

Ref No.: GEN/WEL/SG/0008.3/4136024200

Date: 24/01/2024

To,
MR. UDIT AGGARWAL
D-11, GRAIN MERCHANTS CHS,
SECTOR 17, VASHI,
NAVI MUMBAI
Navi Mumbai - 400703
District: THANE
MAHARASHTRA, India
Contact Details 9821327758

Policy number: 4136024200 CKYC ID: 50060626484937

Subject: Risk assumption for Kotak Car Secure

Dear MR. UDIT AGGARWAL,

We welcome you to Kotak Mahindra General Insurance Company Limited and thank you for choosing us as your preferred service provider.

This is with reference to your above mentioned Policy issued under Kotak Car Secure.

Enclosed please find the Policy Schedule outlining the details of your policy. Kindly note that the proposal is underwritten and policy is issued based on the information submitted to us by you, as well as acceptance of the terms and conditions. Policy schedule must be read in conjunction with the product brochure and policy wordings. Please visit https://www.kotakgeneral.com/customersupport/downloads or scan above QR code for detailed policy wording.

We request you to carefully go through the same once again and in case of any disagreement, discrepancy or clarifications, please call us on our toll free number 1800 266 4545 or write to us at care@kotak.com within 15 days from the date of this letter. Alternatively, you can also write to us at 8th Floor, Zone IV, Kotak Infiniti, Bldg.No. 21, Infinity IT Park, Off WEH, Gen. AK Vaidya Marg, Dindoshi, Malad(E), Mumbai – 400 097, India.

Please note that the information provided by you will be verified at the time of claim and the captioned Policy shall be treated as void in case of any untrue or incorrect statement, misrepresentation, non-description or non-disclosure in any form whatsoever made by you or by your agent, on your behalf, at any stage.

In case where premium is not received by us due to cheque dishonour or any other reason, the insurance cover shall be void ab-initio.

As a valued customer, we would like to provide regular updates on your policy through email and SMS. We therefore request you to keep us updated of any change in your contact details.

Assuring you of our best services at all times.

Thanking you,

Yours sincerely,

For Kotak Mahindra General Insurance Company Limited

Authorised Signatory









Kotak Car Secure

Comprehensive Policy

Certificate cum Policy Schedule

Policy / Certificate No: 4136024200

For any assistance please call 1800 266 4545 or visit www.kotakgeneral.com



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Name: MR. UDIT AGGARWAL

Address: D-11, GRAIN MERCHANTS CHS, SECTOR 17,

VASHI, NAVI MUMBAI Navi Mumbai - 400703 District: THANE MAHARASHTRA(27), India

Phone: NA

Mobile: 9821327758

Email: UDIT.AGGRWAL@GMAIL.COM

GSTIN:

POLICY DETAILS

Policy Issuing Office: 201-204, 301 Chintamani Classique Vishweshwar

Nagar, Off Aarey Road Mumbai Maharashtra 400063.

Period of Insurance:

From: 26/01/2024 00:00 to: 25/01/2025 Midnight

Type Of Vehicle: Private Car Policy issued on: 24/01/2024

Cover Note No: NA

Hypothecated to: ICICI BANK LTD

INTERMEDIARY DETAILS

Intermediary Code	8	2 9	9	0	1	0	0	0	0	Intermedia	ry Name	TUBA SAMEET PATEL
Intermediary's Mobi	le No	o. [9 8	8	1	9	0	3	2	6 2 4	Intermedia	y's Landline No.

VEHICLE DETAILS

Registration Number	Manufacturer	Model	Variant	Year of Manufacture	RTO Location	Engine Number	Vehicle Chassis/ Trailer Chassis No.	Cubic Capacity/KW	Fuel Type	Seating Capacity
MH43BU8351	MARUTI	CIAZ	DELTA SMART HYBRID	2021	VASHI	K15BN90874 23	MA3EXGL1S0 0426383	1462	Petrol	5

Insured Declared Value (IDV) of the Vehicle (in ₹)	Non - Electrical Accessories fitted to the Vehicle (in ₹)	Electrical & Electronic Accessories fitted to the Vehicle (in ₹)	Trailer (in ₹)	CNG / LPG Kit (in ₹)	Total Value of the Vehicle (in ₹)
6,50,000	0	0	0	0	6,50,000

PREMIUM COMPUTATION TABLE (IN ₹)

Section I		Section II	
Own Damage		Liability	
Basic Own Damage	5,564.00	Basic TP Including TPPD Premium	3,416.00
Add:		Total Liability Premium (B)	3,416.00
Add on Covers Total Premium #	7,314.25		
		Section III	
		Personal Accident	
		PA Cover for Owner Driver of ₹ 15,00,000	330.00
		Unnamed PA Cover for Passenger ₹ 50,000/Per Person	125.00
Total Own Damage Premium (A)	12,878.25	Total Personal Accident Premium (C)	455.00
Taxable value of Services (A+B+C)			16,749.25
CGST @ 9%			1,507.43
SGST @ 9%			1,507.43
Total Premium (in ₹)			19,764.00

Add on Covers Opted Fo	or: Consumable Cover, Depreciation Cover, Engine Protect,	Key Replacement, L	oss of Personal Belo	ngings, Return	to Invoice, Ro	oad Side Assistance
#: For the covers opted	as shown in Add On Cover Details Table					
		1				

Geographical Area	INDIA	Additional Excess	t0	Compulsory Deductibles ₹	1,000
Voluntary Deductible ₹	0	Voluntary Deductible for Depreciation Cover	₹ 0	Total Deductible ₹	1,000





NOMINEE DETAILS

*Nominee Name	*Nominee Age	*Relationship	*Name of Appointee(if nominee is a minor)	Relationship to the Nominee
Muskaan Chowdhary	40	Wife		

ADD-ON COVER DETAILS

Sr. No.	Add-On Cover	Sum Insured(₹)	Premium (₹)	Remarks
1	Consumable Cover UIN: IRDAN152RP0006V02201516/A0012V02201516	NA	162.50	
2	Depreciation Cover UIN: IRDAN152RP0006V02201516/A0011V03201516	NA	5,777.85	No. Of Claims:2 Voluntary Deductible: 0
3	Engine Protect UIN: IRDAN152RP0006V02201516/A0013V02201516	NA	278.85	
4	Key Replacement IRDAN152RP0006V02201516/A0026V01201819	25,000	233.75	
5	Loss of Personal Belongings IRDAN152RP0006V02201516/A0025V01201819	10,000	93.50	
6	Return to Invoice UIN: IRDAN152RP0006V02201516/A0014V02201516	NA	267.80	
7	Road Side Assistance UIN: IRDAN152RP0006V02201516/A0015V02201516	NA	500.00	



CUSTOMER DECLARATION FOR CNG/LPG KIT

I/ We agree and undertake to immediately inform the Company in case of change on account of addition of CNG/LPG kit and obtain necessary endorsement in the

DISCLAIMER

For complete details on terms and conditions governing the coverage and NCB please read the Policy Wordings. This document is to be read with the Policy Wordings(which are also available on the Company website i.e. www.kotakgeneral.com). Please refer to the claim form for necessary documents to be submitted for processing the claim.

PUC DECLARATION

This policy has been issued subject to valid Pollution Under Control (PUC) Certificate/Fitness Certificate disclosed to our representative / declared by You prior to commencement of risk under this policy and further undertaking to renew and maintain a valid PUC throughout the duration of the Policy.

LIMITS OF LIABILITY

Under Section II - 1(i) of the policy -> Death of or bodily injury: Such amounts is necessary to meet their requirements of Motor Vehicles Act, 1988. Under Section II - 1(ii) of the policy -> Damage to Third Party Property ₹ 7,50,000; PA Cover under Section III: for Owner Driver CSI ₹ 15,00,000

LIMITATIONS AS TO USE

Limitation as to use (Package Policy): 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 trails (g)Use in connection with Motor Trade. Note: In case of vehicles used for Driving Tuition the words "other than for the purpose of driving tuition" to be read after the words "hire or reward.

DRIVER'S CLAUSES

Any person including the insured: Provided that a person driving hold an effective Driving License at the time of accident and is not disqualified from holding or obtaining such a license. Provided also that the person holding an effective Learners' License may also drive the Vehicle and that such a person satisfies the requirements of Rule 3 of the Central Motor vehicles Rules 1989.

SPECIAL CONDITIONS

- 1. Depreciation covers only the depreciation on the replaced parts.
- 2. Previous policy document is required at the time of claim verification.
- 3. All type of pre existing damages or cost of repair of such damage will be excluded at the time of claim settlement.

NO CLAIM BONUS SCALE

Number of Claims	% of Discount on Own Damage Premium
No claim made or pending during the preceding full year of insurance	20%
No claim made or pending during the preceding 2 consecutive years of insurance	25%
No claim made or pending during the preceding 3 consecutive years of insurance	35%
No claim made or pending during the preceding 4 consecutive years of insurance	45%
No claim made or pending during the preceding 5 consecutive years of insurance	50%

^{*}No Claim Bonus (NCB) is subject to no claim on the previous policy. Benefits under the policy will be forfeited if claim is/was made in previous policy. Please contact our Customer Care team in case of wrong NCB % mentioned.

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 Policy 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.

Subject to I.M.T. Endt.Nos. & Memorandum 22, 16, GR36A, 7 Printed/herein/attached hereto Under Hire Purchase Agreement with NA





TAX DETAILS

Service Tax/GST Registration No.	2 7 A A F C K 7 0 1 6 C 1 Z T	Category	: General Insurance Services
SAC Code	997134	Description	Motor vehicle insurance services
Invoice Number	4136024200		

DECLARATION

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

In Witness whereof this Policy has been signed for and behalf of 201-204, 301 Chintamani Classique Vishweshwar Nagar, Off Aarey Road Mumbai Maharashtra 400063. at Mumbai this 24 day of January of 2024

Stamp Duty of ₹ 0.50 is paid as provided under Article 47(B) of Indian Stamp Act, 1899 and included in Consolidated Stamp Duty Paid to the Government of Maharashtra Treasury vide Order of Addl. Controller Of Stamps, Mumbai at General Stamp Office, Fort, Mumbai - 400001., vide this Order No. (LOA/ENF-2/CSD/17/2023/Validity Period Dt. 12/12/2023 To Dt. 31/12/2025 (O/w.No. 5072)/Date: 12/12/2023).

For Kotak Mahindra General Insurance Company Limited

Authorised Signatory

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



Transcript of Online Proposal - Kotak Car Secure

Important Information for the Insured:

Type of cover: Comprehensive Policy

- 1. This is a transcript of the details declared by you on the e-proposal and shall be the basis of underwriting of the policy. Request you to carefully review the complete information provided under this transcript and get back to us within 15 days of issuance of this document, in case there is any discrepancy found.
- 2. The policy is subject to receipt of complete premium and the risk under the Policy shall commence only from the date as specified in the policy schedule.
- 3. This document has to be read in conjunction with the policy schedule/document.
- 4. Refund, if any, with regard to the premium paid, would be processed in the same source / account (net banking / credit card / debit card) from where the premium payment has been originally made subject to policy terms and conditions.
- 5. The policy is subject to the underwriting guidelines of the Company and the details as declared by the Insured under the e-proposal.
- 6. Online premium payment should be made by the policyholder himself. No third party payment should be made using this mode of payment.
- 7. The Policyholder/ Insured has fully understood the terms and conditions of the Policy including all the features available thereunder.

Proposal No : 202401240	145379
Proposal for : Rollover Po	licy
19,764.00	Premium Amount (Inclusive of taxes)

25/01/2025 at midnight

Registration No.	Vehicle Make/Model/ Variant Type of body		Cubic Capacity/KW	Fuel Type	
MH43BU8351	MARUTI/CIAZ/DELTA SMART HYBRID		1462	Petrol	

Year of Manufacture	Insured Declared Value (IDV)	Engine Number	Chassis Number	
2021	6,50,000	K15BN90874 23	MA3EXGL1S0 0426383	

Special conditions:

Policy End Date:

(Comprehensive)

PROPOSER / OWNER'S DETAILS

1. Title and Name	of the Insured:	MR. UDIT A	GGARWAL		
2. Insured Permar	nent Address*		N AGGARWAL, D11, G strict: THANE 400703 M		S NEAR MC DONALDS, SECTOR17, VASHI, NAVI MUMBA NAVI I, India
	e Address different from ss,please provide*:	m D-11, GRAIN	•	SECTOR 17, VASHI	, NAVI MUMBAI Navi Mumbai - 400703 District: THANE
3.Phone		4.Mobile *	9821327758	5.Email ID*	UDIT.AGGRWAL@GMAIL.COM
6.Gender	7	7.Date Of Birth *		8.Nationality	Indian Resident
			-		
Proposal Date & T	Time: 24/01/2024	1 21:52			
Policy Start Date:	26/01/2024	1 00:00	1		

Kotak Car Secure UIN:IRDAN152RP0006V02201516;



Limitation as to use (Private Car): 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 trails (g)Use in connection with Motor Trade. Note: In case of vehicles used for Driving Tuition the words "other than for the purpose of driving tuition" to be read after the words "hire or reward.

Driver's Clauses: Any person including insured: Provided that a person driving hold an effective Driving Licence at the time of accident and is not disqualified from holding or obtaining such a licence. Provided also that the person holding an effective Learners' Licence may also drive the Vehicle and that such a person satisfies the requirement of Rule 3 of the Central Motor Vehicle Rules, 1989.

STATUTORY WARNING PROHIBITION OF REBATES (Under Section 41 of Insurance Act 1938)

- 1) 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.
- 2) Any person making default in complying with the provisions of this section shall be punishable with fine, which may extend to ₹ 1,000,000/-

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Registration Authority and RTO Location	Date of Registration	CNG/LPG/Bi Fuel	Lease / Hire / Hypothecation (Name and address of concerned parties)	Color of Vehicle	Seating Capacity
VASHI	02/02/2021	Petrol	ICICI BANK LTD Mumbai		5

*Insured Declared Value of the Vehicle (in INR)	*Non - Electrical Accessories fitted to the Vehicle (in INR)	*Electrical & Electronic Accessories fitted to the Vehicle (in INR)	Trailer (in INR)	*CNG / LPG Kit (in INR)	*Total Value (in INR)
6,50,000	0	0	0	0	6,50,000

PUC - NO

OPTIONAL ADD-ON COVERS

1. ☑ Depreciation Cover#	2. F Engine Protect	#If Depreciation cover is selected: Voluntary Deductible offered under the "Depreciation Cover", which would be applied over and above the Compulsory
3. ☑ Return to Invoice	4. Consumable Cover	Deductible? No
5. ☑ Road Side Assistance	 Key Replacement Sum Insured 25000 	
7. ✓ Loss of Personal Belongings Sum Insured 10000	8. ☐Tyre Cover	
9. ☐ Daily Car Allowance	10. ☐NCB Protect	
11. Meter (Switch On/ Switch Off) Cover	12. ☐Battery Protect Cover	



RISK INCLUSION / EXCLUSION

*Personal Accident Cover of INR 15,00,000 for the Owner Driver	*Nominee Name and Age *Relationship		*Name of Appointee (if nominee is a minor)	Relationship to the Nominee
13,00,000 for the Owner Driver	Muskaan Chowdhary 40	Wife		
2. Do you wish to include Personal Accident	Name	CSI Opted (Rs)	*Nominee Name	Relationship
cover for the Named passenger? No Please give details mentioned aside:				
Do you wish to include Personal Accident of passenger? Yes	cover for the Un-named Passen	gers / hirer / pillion	No. of Persons As Per Seating Capacity	C. S. I. (Per Person)
Please give details mentioned aside:			5	50000
# The maximum CSI available per person is	₹ 2,00,000, each in multiples of	₹ 10,000.		
4. Do you wish to restrict Third Party Property	y Damage of ₹ 7.5 Lakh to the s	statutory TPPD liability limit	of ₹ 6,000/- only? No	
5. legal liability against Third Party Risks: A) 0	Owner Driver ☐Yes ☑No Any	person other than Paid Driv	er: No	
B) Other Employees ▼ Yes □ No If Yes, no.	of Person: 0 C) Unnamed P	assengers ☐Yes ☑No If \	Yes, no. of Person: 5	
Compulsory Personal Accident (PA) Cover for I hereby declare that the Owner Driver does n Owner Driver has a separate existing Per lacs. Tenure years to Implicate to be insured is not owned by Implicate to be insured in the Owner Driver does not have an effect (Note: Where the owner driver owns more that for owner driver is compulsory for Sum Insured granted where the vehicle is owned by a compulsory.	ot require Compulsory Persona sonal Accident cover against Down an individual live driving license. In one vehicle, compulsory PA of the form of the compulsory PA of the compuls	I Accident Cover as eath and Permanent Disabi cover can be granted for any ivate Car and Commercial \	lity (Total and Partial) for Sum Ins	r). Personal Accident cover

PREVIOUS INSURANCE DETAILS

Name and address of the previous insurer	TATAAIG-thth					
2. Previous Policy Type Comprehensive Policy	3. Previous Policy Number	62010754690000		4. Existing bonus	0 %	
5. Period of Insurance	26/01/2023		То		25/01/2024	
6. Details of claims taken in previous policy:	Yes No. of Claims & Claim1 OD Clai Amount :					
Whether you are entitled to No Claim Bonus ☐Yesি NO						

DETAILS OF DEPRECIATION

Table 1:Schedule of depreciation for arriving at IDV:

The Insured's declared value (IDV) of the vehicle will be deemed to be the 'Sum insured' and it will be fixed at commencement of each policy period for each insured vehicle

Age of The Vehicle	% of Depreciation for fixing IDV	Age of The Vehicle	% of Depreciation for fixing IDV
Not exceeding 6 Months	5%	Exceeding 2 years but not exceeding 3	30%
		years	
Exceeding 6 months but not exceeding 1	15%	Exceeding 3 years but not exceeding 4	40%
year		years	
Exceeding 1 year but not exceeding 2 years	20%	Exceeding 4 years but not exceeding 5	50%
		years	

Note: IDV of obsolete models of vehicles (i.e. Models which the manufacturers have discontinued to manufacture) and vehicles beyond 5 years of age will be determined on the basis of an understanding between the insurer and the insured.

PAYMENT DETAILS

Payment Mode: PAYMENT AGGREGATOR Payment Reference No: 19027053603 Payment Amount: 19,764.00 Payment/Transaction Date: 24/01/2024

Bank Details:

I confirm that the premium is paid out of my legitimate sources of fund and the Company has the right to call for documents to establish sources of funds. The Company has the right to cancel the policy in case I am/have been found guilty by any competent authority or court of law of violating any law/regulation.

Intermediary Code: 8299010000

This electronic proposal is validated by an OTP sent on the registered mobile number of the customer.

Kotak Car Secure UIN:IRDAN152RP0006V02201516:



Kotak Car Secure UIN:IRDAN152RP0006V02201516;



TAX INVOICE



Details of Receiver (Billed To)		Details of Supplier (billed by)			
GSTIN/UIN		Name :	Kotak Mahindra General Insurance Company Limited		
Customer ID	1009794557	GSTIN:	27AAFCK7016C1ZT		
Customer Name	MR. UDIT AGGARWAL	Pan Number :	AAFCK7016C		
Email ID	UDIT.AGGRWAL@GMAIL.COM	CIN:	U66000MH2014PLC260291		
Contact No	9821327758	Address:	201-204, 301Chintamani ClassiqueVishweshwar Nagar, Off Aarey RoadMumbai Maharashtra 400063.		
Address	D-11, GRAIN MERCHANTS CHS,, SECTOR 17, VASHI,, NAVI MUMBAI, THANE, 400703, MAHARASHTRA, India	Date of Invoice	24/01/2024		
IMD Code	8299010000	Invoice No	4136024200		
Receipt No	1202401494378	Proposal No	202401240145379		
		Partner Application No			
State Code	27	State Code:	27		
Place Of Supply Name	MAHARASHTRA - 27	State Name	MAHARASHTRA		
• • •		IRN			

HSN/SAC Description	HSN / SAC Code	Total Value of Supply (Rs.)	Taxable value of Supply (Rs.)	CGST Rate	CGST Amt (Rs.)	SGST Rate	SGST Amt (Rs.)
Motor vehicle insurance services	997134	16749.25	16749.25	9%	1,507.43	9%	1,507.43
Total		16749.25	16749.25		1507.43		1507.43
Total Invoice Value (In Figure)							19,764.00
Total Invoice Value (In Words)	Nineteen Thousand Seven Hundred Sixty Four						
Whether Tax Payable on a Reverse Basis or Not							No

For: Kotak Mahindra General Insurance Company Limited

Authorized Signatory

"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."