



FUTURE GENERALI INDIA

Insurance Company Limited

FUTURE SECURE COMMERCIAL MOTOR INSURANCE - COMPREHENSIVE POLICY

CERTIFICATE OF INSURANCE CUM POLICY SCHEDULE	
Policy Servicing Office : Future Generali India Insurance Company Limited, 1st Flr, North Wing, Karumuttu Nilayam, 192, Anna Salai, Chennai, Tamil Nadu, 600002	
Policy and Certificate Number : 2011-V1307285-FCV	Period of Insurance : From 00:01 hrs of 09/07/2011 To midnight of 08/07/2012.
Insured : Mrs. Kanniammal K.	Zone : A
Address : No.20, Bajanai Koil Street, Somamangalam, Chennai, Tamil Nadu, 602101	Covernote No : Covernote Issue Date :

INSURED MOTOR VEHICLE DETAILS AND PREMIUM COMPUTATION							
Registration No., RTA Location	Make/Model of Vehicle	Engine No.	Chassis No.	Cubic Capacity	Seating Capacity	Year of Manufacture	Passenger Carrying Capacity
TN22BK7063 MELNABARRAM	TATA SUMO VICTA EX	483DL56FZY711739	MAT446246A9F196 66	1948	9	2010	8

INSURED'S DECLARED VALUE						
Type of Body	For Vehicle-Rs.	For Non-Electrical Accessories-Rs.	For Trailers-Rs.	For Electrical/Electronic Accessories-Rs.	For Bi-Fuel Kit (CNG/LPG)-Rs.	Total Value-Rs.
saloon	500,000	-	-	-	-	500,000

SCHEDULE OF PREMIUM	
A-OWN DAMAGE	B-LIABILITY
Rs.	Rs.
Basic Premium on Vehicle	Basic Premium including Premium for TPPD
7,140.00	8,360.00
Add : IMT 23-Cover for mud-guards etc	Add : Compulsory PA to Owner-Driver Rs. 2 lacs
1,312.50	100.00
Less : No Claim Discount 20%	Add : Legal Liability to Driver/Cleaner/Conductor
2,012.50	25.00
Total Own Damage Premium (A) (rounded off)	No. of persons 1
6,440.00	Total Liability Premium (B)
	8,485.00
	Total Annual Premium (A+B)
	14,925.00
	Total Premium for the Policy Period
	14,925.00
	Service Tax (Including Cess)
	1,538.00
	Total Premium (rounded off)
	16,463.00

Class of Vehicle : Four (or more) wheeled passenger carrying vehicles with carrying capacity exceeding 6 passengers and three wheeled passenger carrying vehicles with carrying capacity exceeding 17 passengers for hire or reward.
Subject to Endorsement Nos. 21, 23, 28, 07

Hypothecation with State Bank Of India Account No 00000030784581012

LIMITATIONS AS TO USE - As per Motor Vehicle Rules, 1989

Stage Carriage/Contract Carriage/Private Service Vehicle/Goods Carriage/Non Transport Vehicles - The policy does not cover use for: a) Organised racing, and b) Speed testing; Non-transport vehicle - The policy covers use for any purpose other than: a) hire or reward, b) organised racing, or c) Speed testing; Goods Carrying Vehicles - The Policy does not cover use for a) Organised racing, b) Pace Making, c) Reliability Trials and d) Speed testing; Passenger Carrying Vehicles - The Policy does not cover use for a) Organised racing, b) Pace Making, c) Reliability Trials, d) Speed Testing and e) Use whilst drawing a trailer except the towing (other than for reward) of any one disabled mechanically propelled vehicle.

DRIVERS 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 when not used for the transport of goods *at the time of the accident and that such a person satisfies the requirements of Rule 3 of the Central Motor Vehicles Rules 1989.
* When the vehicle is used for passengers add the following words: when not used for the transport of passengers at time of the accident.

Limits of Liability

Under Section II-I (i) : Death of or bodily injury - Such amount as is necessary to meet the requirements of Motor Vehicles Act, 1988	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	Compulsory Deductible Under Sec I - Rs. 1,000.00
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SPECIAL CONDITIONS -

ADDITIONAL EXCESS -

IMPORTANT - 1. All other Terms, Conditions and Exclusions as per attached Policy Wordings. **2.** In case of payment by cheque, in the event of dishonor of cheque for any reason whatsoever, insurance cover provided under this document automatically stands cancelled from the inception irrespective of whether a separate communication is sent or not.

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 Motor Vehicles Act, 1988.

For FUTURE GENERALI INDIA INSURANCE CO. LTD.

Receipt Number : Z2166856,

Date of Issue : 19/07/2011

Place of Issuance : Mumbai*

*Address as mentioned below.

This policy is not valid unless it is countersigned by an authorised signatory

Authorized Signatory

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.

For full details on coverage, terms, conditions and exclusions, please refer the standard policy wordings attached with this schedule.

The stamp duty of Rs. 0.50 paid by demand draft, vide receipt no. 64095 dated 20/06/2011. Mudrank 2004/4125/CR/690/M-1, dated 31/12/2004.