

Welcome

Mr. SATYAWAN SHINDE

GATE NO. 1309 B WING FLAT NO 15 4
SHIRUR MAHARASHTRA 9637966165
SHIRUR
MAHARASHTRA India - 412208
9637*****

From here on,
you're our responsibility.

Welcome on board.

Your Reliance Private Car Policy-Stand-alone
Own Damage Policy, with Policy Number
170422523090007583 is now live to access
your policy anytime, anywhere download our
Reliance Selfi App and enjoy a host of special
features.



Download Now |  



My Policy

Attach, Access or
Download your policy



Claim Status

Register, Track
or Submit claim
documents



Locator

Go cashless,
Tap and spot from
amongst 5000+
network garages.



Video Claim Assistance

Intimate claims
instantly through
live video streaming.

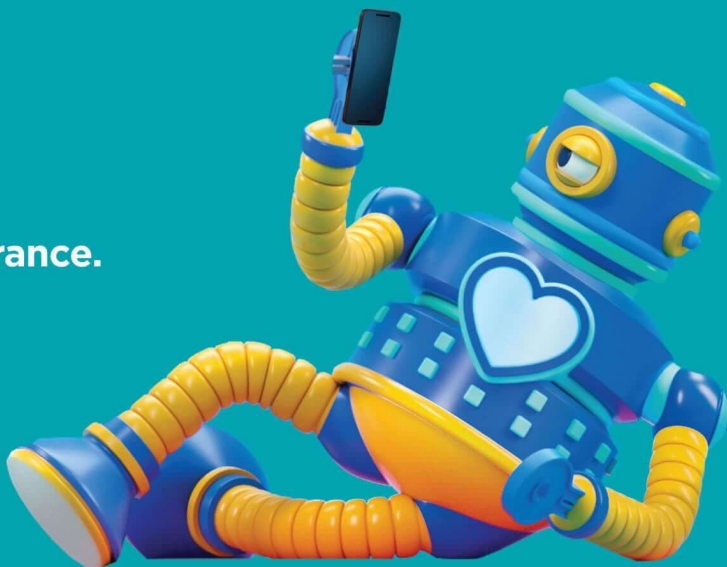
[Click here](#) to download

Customer Information Sheet (CIS)

Now *Live Smart*
With Reliance general Insurance.

Tech+ 

Best Regards,



reliancegeneral.co.in



022 4890 3009 (Paid)



74004 22200 (WhatsApp)



Reliance Private Car Policy-Stand-alone Own Damage Policy Schedule

Important

- The validity of this certificate of Insurance cum policy is subject to realization by the company of the premium cheque paid by the Insured.
- Except as provided in GR 27 Rule (g) of Erstwhile Indian Motor Tariff (i.e. Sale of Vehicle), No NCB will be allowed when a policy is not renewed within 90 days of its expiry.

Policy Number : 170422523090007583		Proposal/Covernote No: R281025124365	
Insured Name : Mr. SATYAWAN SHINDE		Period of Insurance : From 00:00 Hrs on 02-Nov-2025 to Midnight of 01-Nov-2026	
Communication Address & Place of Supply : GATE NO. 1309 B WING FLAT NO 15 4 SHIRUR MAHARASHTRA 9637966165 SHIRUR, PUNE, MAHARASHTRA, India, 412208.		Policy Issuing Branch : 106,107,108 1ST FLOOR, SPACE COSMOS BUILDING, ASHOKSTAMBH,, NASHIK, MAHARASHTRA, 422002.	
Mobile No : 9637*****		Tax Invoice No. & Date: R281025124365 & 28 Oct 2025 05:41	
Email-ID : s*****@gmail.com		GSTIN/UIN & Place of Supply : MAHARASHTRA	
Insured's Blood group :			
Insured Vehicle Details			
Registration No.	MH12VZ4862	Mfg. Month & Year	SEP-2023
Make / Model & Variant	TATA ALTROZ XZ PLUS S LUX CNG	Date of Registration	2023-11-06 00:00:00
Engine No. / Chassis No.	REVTRN16JWXMH9839 / MAT632255PPJF8495	Seating Capacity Including Driver	5
Type of Body		CC / HP / Watt	1199
RTO Location	MAHARASHTRA - Pune	LCC Excluding Driver	4.00
Hypothecation/Lease	NA		
Opening Odometer Reading / Coverage Upto		Kilometer Limit Opted	
Top Up Limit (If Opted)		Carry Forward Limit (applicable for Limit sure - Pay as you Drive Add On)	
Available Kilometers(applicable for Limit Sure - Pay as you Drive Add On)		Grace Limit(applicable for Limit sure - Pay as you Drive Add On)	

Insured Declared Value (IDV)					
Year	1				
Vehicle IDV ₹	799,992.00				
Electrical / Electronic Accessories ₹	0.00				
Non Electrical Accessories ₹	0.00				
Bi Fuel kit ₹	0.00				
Total IDV ₹	799,992.00				

Premium Summary			
Own Damage - Section I	Amount (₹)	Liability - Section II	Amount (₹)
Basic OD including Add-on	5,452.75	PA Benefits - Section III	
CNG/LPG Bi-fuel Kit (IMT-25)	262.64	TOTAL PACKAGE PREMIUM (Sec I)	13,955.00
Total Basic Own Damage Premium	5,715.39		
Add on Cover/s Opted			
Emergency Medical Assistance		CGST (@9%)	1256.00
Nil Depreciation		SGST (@9%)	1256.00
Tyre Protector			
Consumable Expenses			
Engine Protector			
Return to Invoice			
Key Protect cover			
Loss of Persol Belongings			
Assistance Cover			
Assistance cover- 24/7 RSA			
TOTAL OWN DAMAGE PREMIUM	13,955.00		
TOTAL PREMIUM PAYABLE (₹)			16,467.00

Subject to Erstwhile I.M.T.Endt.Nos. IMT 25,22

GSTIN :27AABCR6747B1ZG HSN : 997134,
Description of services : Motor vehicle Insurance Service

Reliance General Insurance Company Limited.

IRDAI Registration No. 103

An ISO 9001:2015 Certified Company

Registered & Corporate Office: Reliance General Insurance Company Limited 6th Floor, Oberoi Commerz, International Business Park, Oberoi Garden City, Off Western Express Highway, Goregaon (East), Mumbai – 400 063.

Corporate Identity No. U66603MH2000PLC128300. **UIN:** IRDAN103RPMT0004V03202425. Trade Logo displayed above belongs to Anil Dhirubhai Ambani Ventures Private Limited and used by Reliance General Insurance Company Limited under License. RGI/MCOM/CO/2311/PS/Ver. 1.3/010218.

"As per the GST regulations, the amount of GST (if applicable) will not be refunded if the policy / endorsement is cancelled after 31st October of the next financial year."
Consolidated Stamp duty Paid vide, order No ENF-1/CSD/105/2025 Validity Period Dt. 01/10/2025 to Dt. 01/12/2026 OW No.3810 Date 24-09-2025 GRN No 1)
MH008072909202526E 2) MH008074161202526E Date 05-09-2025 SBI. Deface No. 1) 0005159211202526 2) 0005159293202526 Deface Date 23-09-2025. ** Not
Applicable for the State of Jammu & Kashmir.

25BRG988 / SPARKSHIELD INSURANCE
BROKER PRIVATE LIMITED

8421887858

sparkshieldbroker@gmail.com

Intermediary Code/Name Intermediary Contact No. Intermediary E-mail ID POS UID Aadhaar No. / PAN No.

Existing TP Policy Details

Existing TP Policy No	Existing TP Policy Company Name	Existing TP Policy Period :
3001TMP10017825700000	ICICI Lombard General Insurance Company Ltd	From 02/11/2023 to 01/11/2026

Special Conditions : Additional Compulsory Excess of Rs.5000.0 RGICL_ORB. Assistance Cover (Coverage upto 25KMs)

Assistance Cover Annexure : <https://www.reliancegeneral.co.in/downloads/reliance-pvt-car-assistance-cover-annexure.pdf>

Limitations as to use : The Policy covers use for any purpose other than: (a) Hire or Reward other than for the purpose of driving tuition, (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.

Persons/Classes of persons entitled to drive : Any person including insured:
Provided that a person driving holds a valid driving license at the time of the accident and is not disqualified from holding of such a license. Provided that the person holding a valid learner's license may drive the vehicle and that such a person satisfies the requirements of Rule 3 of the Central Motor Vehicles Rules, 1989.

Deductible under Section-I : (i) Compulsory deductible ₹ 1000/- (ii) Additional compulsory deductible ₹ 0/- (iii) Voluntary deductible ₹ 0/-
Grace Limit(applicable for Limit Sure : 5% Available Kilometre limit or Grace Limit, whichever is lower.
Pay as you Drive Add On Cover if opted) Claims occurring during Grace Limit is payable(subject to all other terms and condition), if and only if the Insured opts for a suitable Top Up Limit before the expiry of the Grace Limit.

"It is hereby declared and agreed that all pre-existing damages to the vehicle having occurred prior to the commencement of cover are excluded from the scope of the policy"

Except as provided in GR 27 Rule (g) of Erstwhile Indian Motor Tariff (i.e. Sale of Vehicle), No NCB will be allowed when a policy is not renewed within 90 days of its expiry.

*No Claim Bonus is subject to no claim on the previous policy. Benefits under the policy stands forfeited if claim is/was made in previous policy.

"It is hereby declared and agreed that any damages pre-existing, any losses occurred & any Liability having been incurred, prior to the commencement of cover under this policy are excluded from the scope of this policy."

The insured is entitled for a No Claim Bonus (NCB) on the Own Damage Section of the policy, if no claim is made or pending during the preceding year(s) as per the following Table

No claim bonus discount		% of Discount on Own Damage premium		
Number of claim during policy period	NCB at Inception	Policy Period*		
		1 Year	2 Years	3 Years
No claim	0%	20%	25%	35%
	20%	25%	35%	45%
	25%	35%	45%	50%
	35%	45%	50%	50%
	45%	50%	50%	50%
	50%	50%	50%	50%
1 claim	NA	0%	20%	25%
2 claims	NA	0%	0%	20%
>=3 claims	NA	0%	0%	0%

*For the purpose of this NCB table, the Policy Period shall be rounded to the nearest complete year (365 days) as follows:

Policy Period	Column to refer in NCB grid
>=912 days	3 years
>=547 days but <912	2 years
>= 182 days but < 547 days	1 year

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<182 days	NCB shall be same as at inception
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Maximum capping for NCB will be 50%.

Payment of premium under Liability Section (Section II) of bundled policy to other insurer is sole responsibility of policy holder. The policy wording with detailed terms, conditions and exclusions are available on our website <http://www.reliancegeneral.co.in>
Statutory Provisions:

"As per Section 146 of the Motor Vehicle Act, 1988 it is mandatory to have your vehicle insured against third party risk.

As per Section 196 of the Motor Vehicle Act, 1988 driving an uninsured vehicle is punishable with fine or Rs. 2000 and/or imprisonment up to 3 months for the first offence and fine of Rs. 4000 and/or imprisonment up to 3 months for the second offence."

I/We hereby certify that the Policy to which the certificate relates as well as this certificate of insurance are issued in accordance with the provision of Chapter X and Chapter XI of M.V. Act, 1988.

Note :In the event of dishonor of cheque, this policy document automatically stands cancelled from inception irrespective of whether a separate communication is sent or not. No Claim Bonus will be allowed, provided the policy is renewed within 90 days of the expiry of the previous policy.

Updating Registration Number of vehicles within 15 days of policy inception is MANDATORY as per IRDA. Kindly provide the same to your Agent/Our Call centre/Policy issuing Branch (Applicable for policies booked without Registration No of vehicles).

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 hold good.

In case of a renewal, the benefits provided under the policy and/or terms and conditions of the policy including premium rate may be subject to change.

As per National Highways Authority of India, kindly ensure to affixed FASTag on your vehicle.

Grievance Clause : For resolution of any query or grievance, Insured may contact the respective branch office of the Company or may call at 02248903009 or may write an email at rgicl.services@relianceada.com. In case the insured is not satisfied with the response of the office, insured may contact the Nodal Grievance Officer of the Company at rgicl.grievances@relianceada.com. In the event of unsatisfactory response from the Nodal Grievance Officer, insured may email to Head Grievance Officer at rgicl.headgrievances@relianceada.com. In the event of unsatisfactory response from the Head Grievance Officer, he/she may, subject to vested jurisdiction, approach the Insurance Ombudsman for the redressal of grievance. Details of the offices of the Insurance Ombudsman are available at IRDAI website www.irda.gov.in or on company website www.reliancegeneral.co.in or on www.gbic.co.in. The insured may also contact the following office of the Insurance Ombudsman within whose territorial jurisdiction the branch or office of the Company is located.

Office of the Insurance Ombudsman, 3rd Floor, Jeevan Seva Annexe, S. V. Road, Santacruz (W), Mumbai - 400 054. Tel.: 022 - 26106552 / 26106960 Fax: 022 - 26106052 Email: bimalokpal.mumbai@gbic.co.in | Shri. A. K. Sahoo Office of the Insurance Ombudsman, Jeevan Darshan Bldg., 3rd Floor, C.T.S. No.s. 195 to 198, N.C. Kelkar Road, Narayan Peth, Pune - 411 030. Tel.: 020-41312555 Email: bimalokpal.pune@gbic.co.in

Note: This policy has been issued based on the information provided by you and the policy is not valid if any of the information provided is incorrect. In case you find any variations against your proposal or any discrepancy in the policy, kindly contact us immediately. Subject otherwise to the terms, conditions and exclusions of the Reliance Motor Private Car Package Policy. In witness whereof this Policy has been signed at Mumbai on policy tax invoice date in lieu of Proposal/Covernote No. as mentioned in the policy. This document shall be treated as a Tax Invoice as per Rule 46 of the Central Goods and Services Tax Rules 2017.

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

Fast Tag ID -

The policy does not cover liability for death, bodily injury or damage as excluded under Section 150 (2) (ii) and (iii): b and C of the Motor Vehicles Act 1988 (Inserted Vide GSR no 164 (f) dated 25.02.2022 w. e. f 01.4.2022)

In the unfortunate event of a claim, please call quoting your Policy No. on **022 4890 3009(Paid)** and register your claim immediately within 7days from the date of loss. You can also reach us at rgicl.services@relianceada.com.

In the absence of any communication from you within a period of 15 days of receipt of this letter, we will consider that the issued policy is in order and as per your proposal.

To check the nearest available Preferred Network Garage for repairs please click here below link

https://www.reliancegeneral.co.in/SiteAssets/RgiclAssets/Reliance_Preferred_Network_Garages.pdf

For Reliance General Insurance Company Ltd.

Authorised Signatory

IRDAN103RPMT0004V03202425/A0006V02202425 IRDAN103RPMT0004V03202425/A0023V02202425 IRDAN103RPMT0004V03202425/A0021V02202425
IRDAN103RPMT0004V03202425/A0019V02202425 IRDAN103RPMT0004V03202425/A0007V02202425 IRDAN103RPMT0004V03202425/A0013V02202425
IRDAN103RPMT0004V03202425/A0015V02202425 IRDAN103RPMT0004V03202425/A0006V02202425 IRDAN103RPMT0004V03202425/A0006V02202425

Risk Assumption Letter

Dear Mr. SATYAWAN SHINDE

Thank you for choosing Reliance General Insurance.

Please find enclosed policy no.: 170422523090007583 which has been issued based on the details declared by the applicant.

Insured Vehicle Details

Registration No.	MH12VZ4862	Mfg. Month & Year	SEP-2023
Make / Model & Variant	TATA ALTROZ XZ PLUS S LUX CNG	Date of Registration	06-Nov-2023
Engine No. / Chassis No.	REVTNR16JWXMH9839 / MAT632255PPJF8495	Seating Capacity Including Drive	5
Type of Body	NA	CC / HP / Wat	1199
RTO Location	MAHARASHTRA - Pune	LCC Excluding Driver	4.00

Insured's Declared Value (IDV)

Vehicle IDV ₹	799,992.00	CNG / LPG Kit ₹	0.00
Electrical / Electronic Accessories ₹	0.00	Trailer / Side Car ₹	0.00
Non Electrical Accessories ₹	0	Total IDV ₹	799,992.00

Previous Policy Details

Previous Year Policy No.	Period of Insurance	Previous Policy-Claim Status
62036355670000	From: 02/11/2024 To: 01/11/2025 midnight	☒ Yes ☐ No

YOU HAVE OPTED FOR THE FOLLOWING COVERS

Standard Cover Vehicle Own Damage + Third Party Coverage

- ☐ Electrical/electronic accessories
☐ Non-electrical accessories
☒ Bi-fuel kits comprising LPG/CNG systems

Add-on Covers

- ☐ **Limit Sure - Pay as you Drive** The own damage insurance for the motor vehicle including theft shall be covered upto the Available Kilometres mentioned in the Policy Schedule. The Available Kilometres includes sum of Kilometre Limit, Top Up Limit and Carry Forward Limit.
- ☒ **Nil Depreciation Cover** No deduction for depreciation on vehicle parts other than tyres and tubes and covers the loss of key, loss of personal belongings in respect to approved partial loss claims.
- ☐ **NCB Retention Cover** No-Claim Bonus % is retained even after a claim, which would have become 0% without this cover.
- ☐ **Total Cover** Provides cover for registration charges, road tax and insurance premium (Total Cover Sum Insured - ₹ 0.0/-)
- ☐ **EMI Protect** Pays for car EMIs for the time period during which the car is in one of our network garages for repair.
- ☐ **Daily Allowance Benefit** Provides allowance as per plan opted, if vehicle is in garage for more than minimum days & for initial two eligible own damage claim., and in case of theft where vehicle is not found for more than 90 days.
- ☐ **Daily Allowance Benefit Plus** Provides allowance as per plan opted, if vehicle is in garage for more than minimum days & for eligible own damage claim., and in case of theft where vehicle is not found for more than 90 days.
- ☒ **Consumable Expenses** Covers expenses incurred towards consumable items due to damage to vehicle caused by perils covered. For e.g. nut & bolt, screw, washers, grease etc
- ☐ **Emergency Hotel Accommodation** Provide allowance towards the Hotel accommodation insured vehicle met with accident/ stolen 200 kms away from the location provided in policy copy.
- ☒ **Engine Protector** Provides coverage to internal parts of engine, gear box, transmission assembly & differential assembly due to ingress of water or leakage of lubricating oil.
- ☒ **Key Protect Cover** Provides replacement cost of keys in the event the keys are lost. It also covers replacement cost of locks if the vehicle is broken into.
- ☒ **Return to Invoice** Covers difference between IDV & purchase price of the vehicle in the event of theft, total loss/ CTL including first time registration charges, road tax & applicable insurance cost.
- ☒ **Tyre Protector** Covers repair or replacement expenses arising out of accidental loss or damage to tyre & tubes.
- ☐ **Rim Protector** Covers repair or replacement expenses arising out of accidental loss or damage to Rims.
- ☐ **Loss of Personal Belongings** Covers loss of personal belongings of insured or his family while such items are in vehicle at the time loss or damage to the vehicle
- ☐ **Hospital Cash Cover** Provides hospital confinement allowance for accident or injuries sustained while driving insured vehicle.
- ☐ **Additional towing Charges** Provides cover for towing charges over and above the standard policy guideline as per the cover opted by customer (Sum Insured - ₹ 0.0/-).
- ☐ **Voluntary Deductible** Provides an additional discount under own damage section of the policy, if the insured choose for a voluntary deductible option under Section I (Own Damage) of the base Policy.

☒ **Emergency Medical Assistance** Covers medical expenses for accidents, including companion accommodation, up to specified limits.

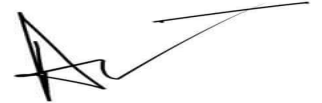
☒ **Assistance Cover** Provides Assistance Services to the insured vehicle due to accidental and mechanical breakdown

☒ **Assistance cover- 24/7 RSA** Provides Assistance Services to the insured vehicle due to accidental and mechanical breakdown

(Note-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.)

Please take a moment to carefully check your policy details mentioned above and in the policy schedule. Kindly confirm that the same are in order. In case of discrepancies, please let us know immediately. You can write to us at rgicl.services@relianceada.com or call us 022 4890 3009(Paid) for necessary changes/rectification. In the absence of any communication from you within a period of 15 days of receipt of this letter, we will consider that the issued policy is in order and as per your proposal. Non disclosure and/or misrepresentation of claims in the previous policy period can lead to cancellation of your policy or rejection of your claims.

For Reliance General Insurance Company Ltd.



Authorised Signatory

IRDAN103RPMT0004V03202425/A0006V02202425 IRDAN103RPMT0004V03202425/A0023V02202425 IRDAN103RPMT0004V03202425/A0021V02202425
IRDAN103RPMT0004V03202425/A0019V02202425 IRDAN103RPMT0004V03202425/A0007V02202425 IRDAN103RPMT0004V03202425/A0013V02202425
IRDAN103RPMT0004V03202425/A0015V02202425 IRDAN103RPMT0004V03202425/A0006V02202425 IRDAN103RPMT0004V03202425/A0006V02202425

Know your policy

Remember to carefully go through the Risk Assumption Letter and confirm your personal as well as your vehicle details.

In case of any discrepancy in the policy details, kindly revert within 15 days from the policy start date on 022 4890 3009(Paid No) or visit any of our branches.

Kindly refer to the Key Feature Document and Policy Wording at <http://www.reliancegeneral.co.in> to understand your policy better and learn more about the policy coverages, add-on covers and Policy Exclusion. This document is a statement of the specific provisions that form the Terms and Conditions of this Policy.

What documents do you require for making any change to your policy

1. Changes in vehicle make & model/cubic capacity/seating capacity/engine & chassis no./year of manufacture/registration no./ location/address

Documents required :Letter for change, policy copy and registration certificate copy along with additional premium cheque, if applicable.

2. Changes in electrical and non electrical accessories/CNG/LPG kit

Documents required :Letter for addition, policy copy, invoice copy of accessories, endorsed registration certificate copy (for CNG/LPG kit) and cheque for additional premium.

3. Changes in financier details (Hypothecation/Lease/Hire purchase)

Documents required :Letter for change, policy copy, endorsed registration certificate copy and no objection certificate from financier (not mandatory for deletion, if registration certificate copy is endorsed).

How to register a Claim - Cashless



How to register a Claim - Reimbursement



What documents do you require to register a Claim

1. Claim form duly filled and signed (company stamp in case of company registered vehicles)
2. Registration copy
3. Driving License of the driver at the time of loss
4. Policy copy

Note: 1. As soon as a claim occurs, please intimate immediately at our call centre 022 4890 3009 (Paid). Delay in intimation would result in the violation of policy condition.

2. Any additional document, if required, will be informed.

How to renew your policy conveniently			Payment Modes
			 Internet banking
Visit reliancegeneral.co.in and renew online	Call 022 4890 3009 (Paid) and renew	Submit a cheque/DD along with signed Renewal Notice to branch/agent and renew	 Cheque/DD
			 Credit/Debit Card

The content on this page is for additional information & Should not be considered as part of the policy document/Schedule

RELIANCE

GENERAL
INSURANCE

Live Smart

Live Smart

Name : SATYAWAN SHINDE
Policy no. : 170422523090007583
Policy Period : 02-Nov-2025 to 01-Nov-2026
Chasis No. : MAT632255PPJF8495
Vehicle No. : MH12VZ4862
Emergency Contact no.
Blood Group.



Scan QR code for more
details

For breakdown and claims Call

022 4890 3009

-All insurance contracts are based on the information provided by the insured in the proposal form.

-Intimate claim immediately at our Paid No. 022 4890 3009 and provide:

1. Policy No. as mentioned on the card.
2. Place, Date & Time of Loss.
3. Name of the Driver Driving the vehicle at the time of Loss.
4. The damages suffered by the vehicle.
5. Injuries to passengers/driver/third parties if any.
6. Place when the vehicle is currently available for inspection.

IRDAI Registration No. 103

Reliance General Insurance Company Limited.

Corporate Office: Reliance General Insurance Company Limited 6th Floor, Oberoi Commerz, International Business Park, Oberoi Garden City, Off Western Express Highway, Goregaon (East), Mumbai – 400 063.

Corporate Identity No. U66603MH2000PLC128300

RGI/MCOM/MOT-02/MOTOR CARD/Ver. 1.0/200115.

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Proposal Form For Reliance Private Car Policy-Stand-alone Own Damage

Is the Vehicle Made in India? ☒ Yes ☐ No Type of Vehicle : ☐ Two wheeler ☒ Four wheeler ☐ Three Wheeler

For Office Use Only

Policy Number 170422523090007583

Date

Savvion Reference No

Inspection Lead No.

Intermediary Details (To be filled in BLOCK LETTERS)

Intermediary Name SPARKSHIELD INSURANCE BROKER PRIVATE LIMITED

Code 25BRG988

Branch Name Nashik

Code 1704

Sales Manager Name Rajkumar Shankar Ghadge

Code 71019426

Details (To be filled in BLOCK LETTERS)

1. This Proposal is for ☐ A new Policy ☐ Renewal of Policy ☐ Endorsement ☐ Others (Please specify)
- 2a. Proposer's Full Name ☒ Mr. ☐ Mrs. ☐ Ms. SATYAWAN SHINDE
- 2b. Address Address for Communication Address where vehicle is normally kept and Used
- Flat/Building/Door/Block No.
Road /Street/Sector GATE NO. 1309 B WING FLAT NO 15 4 SHIRUR
MAHARASHTRA 9637966165
- Nearest Landmark
Area
City SHIRUR
Pin Code 412208
State MAHARASHTRA
Country India
Phone Mobile 9637*****
Emergency Contact No. Blood Group
#Email s*****@gmail.com Fax
3. Period of Insurance From 02/11/2025 Hrs of To: Mid Night of To 01/11/2026
4. Source of Funds ☐ Business ☐ Profession ☐ Salary ☐ Agricultural Income ☐ Savings ☐ Others
5. Monthly Income ☐ Upto ₹20,000 ☐ ₹20,001 to ₹50,000 ☐ ₹50,001 to ₹1,00,000 ☐ ₹1,00,001 and above
6. UID Aadhaar No. 7. PAN No.
- Fast Tag ID
8. Do you have a GST Registration Number ☐ Yes ☒ No
If Yes, please specify
9. Where do you park your vehicle? ☒ Road Side Parking ☐ Open Garage Parking ☐ Pay And Park ☐ Open with Residential Compound
☐ Stilt Parking
10. Are you an existing Reliance General Insurance Customer ☐ Yes ☒ No
If Yes, please Provide the Policy No.:
11. Related Party ☒ Yes ☐ No

#The Policy copy and all related documents shall be sent to the email ID provided above. If you wish to receive Policy copy and related documents in physical form to the aforesaid communication address, please drop us an email at rgicl.services@relianceada.com

Details of the Vehicle

12. Registration Number MH12VZ4862 13. Date of Registration 06-Nov-2023
14. Registering Authority & Location MAHARASHTRA - Pune
15. Year & Month of Manufacture SEP-2023 16. Cubic Capacity 1199
17. Engine Number REVTRN16JWXMH9839
18. Chassis Number MAT632255PPJF8495
19. Make of Vehicle TATA
20. Type of Body NA/ALTROZ 21. Seating capacity including Driver 5

Reliance General Insurance Company Limited.

IRDAI Registration No. 103

An ISO 9001:2015 Certified Company

Registered & Corporate Office: Reliance General Insurance Company Limited 6th Floor, Oberoi Commerz, International Business Park, Oberoi Garden City, Off Western Express Highway, Goregaon (East), Mumbai – 400 063.

Corporate Identity No. U66603MH2000PLC128300. UIN: IRDAN103RPMT0004V03202425. Trade Logo displayed above belongs to Anil Dhirubhai Ambani Ventures Private Limited and used by Reliance General Insurance Company Limited under License. RGI/MCOM/CO/2311/PS/Ver. 1.3/010218.

Details of the Vehicle Type and Use

22. a. Whether the Vehicle is driven by Non-conventional source of power? ☒ Yes ☐ No If yes ☐ Bi Fuel ☐ CNG ☐ LPG

Insured's Declared Value (IDV) of vehicle Chassis Bod	Non - electrical accessories fitted to the vehicle (₹)	Electronic accessories fitted to the vehicle (₹)	Side car (two Wheeler) Trailer (Pvt. Cars) (₹)	Value of CNG/ LPG Kit Bi Fuel (₹)	Total Value (₹)
799,992.00	0.00	0.00	0	0.00	799,992.00

b. Do you have a valid PUC? ☒ Yes ☐ No

(Note-Warranted that the Assured named herein/owner of the vehicle insured holds a valid Pollution Under Control (PUC) Certificate on the date of commencement of the Policy and renews and maintains valid and effective PUC Certificate during the duration of the Policy period. If the PUC is not found valid on the date of loss, the company shall repudiate the OD claim made under the Policy)

23. Age of Owner Driver Age of Owner Driver

24. D.O.B

25. Add On Covers (Subject to availability and eligibility)

a. Limit Sure- Pay as you drive

☐ Yes ☒ No

ai. if Yes Select Kilometer
Limit

a.ii. Odometer Reading (since first registration of
Vehicle)

Kms

The customer has to resubmit the actual Odometer reading (in KM) at the Policy Inception date, in case the Policy Inception Date is later than the Proposal form. Where the Insured fails to declare, the latest Odometer reading (in KM) declared to the Us shall be considered as the Odometer reading (in KM) of the Vehicle at the Policy inception date.

Date :

2. Nil Depreciation Cover

Yes

3. NCB Retention Cover (Applicable only for Annual Policy)

No

4. Easy Monthly Instalment (EMI) Protection Cover:

If Yes, please choose any one option;

Plan I - 1 EMI, EMI Amount : ₹

Plan II - 2 EMIs, EMI Amount : ₹

Plan III - 3 EMIs, EMI Amount : ₹

5. Total Cover

No

6. Daily allowance benefits

No

Per Day Allowance: ₹

Coverage Days :

7. Return to Invoice (Applicable only for Annual Policy)

Yes

8. Tyre Protector(Applicable only for annual Policy)

Yes

Specifications of Tyres and Tubes:

9. Rim Protector(Applicable only for annual Policy)

No

Specification of Rims:

No

10. Hospital Cash Cover (Applicable only for Annual Policy)

No

Sum Insured: ₹

No of Days:

(Convalescence BenefitSI: ₹ _____)

11. Consumable Expenses

Yes

12. Engine Protector

Yes

13. Key protect cover

Yes

Sun Insured: ₹ 0

14. Daily allowance benefits Plus

No

Per Day Allowance: ₹

Coverage Days :

15. Loss of Personal belongings (Applicable only for annualPolicy)

No

Sum Insured: ₹

16. Emergency Hotel Accommodation

No

Benefit Amount: ₹

17. Voluntary Deductible

No

Voluntary Deductible amount opted: ₹ 0

18. Additional Limit of TPPD

No

Additional amount opted: ₹

19. Any other Details

26. Is the vehicle fitted with any Anti-theft device approved by the ARAI ?

☐ Yes ☐ No

If Yes, please attach certificate of installation in the vehicle, issued by automobile Association of India.

27. Are you a member of Automobile Association of India ? If Yes, please submit membership copy.

☐ Yes ☒ No

28. Will the Vehicle be used exclusively for

a. Private, social, domestic, pleasure and professional purposes ?

☐ Yes ☐ No

b. Carriage of goods other than samples or personal luggage?

☐ Yes ☐ No

29. Whether the Vehicle is used for Driving Tuitions?

☐ Yes ☒ No

30. Whether use of Vehicle is limited to Own Premises?

☐ Yes ☒ No

31. Whether the Vehicle is fitted with Fibre Glass Tank?

☐ Yes ☒ No

32. Whether the Vehicle belongs to the Embassy/Consulate of a Foreign Country?

☐ Yes ☐ No

If so, is the duty element included in the IDV?

33. Whether the Vehicle is design for use of Blind/Handicapped/Mentally Challenged Person? (Attach RC Copy)

☐ Yes ☒ No

34. Date of purchase of the Vehicle by the Proposer

06-Nov-2023

35. Whether the vehicle at the time of purchase was

☐ New ☐ Second Hand

Risk Inclusions

36. Please select the higher deductible if you wish to opt for over and above the compulsory deductible

☐ Yes ☐ No

Private Car : ☐ ₹ 2500 ☐ ₹ 5000 ☐ ₹ 7500 ☐ ₹ 15000

37. Extension of Geographical Area

Whether extension of Geographical Area to the following Countries required ?

☐ 1. Bangladesh

☐ 2. Bhutan

☐ 3. Maldives

☐ 4. Nepal

☐ 5. Pakistan

☐ 6. Sri Lanka

Details of Hire Purchase / Hypothecation / Lease

38. Please state if the vehicle is under

☐ Hire Purchase

☐ Lease Agreement

☐ Hypothecation Agreement

If so, give name and address of concerned parties.

39. Full Name

M/s.

40. Address

Details of Previous Insurance

41. Full Name of previous insurer TATA AIG General Insurance Company Ltd.

42. Address

43. Policy Number

62036355670000

Previous Policy Expiry

1-Nov-25

44. Type of Cover

☒ Package Policy

☐ Liability only

☐ others (to be describe)

45. Claims taken in previous policy

☒ Yes ☐ No

If yes, No. of Claims

Claims Amount ₹

Reliance General Insurance Company Limited.

IRDAI Registration No. 103

An ISO 9001:2015 Certified Company

Registered & Corporate Office: Reliance General Insurance Company Limited 6th Floor, Oberoi Commerz, International Business Park, Oberoi Garden City, Off Western Express Highway, Goregaon (East), Mumbai – 400 063.

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46. Are you entitled to No Claim Bonus

If yes, please submit/attached proof thereof

Claims Amount ₹

☐ Yes ☒ No

47. NO CLAIM BONUS allowed under previous policy (%) 20

I/ We hereby declare that the rate of NCB claimed by me/ us is correct and that No claim has arisen in the expiring policy period (copy of policy enclosed). I/ We undertake that if this declaration is found incorrect, all benefits under this policy in respect of Section 1 of the policy will stand forfeited.

Signature of the Proposer _____

Existing TP Policy Details

Existing TP Policy Details : 3001TMP10017825700000

Existing TP Policy Company Name : ICICI Lombard General Insurance Company Ltd

Existing TP Policy Period From : 02/11/2023 To : 01/11/2026

Payment Details

☐ Cheque/ DD

Cheque/ DD Date

Cheque/ DD No.

☐ Cash

☐ Credit Card

☐ Others

Proposer's Bank Details

48. Name of the Bank Account Holder

49. Bank Account No.:

50. Account:

☐ Saving

☐ Current

51. Name of the Bank

52. Branch

53. MICR Code (9 digit MICR code number of the bank and branch appearing on the cheque issued by the bank)

54. IFSC Code (11 character code appearing on your cheque leaf)

☐ I understand that any refund due on the premium payment / any payment / claims to be directly credited to my aforesaid Bank Account.*

* As per IRDAI, its mandatory that all payments made to the insured are only through electronic mode.

GENERAL DECLARATION:

I understand that as per the new AML/CFT Guidelines issued Reliance General Insurance Company Ltd will be verifying my details pertaining to KYC and PAN provided at the time of proposal.

I further, do hereby agree and consent that in the case of the event of a mismatch of information provided by me in the proposal form, identification proof, and address proof at the time of issuance of the policy. I request Reliance General Insurance Company Limited to issue the policy with the details appearing as per my proposal form. I will be solely responsible for any consequences arising out of the difference in detail given by me during the verification of supporting documents provided by me at the time of issuance of the policy or otherwise.

AML Guidelines

"I/ We hereby confirm that all premiums have been/ will be paid from bonafide sources and no premium have been/ will be paid out of the proceeds of crime related to any of the offence listed in Prevention of Money Laundering Act 2002. I understand that the company has the right to call for the documents to establish source of funds. The insurance company has the right to cancel the insurance contract in case I am/ have been found guilty by any competent court of law under any of the statutes, directly/ indirectly governing the prevention of Money Laundering in India.

Nationality ☐ Indian ☐ Non-Indian, If Non Indian Please specify the country
Type of organization ☐ Corporation ☐ Government ☐ Non Government Organization ☐ Society ☐ Trust ☐ Partnership
☐ International Organization ☐ Corporatives ☐ Section 25 Companies

PEP Declaration:

Are you a Politically Exposed Person (PEP)?	☐ Yes ☒ No
If yes, please mention the position held	
Is any of your close relation or family member a PEP?	☐ Yes ☒ No
If yes, please mention the name and relation and the position held by such close relative/family member.	
I hereby declare that in future if me, any of my close relatives or any of my family member attains a position of PEP then I shall confirm the same to Reliance General Insurance Company Ltd as a mandate. I understand that this is a crucial information under the PMLA Rules and AML/ CFT Guidelines and shall confirm that the answers given by me is true. In case the company comes to know that this is a misrepresentation and concealment of information then the policy shall be put on hold for scrutiny by the company and I shall be solely responsible for the same.	
Note : "Politically Exposed Persons" (PEPs) are individuals who are or have been entrusted with prominent public functions in a foreign country, e.g., Heads of States/Governments, senior politicians, senior government/judicial/military officers, senior executives of state-owned corporations, important political party officials, etc (As per sub clause (xii) of 3(b) of Chapter I of Master Direction – Know Your Customer (KYC) Direction, 2016 issued by Reserve Bank of India (RBI).	

Declaration by Proposer

I/We hereby declare that the statements made by me/us in this Proposal Form 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 Reliance General Insurance Company Limited. 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. I/We hereby declare that the contents of the form and documents have been fully explained to me/us and that I/We have fully understood the significance of the proposed contract. I/We agree to accept a policy subject to the condition prescribed by the company. • I have read and understood the brochure, prospectus, sales literature & Policy wordings and confirm to abide by the same. • I/We declare that the rate of NCB stated above by me/us is correct and that no claim has arisen in the expiring policy (copy of the policy enclosed). • I/We further undertake that, if this declaration is found to be incorrect, all benefits under the policy in respect of section I of the policy will stand forfeited. • I/We further understand and agree that Reliance General Insurance will seek confirmation of above stated details from my/our previous insurers. Pending receipt of necessary confirmation, I/We agree that, though coverage under the policy will be available to me/us, Reliance General Insurance will be liable to release the payment towards any claims under section I of the policy only after a confirmation in this regard is received. In the event this declaration is found to be incorrect, any and all coverage available under section I of the policy from the date of commencement of the policy shall stand automatically forfeited. Further, any survey arranged/allowed by Reliance General Insurance of the motor vehicle, pending confirmation of the declaration from my/our previous insurers, shall be without prejudice to any of the rights and remedies available to Reliance General Insurance as contained herein and under the relevant laws and regulations. • I/We acknowledge and agree that, Pending receipt of confirmation of the declaration from my/our previous insurers, the "cash-less repair facility" provided by Reliance General Insurance shall stand suspended. • I/We also shall endeavour to procure the renewal notice and pass on the same to Reliance General Insurance immediately upon the receipt of such renewal notice. Mode of Payment: Secure your payment by cheque/DD favouring Reliance General Insurance Company Ltd This policy shall be voidable at the option of the Company in the event of mis-representation, mis-description of nondisclosure of any material particulars by the Proposer. 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, 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. • I/We here by state that the above mentioned address shall be taken as address on record for the purpose of GST. • I/We hereby confirm that the contents of the proposal form and connected documents have been fully explained to me/us and I/We have fully understood the significance of the proposed contract.

This proposal form was completed by



You can support our Go Green Initiative by saying "No" to Policy kit, Renewal Notice and Other Communications hard copy. We will be sending you a digitally signed soft copy on your registered Email ID & Mobile number.

Hard copy required ☐ Yes ☐ No

Name

Place :

Date : 28 Oct 2025 05:41

Date : 28 Oct 2025 05:41

Signature

Signature of Proposer & Company Seal

Prohibition of Rebates - Section 41 of the Insurance Act, 1938 as amended by Insurance Laws (Amendment) Act, 2015

- 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 liable for a penalty which may extend to ten lakh rupees.

Supporting Confirmation of Agent/Broker/SM/CSO

I confirm the above signature to be of the registered owner of the vehicle proposed for insurance

Name of IRDAI Agent/ Broker

☐ Mr.

☐ Mrs.

SPARKSHIELD INSURANCE BROKER PRIVATE LIMITED

Place

Date : 28 Oct 2025 05:41

(In case of Direct Business, Name & Signature of CSO /SM to be taken)

Signature of IRDAI Agent/ Broker

* Mandatory details to be filled

The policy does not cover liability for death, bodily injury or damage as excluded under Section 150 (2) (ii) and (iii): b and C of the Motor Vehicles Act 1988 (Inserted Vide GSR no 164 (f) dated 25.02.2022 w. e. f 01.4.2022)

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