

Welcome

M/S ATHARVA ENTERPRISES, DUDH SAGAR,
NEAR SHANI MANDIR,
KEDGOAN,
AHMEDNAGAR
MAHARASHTRA
India
414005
9588413993

From here on,
you're our responsibility.

Welcome on board.
Your Reliance Commercial Vehicles (Passengers Carrying 4W<6) Package Policy- Schedule Number 110722423380025530 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.



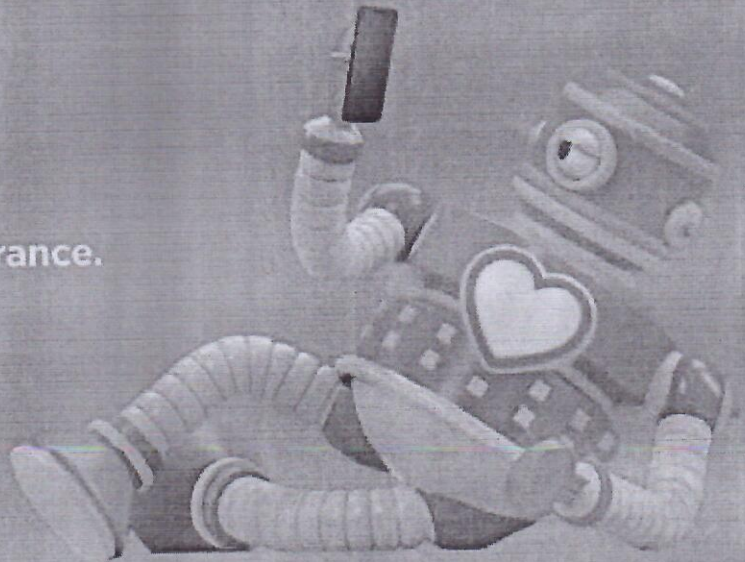
Video Claim Assistance

Intimate claims instantly through live video streaming.

Now *Live Smart*
With Reliance general Insurance.

Tech+ 

Best Regards,



reliancegeneral.co.in



022 4890 3009 (Paid)



74004 22200 (WhatsApp)

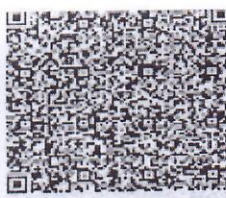
Reliance General Insurance Company Limited.

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 Identification No. U66603MH2000PLC128300. UIN: IRDAN103RP0012V02100001. 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/PCV/PS/Ver. 1.3/310118.



Reliance Commercial Vehicles (Passengers Carrying 4W<6) Package Policy - Schedule

Policy Number : 110722423380025530	Proposal/Covernote No: R07032480217
Insured Name : ATHARVA ENTERPRISES	Period of Insurance : From 00:00 Hrs on 09-Mar-2024 to Midnight of 08-Mar-2025
Communication Address & Place of Supply : DUDH SAGAR, NEAR SHANI MANDIR, KEDGOAN, AHMEDNAGAR MAHARASHTRA India 414005	Policy Issuing Branch : 2ND FLOOR,SAI INFOTECH, OFFICE .NO-210 & 211, OPP. GHATKOPAR STATION, PATEL CHOWK, GHATKOPAR EAST , MUMBAI, MAHARASHTRA, 400077.
Mobile No : 9588413993	Tax Invoice No. & Date: R07032480217 & 07 Mar 2024 05:48
Email-ID : Kelkaramrin@gmail.com	GSTIN/UIN & Place of Supply : MAHARASHTRA

Insured Vehicle Details			
Registration No.	MH12SF6598	Mfg. Month & Year	DEC-2019
Make / Model & Variant	MARUTI SUZUKI SWIFT DZIRE TOUR S CNG.	CC / HP / Watt	1197
Engine No. / Chassis No.	K12MN2390552 / MA3EJKD1S00C47057	LCC Including Driver	5
Type of Body	NA	Total Premium	18623
RTO Location	MAHARASHTRA - AHMEDNAGAR	Total IDV	520,000.00
Manufacturer fully build in	Yes	Hypothecation/Lease	MAHINDRA & MAHINDRA FINANCIAL SERVICES LTD / MUMBAI
Vehicle Category	Taxi	Vehicle Usage Type	Others
Vehicle Usage SubType			

Insured Declared Value (IDV)			
Chassis IDV	0.00	Non Electrical Accessories	0.00
Body IDV	0.00	CNG / LPG Kit	0.00
Vehicle IDV	520,000.00	Trailer / Side Car	0.00
Electrical / Electronic Accessories	0.00	Total IDV	520,000.00

Premium Summary			
Own Damage - Section I	Amount (,)	Liability - Section II	Amount (,)
Basic OD	4,851.34	Basic Liability (TPPD 1)	11,852.00
CNG/LPG Bi-fuel Kit (IMT-25)	242.57	CNG/LPG Bi-fuel Kit (IMT-25)	60.00
Total Basic Own Damage Premium	5,093.91	Total Basic Liability Premium	11,912.00
Less		PA Benefits - Section III	
Deduct 25 % for NCB	-1,273.48	Legal Liability to paid driver and/or Conductor and/or cleaner	50.00
SubTotal of Deductions	-1,273.48	TOTAL LIABILITY PREMIUM	11,962.00
		TOTAL PACKAGE PREMIUM (Sec I + II + III)	15,782.00
		CGST (@9.00%)	1420.00
		SGST (@9.00%)	1420.00
TOTAL OWN DAMAGE PREMIUM	3,820.43		
TOTAL PREMIUM PAYABLE (,)			18,623.00

Subject to I.M.T.Endt.Nos. & Memorandum printed/herein/attached hereto. IMT 25,40,22,7

GSTIN :27AABCR6747B1ZG

HSN : 997134, Description of services : Motor vehicle Insurance Service

"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."

Consolidated Stamp duty Paid vide Letter of Authorisation "NO ENF-1/LOA/ENF-1/CSD/52/2024/(Validity Period Dt.01/02/2024 to Dt.01/12/2024)/1163 Date 31-01-2024" at General Stamp Office, Mumbai. ** Not Applicable for the State of Jammu & Kashmir

13BRG488 / GIRNAR INSURANCE BROKERS PVT LTD

7551196989

insurance.backoffice@girnarssoft.com

Intermediary Code/Name	Intermediary Contact No.	Intermediary E-mail ID	POS UID Aadhaar No. / PAN No.
Limits of liability	:	PA cover for owner driver under section III CSI ₹ 0 (a) Under Section II (1)(i) of the Policy-Death of or bodily injury to any person so far as it is necessary to meet the requirements of the Motor Vehicle Act, 1988. (b) Under Section II (1)(ii) of the Policy-Damage to property other than property belonging to the insured or held in trust or in the custody of control of the insured up to the limits specified- (TPPD 1 Sum Insured - ₹ 7,50,000/-, TPPD 2 Sum Insured- ₹ 6,000/-).	
Limitations as to use	:	The policy covers the use only under a permit within the meaning of Motor Vehicle Act, 1988 or such a carriage falling under sub-section (3) of Sec 66 of the Motor Vehicle Act, 1988. The Policy covers use for any purpose other than: (a) Organized racing (b) Pace making (c) Speed testing (d) Reliability trials.(e) Use whilst drawing a trailer except the towing (other than for reward) of any one disabled mechanically propelled vehicle.	
Persons/Classes of persons	:	Any person including insured:	

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entitled to drive:

Provided that a person driving holds a valid driving license at the time of the accident and is not disqualified from holding or obtaining such a license. Provided that the person holding a valid learner's license may 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

Deductible under Section-I :

(i) Compulsory deductible , 500/- (ii) Additional compulsory deductible , 00/- (iii) Voluntary deductible , 0/-

Compulsory PA cover for owner driver :

Insured is not eligible for the Compulsory PA cover for owner driver in this policy as the same has not been opted for the reasons allowed as per motor tariff and/or basis insured's declaration given below:

"I/ we hereby declare that I/ we hold an effective personal accident insurance policy covering death and permanent disability (total & partial) and/ or compulsory personal accident (CPA) for owner driver in other vehicles; whereby the Sum Insured limit is of Rs 1,500,000 or more in all such above mentioned conditions."

In case you have missed it, please opt for compulsory PA cover by payment of additional premium as applicable .Liability of insurance company shall commence from the date of receipt of such additional premium.

"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"

The NCB provided is on Basic OD Premium excluding Add-on wherever applicable. The policy wording with detailed terms, conditions and exclusions are available on our website 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.

Safeguard your transaction by paying your premium via crossed cheque/DD in favour of Reliance General Insurance Co. Ltd.

The 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. Subject otherwise to the terms, conditions and exclusions of the Reliance Miscellaneous and Special Types of Vehicles Package Policy Certificate Cum Policy Schedule. 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.

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@cioins.co.in

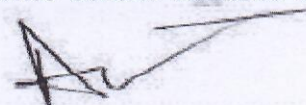
Note: Kindly acknowledge the receipt of this policy. In case you find any variations against your proposal or any discrepancy in the policy, kindly contact us immediately.

In the unfortunate event of a claim, please call quoting your Policy No. on 022 48903009(Paid) and register your claim immediately within 7days from the date of loss. 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.

Special Conditions : Additional Compulsory Excess of Rs.2500.0 RGICL_ORB.

Policy has been issued with reference to vehicle inspection report, reference lead no. InspectionID_HIDE & special conditions. The inspection report remarks can be viewed on company's website by the lead no.

For Reliance General Insurance Co. Ltd.



Authorized Signatory

Reliance General Insurance Company Limited.

IRDAI Registration No. 103

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Risk Assumption Letter

Dear M/S ATHARVA ENTERPRISES

Thankyou for choosing Reliance General Insurance.

Please find enclosed policy no.: 110722423380025530 which has been issued based on the details declared by the applicant.

Insured Vehicle Details			
Registration No.	MH12SF6598	Mfg. Month & Year	DEC-2019
Make / Model & Variant	MARUTI SUZUKI SWIFT DZIRE TOUR S CNG.	CC / HP / Watt	1197
Engine No. / Chassis No.	K12MN2390552 / MA3EJKD1S00C47057	LCC Including Driver	5
Type of Body	NA	Total Premium,	18623
RTO Location	MAHARASHTRA - Pune	IDV,	520000
Manufacturer fully build in	Yes	Hypothecation/Lease	MAHINDRA & MAHINDRA FINANCIAL SERVICES LTD / MUMBAI
Insured's Declared Value (IDV)			
Chassis IDV ,	0.00 Non Electrical Accessories ,		0.00
Body IDV ,	0.00 CNG / LPG Kit ,		0.00
Vehicle IDV ,	520000 Trailer / Side Car ,		0.00
Electrical / Electronic Accessories ,	0.00 Total IDV ,		520,000.00

Previous Policy Details		Previous Policy-Claim Status	
Previous Year Policy No.	Period of Insurance	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No
110722323380010952	From: 09/03/2023 To: 08/03/2024 midnight		

YOU HAVE OPTED FOR THE FOLLOWING COVERS

Standard Cover	Vehicle Own Damage + Third Party Coverage
<input type="checkbox"/>	Electrical/electronic accessories
<input type="checkbox"/>	Non-electrical accessories
<input checked="" type="checkbox"/>	Bi-fuel kits comprising LPG/CNG systems

Add-on Covers

<input type="checkbox"/> Nil Depreciation Cover	No deduction for depreciation on vehicle parts other than tyres and tubes with respect of approved partial loss claims.
<input type="checkbox"/> 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/-)
<input type="checkbox"/> Additional Limit of TPPD	Indemnify the Insured for an additional TPPD amount opted for damage to property other than the property belonging to the Insured or held in trust or in custody of Insured.
<input type="checkbox"/> 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.

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 48903009(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.

(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 undertake 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.)

For Reliance General Insurance Co. Ltd.



Authorised Signatory

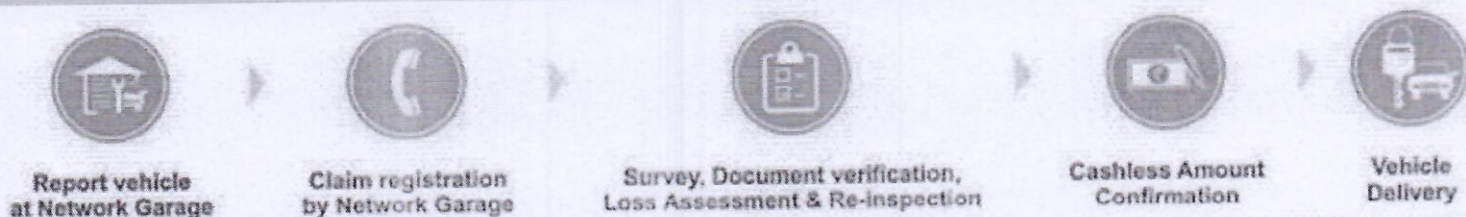
Know your policy

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 48903009 (Paid) or visit any of our branches. Kindly refer to the Key Feature Document and Policy Wording at 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.

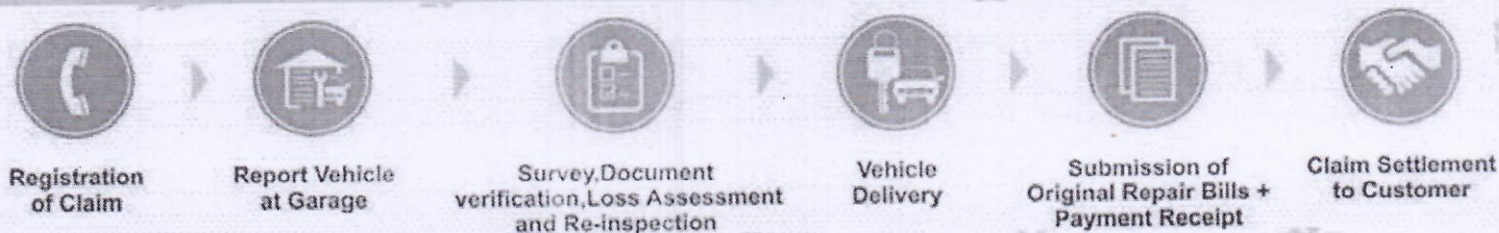
What documents do you require for making any change to your policy

- 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.
- 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.
- 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

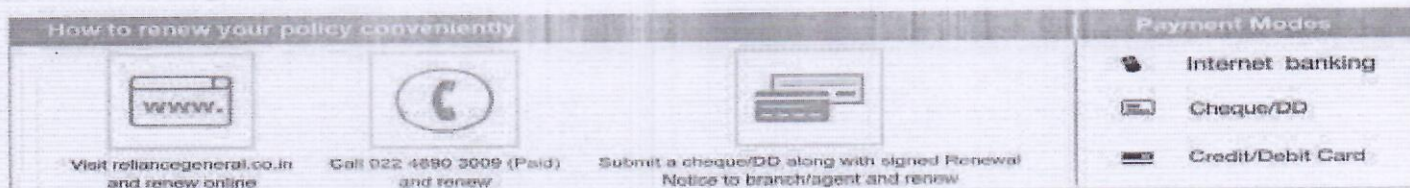


What documents do you require to register a Claim

- Claim form duly filled and signed (company stamp in case of company registered vehicles)
- Registration copy
- Driving License of the driver at the time of loss
- Policy copy
- Vehicle fitness certificate
- Vehicle route permit
- Vehicle carriage permit
- Road tax copy
- Load Challan (if applicable)

Note: 1. As soon as a claim occurs, please intimate immediately to our call centre 022 48903009 (Paid). Delay in intimation would result in the violation of policy condition.

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



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



Indian Union Vehicle Registration Certificate Issued by Government of Maharashtra



Regn. Number
MH12SF6598

Date of Regn.
19-03-2020

Regn. Validity
As per Fitness

Chassis Number
MA3EJKD1500C47057

**Owner
Serial**

4

Engine / Motor Number
K12MN2390552

Owner Name
ATHARVA ENTERPRISES

Son / Wife / Daughter of (In case of Individual Owner)
PROP SHASHIKANT ANIL SHINDE

Address
REILWAY COLONY, SANJAY NAGAR, AHMEDNAGAR, Ahmadnagar,
MH, 414001

Fuel
PETROL/CNG

Emission Norms
BHARAT STAGE IV

Card Issue Date 08-10-2024





Vehicle Class : **Auto Cab (LPV)**

AT029400154

Regn. Number
MH12SF6598

Maker's Name
MARUTI SUZUKI INDIA LTD

Model Name
TOUR 5 CNG

Colour
PEARL ARCTIC WHITE

Body Type
RIGID(PASSENGER CAR)

Seating (in all) / Standing / Sleeper Capacity
5 0 0

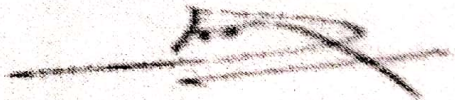
Unladen / Laden / Gross Combination Weight (kg)
1045 / 1480 / 0

Month-Year of Mfg.
12-2019

Cubic Capacity / Horse Power(BHP/Kw) Wheel Base(mm)
1197.00 83.08 2430

Number of Axle

Financer Name
SHRIRAM FINANCE LIMITED

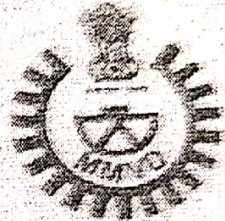

**Registration Authority
RTO AHMEDNAGAR**

Form 23A

SAVED: 20210424



THE UNION OF INDIA
MAHARASHTRA STATE MOTOR DRIVING LICENCE



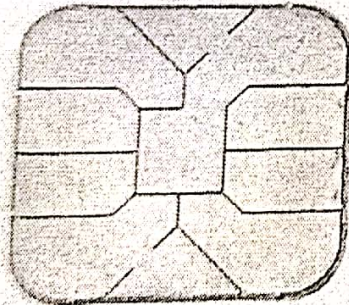
DL No : MH16 20090011242
Valid Till : 10-06-2029 (NT)

DOI : 11-06-2009

DLD 19-11-2014

FORM 7
RULE 16 (2)

AUTHORISATION TO DRIVE FOLLOWING CLASS
OF VEHICLES THROUGHOUT INDIA

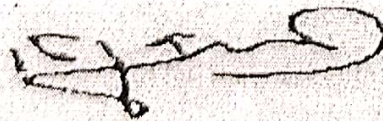



COV DOI
LMV —11-06-2009

DOB : 18-03-1990 BG :

Name : ATUL PATOLE
S/D/M of KISHOR
Add : AJP-30, ARANGAON RD, INDIRANAGAR,
KEDGAON, AHMEDNAGAR.

PIN :
Signature & ID of
Issuing Authority:


MH16 201486


Signature/Thumb
Impression of Holder

SAISAMARTH ENTERPRISES

Prop : R.S. Dhoraskar

Mob : 9763337155

Add : Padhegaon, Tal Shrirampur, Dist- Ahmadnagar-413721

Date :- 09/12/2024

It is certify that Mr. Atul patole s/o Kishor Patole
AJp-30 Arangaon, RD Indiranagar, Kedgaon,
Ahmednagr Pin. code :- 414001

worked as driving on my LMV-TR from
12/01/2019 to 25/05/2022. His driving licence no.
MH16 20090011242.

He bears a good moral character. I wish him success
in his life.

SAI SAMARTH ENTERPRISES


Proprietor



GOVERNMENT OF MAHARASHTRA

Motor Vehicle Department

SRIRAMPUR

FORM 38

[See Rule 62(1)]

CERTIFICATE OF FITNESS

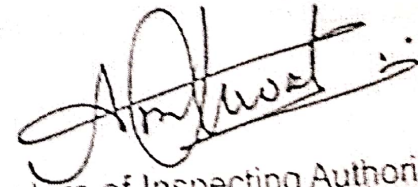
(Applicable in the case of transport vehicles only)

Vehicle No: MH12SF6598(Motor Cab) is certified as complying with the provisions of the Motor vehicles Act, 1988 and the rules made there under.

Registration No : MH12SF6598
Application No : MH240320V3417940
Inspection Fee Receipt No : MH240320C8664055
Receipt Date : 20-Mar-2024
Chassis No : MA3EJKD1S00C47057
Engine No : K12MN2390552
Seating Capacity : 5 (Including Driver)
Type of Body : RIGID(PASSENGER CAR)
Manufacturing Year : 2019
Category of Vehicle : LPV
Inspected on : 22-Mar-2024

Certificate will expire on : 23-Mar-2026
Next Inspection Due : 23-Jan-2026
Date

Printed on : 28-Mar-2024 12:44:10



Signature of Inspecting Authority

SRIRAMPUR

Inspected by (SHEWALEAM)