an Insurer incase a person driving the vehicle does not have a valid driving license or is under the influence of Alcohol or Drug.

DRIVER CLAUSE: Any person including 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 - 1(i) of the Policy - Death or bodily injury such amount as is necessary to meet the requirements of the Motor Vehicle Act, 1988.

Under Section I - 1(ii) of the Policy - Damage to Third Party Property - Rs.7,50,000.00 P.A. Cover for the Owner cum Driver Under Section IV (CSI)- Rs.0.00

Subject to I.M.T. Endt. Nos. and Memorandum: 21,40,47 .

Coverage Under this policy is subject to realisation of premium cheque(s). Incase of dishonor of cheque(s), no separate intimation will be given and the policy stands cancelled from inception.

The policy wording with detailed terms, conditions, warranties, exclusions and the list of Ombudsman details are available on our website www.cholainsurance.com.

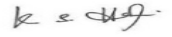
Date and Signature of the proposal 16/10/2025. In witness where of this policy has been signed in lieu of the Cover Note No.:- Date:-

Warranties: Warranted that NCB under this Policy is based on representation regarding NCB and absence of claim under the previous Policy.If the information be found incorrect or false in any aspect, this Policy shall be void ab initio and no benefit shall be payable by the company. It is hereby warranted the coverage under this Policy commences only from the Risk Start time and Date as mentioned in the Policy schedule. No Liability shall attach under this Policy in respect of any Accident/Loss prior to the time and date of commencement of Period of Insurance

This policy has been issued upon declaration by the Assured that a valid Pollution Under Control (PUC) Certificate is held on the date of commencement of the Policy.

As per GR 36A - PA for Owner driver refers to the Owner of the insured vehicle holding an effective driving licence.

Intermediary Name: SPARKSHIELD INSURANCE BROKER PRIVATE LTD	
Code: 290000027085476	Contact No: 8421887858
Note: The Motor Policy Schedule cum Certificate of Insurance is an important document issued based on your declaration. We request you to verify the details and ensure that everything is in order. In case of any discrepancies, please contact us within 15 days from the date of issuance of policy.	



CholaEsign
Duly Constituted Attorney(s)

E-Invoice Declaration: "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 (E-Invoice), we are not required to prepare an invoice in terms of the provisions of the said sub-rule and also as per Notification No. 13/2020-CT dated 21-03-2020". This policy schedule shall be in lieu of Tax Invoice and hence no separate GST invoice required in compliance with Rule 54(2) of CGST Rules, 2017.

Consolidated Stamp Duty Paid Vide G.O. Rt No.295,Commercial Taxes and Registration (j1) Department, Tamil Nadu dated08/08/2025.

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 the Motor Vehicles Act, 1988.

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 Information/Claims: Contact Toll Free Helpline at 1800 208 5544; SMS "CHOLA" to 56677; For CARE contact 1800 103 5354;

E-mail: customercare@cholams.murugappa.com; www.cholainsurance.com

Note: UIN for this product and the related add-on covers availed under this policy are as mentioned in the attached sheet, which forms part of the policy schedule.

Whether tax is payable under reverse charge basis - No.

Cholamandalam MS General Insurance Company Ltd.

Regd.&Head Office:Dare House,2nd Floor,No.2,N.S.C Bose Road, Chennai-600001, India

CIN: U66030TN2001PLC047977 | IRDAI Reg. No. 123

Product Name : Motor Commercial Vehicle Liability Policy - For Miscellaneous and Special
Type of Vehicles
UIN : IRDAN123RP0017V01200203
NA