

- संदर्भ : १) शासन निर्णय, सा.प्र.वि. क्र.पीयुबी-१०००/प्र.क्र.७३/२०००/३४, दि.१ मे, २००१
२) शासन निर्णय, सा.प्र.वि. क्र.जाहिरात-२००९/प्र.क्र.१३७/३४, दि.३१ ऑगस्ट, २००९
३) शासन निर्णय, सा.प्र.वि. क्र.मावज-२०१८/प्र.क्र.३४८/३४, दि.२० डिसेंबर, २०१८
४) आदेश क्र.जाहिरात/अपपुप्र/२०१९-२०/२७२, दि.१३ ऑगस्ट, २०२०

दर प्रमाणपत्र

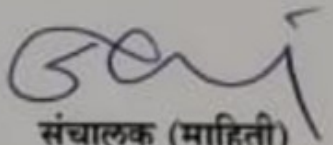
प्रमाणित करण्यात येते की, दैनिक सकाळ हे वृत्तपत्र शासनमान्य जाहिरात यादीत मोठे या संवर्गात समाविष्ट आहे. संदर्भांकित क्र.३ च्या शासन निर्णयातील नियम क्र.४.५.२ मधील सूत्रानुसार आणि नियम क्र.४.५.५ व क्र.४.५.६ अन्वये अतिरिक्त दर देण्यात आला आहे. संदर्भ क्र.४ नुसार या नियमालिकाच्या महासंचालनालयाकडे उपलब्ध असलेल्या नोंदीनुसार १५४५७४ या खपाच्या आधारे दरवाढ करण्यात आली आहे. जाहिरातीचा दर प्रति चौ.से.मी. रु.१०७/- (रुपये एकशे सात फक्त) निश्चित करण्यात आला आहे.

कृष्णाधवल जाहिरातीच्या मूळ दरावर ४०% अधिक रंगीत दर देण्यात येत आहे. पहिल्या पानाकरिता, नाविन्यपूर्ण उपक्रमाकरिता (फ्रेंच विंडो, हाफ फ्लॅप, सोलो जाहिरात) ५०% अधिक दर तसेच जॅकेट पेजसाठी १००% अधिक दर त्याचप्रमाणे विशिष्ट पानावर जाहिरातीचा मजकूर प्रसिद्ध करण्यासाठी कार्यादेशात नमूद असल्यास २५% अधिक दर देण्यात येईल.

हा दर सर्व शासकीय विभाग, कार्यालये, महामंडळे, मंडळे, प्राधीकरणे, उपक्रम, आयोग, स्थानिक स्वराज्य संस्था, इतर स्वायत्त संस्था, जिल्हा परिषद, नगर परिषद, शासन पुरस्कृत सहकारी संस्था इत्यादींच्या वर्गीकृत व दर्शनी जाहिरातींना लागू राहतील.

उपरोक्त नमूद केलेली नियमावली आणि दर दि.१३ ऑगस्ट, २०२० पासून अंमलात आले आहेत.




संचालक (माहिती)
(वृत्त व जनसंपर्क)

टिप : दि.१३ ऑगस्ट, २०२० पासून अंमलात येतील. जाहिरातीच्या प्रत्येक देयकासोबत या आदेशाची प्रत जोडण्यात यावी.

प्रति,

संपादक / जाहिरात व्यवस्थापक,
दैनिक सकाळ, मराठी
औरंगाबाद



Government of Gujarat Certificate of Registration

GJ T

Reg. No.
GJ14Z4242

Date of Reg.
15/05/2018

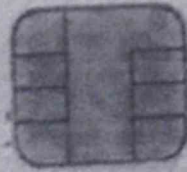
Chassis No.
MAT449305J0A00021

Engine No.
71L84432510

Owner Name
SHRIRAM YATRA COMPANY PVT LTD

Owner Sr. No. **01**

Ownership Tr. Date



Vehicle Class
Bus



Fuel Used
DIESEL

Son/Daughter/Wife of
NA

Address
AMRELI AMRELI Bhavnagar GJ 365460

GJ T

Reg. No.
GJ14Z4242

Laden/Unladen Wt.
/011550

Wheel Base
006200 mm

Cubic Capacity
005883

Cylinder No
06

Cylinder Validity

Month & Yr. of Mfg.
January 2018

Owner's Sign

Maker's Name
TATA MOTORS LTD
Model Name
TATA LPO 1618 TC FE BS-IV BUS

Colour
RED ORANGE

Body Type
P BUS SLEEPER

Seating/Standing/Sleeping Capacity
001/00/

Financer Name
TATA MOTORS FIN

Axle Type	Number / Size / Weight
Front	295/80R22.5 16PR/006000
Rear	295/80R22.5 16PR/010200
Other	1
Tandem	1

[Signature]
Registration Authority
Amreli



Form 21 A

GUJARAT MOTOR VEHICLE DEPARTMENT

State Transport Department

SURAT

FORM 38

[See Rule 62(1)]

CERTIFICATE OF FITNESS

(Applicable in the case of transport vehicles only)

Vehicle No: GJ14Z4242(Bus) is certified as complying with the provisions of the Motor vehicles Act, 1988 and the rules made there under.

Registration No : GJ14Z4242
Application No : GJ22092939149701
Inspection Fee Receipt No : GJ5R220900004184
Receipt Date : 29-Sep-2022
Chassis No : MAT449305J0A00021
Engine No : 71L84432510
Seating Capacity : 1 (Including Driver)
Type of Body : P BUS SLEEPER
Manufacturing Year : 2018
Category of Vehicle : HPV
Inspected on : 30-Sep-2022
Printed on : 30-Sep-2022 17:29:18

Certificate will expire on : 28-Oct-2024
Next Inspection Due Date : 30-Aug-2024

Inspected by (SAGAR RAMESHBHAI
BODAR)

Signature of Inspecting Authority

SURAT S. R. BODAR
R.T.O., SURAT.

Form 59

[See rules 115 (2)]

Pollution Under Control Certificate

Authorised By :
Government of Maharashtra

Date : **12/07/2022**
Time : **12:22:34 PM**
Validity upto : **11/07/2023**



Certificate SL. No. : MH01500940006322
Registration No. : GJ14Z4242
Date of Registration : 15/May/2018
Month & Year of Manufacturing : January-2018
Valid Mobile Number : *****4698
Emission Norms : BHARAT STAGE IV
Fuel : DIESEL
VOC Code : MH0150094
GSTIN :
Fees : Rs.150.00
(GST to be paid extra as applicable)
MIL observation : No

Vehicle Photo with Registration plate
60 mm x 30 mm



Sr. No.	Pollutant (as applicable)	Units (as applicable)	Emission limits	Measured Value (upto 2 decimal places)
1	2	3	4	5
Idling Emissions	Carbon Monoxide (CO)	percentage (%)		
	Hydrocarbon, (THC/HC)	ppm		
High idling emissions	CO	percentage (%)		
	RPM	RPM	2500 ± 200	
	Lambda	-	1 ± 0.03	
Smoke Density	Light absorption coefficient	1/metre	1.62	0.77

This PUC certificate is system generated through the national register of motor vehicles and does not require any signature.

Note : 1. Vehicle owners to link their mobile numbers to registered vehicle by logging to <https://vahan.parivahan.gov.in>

Authorised Signature with stamp of PUC operator
60mm x 20 mm

	 IFFCO-TOKIO GENERAL INSURANCE CO.LTD Regd. Office: IFFCO Sadan C1 Dist. Centre, Saket, New Delhi - 110017 COMMERCIAL VEHICLE CERTIFICATE OF INSURANCE cum SCHEDULE & TAX INVOICE Corporate Identification Number (CIN) U74899DL2000PLC107621, IRDA Reg. No. 106 UIN: IRDAN106P0005V01200607	Service Office Service Office :IFFCO TOKIO GEN INSU. CO. LTD. 1ST FLOOR HARIPRABHA SOLITAIRE THATTENAGAR COLLEGE ROAD ABOVE CHROMA ELE.SHOWROOM NASIK MAHARASHTR 422005 INDIA General Insurance Services: 997134 GSTIN : 27AAACI7573H1ZC Phone #: 0253 2314705 Agent Name: ADKE, MAYURA R Agent #: 58000521 Agent Mobile #: 9850233233
SHRIRAM YATRA COMPANY PVT LTD		Policy #: 1-2GQ81PEQ P400 Policy # MP93353:
Address: A/P F2 1ST FLOOR TIME SQUARE BUILDING ABOVE SBI MUMBAI AGRA RD DWARKA NASIK NASHIK MAHARASHTR INDIA Pin Code 422001 Phone #: XXXXXXX402 Cover Note # State Code: 27 Country: INDIA Place Of Supply: MAHARASHTRA GSTIN UIN		Tax Invoice No: 1-2GQ81PEQ Invoice/Issuance Date: 14/07/2022 10:09:42 Period of Insurance From: 16/07/2022 00:00:00 To: Midnight On 15/07/2023 23:59:59 Geographical Area: Nepal, Bhutan, Sri Lanka, Bangladesh, Inforce Status Check :

Insured Motor Vehicle Details & Premium Calculation									
Registration Mark & No.	Year of Manuf.	Vehicle Name	CC	Coverage	IDV in Rs.	Non Elect. Acc.	Engine No.	Licensed Carrying Capacity	GVV
GJ14Z4242	2018	TATA LPO 1618	5000	Package	2900000	Non Electrical Accessories are not covered as its value is 0	432510	48	
		Make of Vehicle					Chassis No.		
		ICV CLASS C.2 CARRYCAPACITY 48					A00021		

Registration Authority	Trailer	Elec./Elect. Acc.	BI-Fuel Kit	Total Value	Net Premium Rs.
Vehicle 2900000.00	0.00	0.00	0	2900000.00	76217.54

A. Own Damage (Rs.)		B. Third Party (Rs.)	
Basic OD Premium	48574.00	Basic TP Premium	56439.00
Basic Trailers OD Premium	0.00	Basic Trailers TP Premium	0.00
Electrical /Electronics Accessories (IMT24)	0.00	Bi Fuel Kit (IMT 25)	0.00
Bi Fuel Kit (IMT 25)	0.00		
Fiber Glass Fuel Tank	0.00		
Add:		Add:	
Geographical Area Extension (IMT 1)	1400.00	Geographical Area Extension (IMT 1)	100.00
Overturning Extensions (IMT 47)	0.00	PA Owner Driver CSI Rs	0.00
Hire Reward/Commercial Usage (IMT 44)	0.00	Legal Liability to Driver (IMT 28)	50.00
IMT 23	7496.10	LL to Non Fare Paying PAX (IMT 37)	(0) 0.00
Driving/Tuition	0.00	LL To PAX on Ambulance/Hearse (IMT 46)	(2) 0.00
Foreign Vehicle Loading (IMT 19)	0.00	LL to Employee (IMT29)	100.00
IMT 34	No	PA to Passenger (IMT 16)	0.00
IMT 36	0.00	IMT 34	0.00
IMT 42	0.00	IMT 42	0.00
IMT 43	0.00		
Additional Loading		Less:	
Less:		Third Party Property Damage (IMT 20)	0.00
Anti Theft Device (IMT 10)	0.00	Limit of Liability Under Section II-I (ii) 750000	
Handicap Discount (IMT 12)	0.00		
Vehicle User (IMT 13)	(45%) -25861.55	Any Other Loading Discount	
No Claim Discount	(-75%) -23706.42	Net (B)	56689.0
Any Other Loading/Discount	7902.13	Premium/Taxable Value RS.	64591.1
Net (A)		Gross Premium Payable Rs.	76217.5

Co-Insurance Details		Agent No./Share		GST Amount(Rs.)			Gross Premium Payable(Rs.)	
Insurance Cover	SAC	Co-Insurer 2	No Co-Insurer	CGST	SGST/UTGST	IGST	CGST	SGST/UTGST
GST Details	997134			9.00	9.00		5813.20	5813.20
Third Party(For Goods Class)	997134			0.00	0.00		0.00	0.00
Total				9.00	9.00		5813.20	5813.20

"Whether GST is Payable on Reverse Charge Basis - No"

Since you, as Insured, have declared that you do not have a valid driving license, the PA coverage for Owner-Driver will not be applicable. In case, you obtain driving license during the currency of the policy, you need to endorse the coverage by Payment of Premium.

Since you, as Insured, have declared that you have an alternate Stand alone Compulsory PA coverage / PA Coverage against death and permanent disability (total or partial) for CSI of atleast Rs. 15,00,000 , you have opted to delimit Compulsory PA cover under this policy.

Under Hire Purchase /Hypothecated/Lease Agreement with TATA MOTORS FINANCE LTD
 Nominee: (DUMMY),
 Subject to IMT Endorsement Nos. , 1, 28, 29, 21, 23
 Printed herein / attached her

Limitation as to use : Passenger Carrying Vehicles - Class C :: Use only in Connection with insured's business. Use only for carriage of passengers in accordance with the permit (Contract Carriage or Stage Carriage) instead within the meaning of the Motor Vehicles Act

The Policy does not Cover: (1) Use for Organized racing, pace making, reliability trial or speed testing. (2) Use whilst drawing a trailer except the towing (other than reward) of any one disabled mechanically propelled vehicle. (3) Use for the conveyance of passenger for hire or reward by any person to whom the Motor Vehicle is hired. Private Car type vehicles let out on private hire and driven by hirer or any driver with hire permission.(4) Use for the conveyance of passenger for hire or reward, other than the guests of hotel. Private Car type vehicles owned by hotels and hired by them to their guests.

Driver Clause: Any person including insured: provided that the person driving holds and 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.

The preceding year 20% Preceding two consecutive year 25% Preceding three consecutive year 35% Preceding four consecutive year 45% Preceding five consecutive year 50%

Notwithstanding anything to the contrary contained in the policy, it is hereby agreed, understood and warranted that the No Claim Bonus (NCB) allowed under this policy is subject to the fact that the Own Damage claim experience for your insured vehicle or your earlier vehicle (in case of transfer of No Claim Bonus (NCB) from the earlier vehicle) in the Previous year policy (s) was Nil. Accordingly you give the consent and accept that the No Claim Bonus (NCB) allowed under this current policy for insured vehicle is based on the above Nil claim history. However if we find that the basis of availing the "No Claim Bonus" (NCB) under the Current policy is incorrect, then we will impose suitable damages at the time of claim under Own Damage section of the policy, which may at our discretion include forfeiture of all benefits under the Own Damage section of the policy. In case you find that the No Claim Bonus (NCB) under the present policy is not correct, then you may please deposit the amount for No Claim Bonus (NCB) to us within 10 (Ten) days from the date of the issuance of the policy for the continuation of benefits under the Own Damage section of the policy.

Exclusion: Losses or damages caused directly or indirectly due to any infectious or contagious disease, pandemic/epidemics as declared by WHO and / or Government of India will be an exclusion under this policy.

No claim bonus will only be allowed, provided the policy is renewed within 90 days of the expiry date of the previous policy.

Please note that the above premium is likely to be changed with effect from 1.5.2022 in respect of Third Party section of the policy as per IRDA guidelines as well as Service Tax. In case the premium rates and Service Tax are revised you are

Signature Not Verified
 Digitally signed by SUBRATA MONDAL
 Date: 2022.07.14 12:02:22 IST
 Reason: Valid Policy Copy
 Location: IFFCO Tokio General Insurance Company Ltd, India

FOR QCS/CLAIMS CALL 1800 103 5499(Toll Free),0124-4285499 or SMS"CLAIM" to 56161

2. The Company will pay all costs and expenses incurred with its written consent.
3. In terms of and subject to the limitations of the indemnity granted by this section to the insured the Company will indemnify any driver who is driving the insured vehicle on the insured's order or with insured's permission provided that such driver shall as though he/she were the insured observe fulfill and be subject to the terms exceptions and conditions of this policy in so far as they apply.
4. The Company may at its own option
 - a) Arrange for representation at any Inquest or Fatal Inquiry in respect of any death which may be the subject of indemnity under this section; and
 - b) Undertake the defence of proceedings in any Court of Law in respect of any act or alleged offence causing or relating to any event which may be the subject of indemnity under this section.
5. In the event of the death of any person entitled to indemnity under this policy the Company will in respect of the liability incurred by such person indemnify his/her personal representative (s) in terms of and subject to the limitations of this policy provided that such personal representative(s) shall as though they were the insured observe fulfill and be subject to the terms exceptions and conditions of this policy in so far as they apply.

SECTION 3 : TOWING DISABLED VEHICLES

The policy shall be operative whilst the insured vehicle is being used for the purpose of towing any one disabled mechanically propelled vehicle and the indemnity provided by Section II of this policy shall subject to its terms and limitations be extended to apply in respect of liability in connection with such towed vehicle; **Provided always that**

- (a) such towed vehicle is not towed for reward
- (b) the Company shall not be liable by reason of this section of this policy in respect of damage to such towed vehicle or property being conveyed thereby.

SECTION 4 : PERSONAL ACCIDENT COVER FOR OWNER-DRIVER

Subject otherwise to the terms exceptions conditions and limitations of this policy the Company undertakes to pay compensation as per the following scale for bodily injury/ death sustained by the owner-driver of the vehicle in direct connection with the vehicle insured or whilst mounting into/ dismounting from or travelling in the insured vehicle as a co-driver, caused by violent accidental external and visible means which independent of any other cause shall within six calendar months of such injury result in:

Nature of Injury	Scale of Compensation
(i) Death	100%
(ii) Loss of two limbs or sight of two eyes or one limb and sight of one eye	100%
(iii) Loss of one limb or sight of one eye	50%
(iv) Permanent total disablement from injuries other than named above.	100%

Provided always that

1. The compensation shall be payable under only one of the items (i) to (iv) above in respect of the owner-driver arising out of any one occurrence and the total liability of the insurer shall not in the aggregate exceed the sum of Rs. 15 lakhs during any one period of insurance.
2. No compensation shall be payable in respect of death or bodily injury directly or indirectly wholly or in part arising or resulting from or traceable to (a) intentional self injury suicide or attempted suicide physical defect or infirmity or (b) an accident happening whilst such person is under the influence of intoxicating liquor or drugs.
3. Such compensation shall be payable directly to the insured or to his/her legal representatives whose receipt shall be the full discharge in respect of the injury to the insured.
4. This cover is subject to
 - a) The owner-driver is the registered owner of the vehicle insured herein;
 - b) the owner-driver is the insured named in this policy
 - c) the owner-driver holds on effective driving license, in accordance with the provisions of Rule 3 of the Central Motor Chides Rules, 1989, at the time of the accident.

AVOIDANCE OF CERTAIN TERMS AND RIGHTS OF RECOVERY

Nothing in this policy or any endorsement hereon shall affect the right of any person indemnified by this policy or any other person to recover on amount under or by virtue of the provisions of the Motor Vehicles Act, 1988

But the insured shall repay to the Company all sums paid by the Company which the Company would not have been liable to pay but for the said provision.

GENERAL EXCEPTIONS

The Company shall not be liable under this Policy in respect of

1. any accidental loss or damage and/or liability caused sustained or incurred outside the geographical area;
2. any claim arising out of any contractual liability;
3. any accidental loss damage and/or liability caused sustained or incurred whilst the vehicle insured herein is
 - a) being used otherwise than in accordance with the 'Limitations as to Use' or
 - b) being driven by or is for the purpose of being driven by him/her in the charge of any person other than a Driver as stated in the Drivers Clause.
4. a) any accidental loss or damage to any property whatsoever or any loss or expense whatsoever resulting or arising there from or any consequential loss
- b) any liability of whatsoever nature directly or indirectly caused by or contributed to by or arising from ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel. For the purpose of this exception combustion shall include any self sustaining process of nuclear fission.
5. any accidental loss damage or liability directly or indirectly caused by or contributed to by or arising from nuclear weapons material.
6. any accidental loss damage and/or liability directly or indirectly or proximately or remotely occasioned by contributed to by or traceable to or arising out of or in connection with war, invasion, the act of foreign enemies, hostilities or wartime operations (whether before or after declaration of war) civil war, mutiny rebellion, military or usurped power or by any direct or indirect consequence of any of the said occurrences and in the event of any claim hereunder the insured shall prove that the accidental loss damage and/or liability arose independently of and was in no way connected with or occasioned by or contributed to by or traceable to any of the said occurrences or any consequences thereof and in default of such proof, the Company shall not be liable to make any payment in respect of such a claim.

DEDUCTIBLE

The Company shall not be liable for each and every claim under Section -1 (Loss of or Damage to the Vehicle Insured) of this Policy in respect of the deductible stated in the schedule.

CONDITIONS

This Policy and the Schedule shall be read together and any word or expression to which a specific meaning has been attached in any part of this policy or of the Schedule shall bear the same meaning wherever it may appear.

1. Notice shall be given in writing to the Company immediately upon the occurrence of any accidental loss or damage in the event of any claim and thereafter the insured shall give all such information and assistance as the Company shall require. Every letter claim writ summons and/or process or copy thereof shall be forwarded to the Company immediately on receipt by the insured. Notice shall also be given in writing to the Company immediately the insured shall have knowledge of any impending prosecution, inquest or fatal inquiry in respect of any occurrence which may give rise to a claim under this Policy. In case of theft or criminal act which may be the subject of a claim under this Policy the insured shall give immediate notice to the police and co-operate with the Company in securing the conviction of the offender.
2. No admission offer promise payment or indemnity shall be made or given by or on behalf of the insured without the written consent of the Company which shall be entitled if it so desires to take over and conduct in the name of the insured the defence or settlement of any claim or to prosecute in the name of the insured for its own benefit any claim for indemnity or damages or otherwise and shall have full discretion in the conduct of any proceedings or in the settlement of any claim and the insured shall give all such information and assistance as the Company may require.
3. At any time after the happening of any event giving rise to a claim under Section II of this Policy the Company may pay to the insured the full amount of the Company's liability under the Section and relinquish the conduct of any defence settlement or proceedings and the Company shall not be responsible for any damage alleged to have been caused to the insured in consequence of any alleged action or omission of the Company in connection with such defence settlement or proceedings or of the Company relinquishing such conduct; nor shall the Company be liable for any costs or expenses whatsoever incurred by the insured or any claimant or other person after the Company shall have relinquished such conduct.
4. The Company may at its own option repair restate or replace the vehicle insured or part thereof and/or its accessories or may pay in cash the amount of the loss or damage and the liability of the Company shall not exceed :
 - a) for total loss/constructive total loss of the vehicle - the Insured's Declared Value (IDV) of the vehicle (including accessories thereon) as specified in the Schedule less the value of the wreck.
 - b) for partial loss, i.e. losses other than "Total Loss/Constructive Total Loss of the vehicle - actual and reasonable costs of repair and/or replacement of parts lost/damaged subject to depreciation as per limits specified.
5. The insured shall take all reasonable steps to safe guard the vehicle insured from loss or damage and to maintain it in efficient condition and the Company shall have at all times free and full access to examine the vehicle insured or any part thereof or any driver or employee of the insured. In the event of any accident or breakdown, the vehicle insured shall not be left unattended without proper precautions being taken to prevent further damage or loss and if the vehicle insured be driven before the necessary repairs are effected any extension of the damage or any further damage to the vehicle shall be entirely at the insured's own risk.
6. The Company may cancel the policy by sending seven days notice by recorded delivery to the insured at insured's last known address and in such event will return to the insured the premium paid less the pro rata portion thereof for the period the Policy has been in force or the policy may be cancelled at any time by the insured on.
7. seven days notice by recorded delivery and provided no claim has arisen during the currency of the policy, the insured shall be entitled to a return of premium less premium at the Company's Short Period rates for the period the Policy has been in force. Return of the premium by the company will be subject to retention of the minimum premium of Rs. 100/- (or Rs 25/- in respect of vehicles specifically designed/ modified for use by blind/handicapped/mentally challenged persons). Where the ownership of the vehicle is transferred, the policy cannot be cancelled unless evidence that the vehicle is insured elsewhere is produced.
7. If any dispute or difference shall arise as to the quantum to be paid under this policy (liability being otherwise admitted), such difference shall independent of all other questions be referred to the decision of a sole arbitrator to be appointed in writing by the parties to the dispute or if they cannot agree upon a single arbitrator within 30 days of any party invoking Arbitration, the same shall be referred to a panel of three arbitrators comprising two arbitrators one to be appointed by each of the parties to the dispute/difference, and a third arbitrator to be appointed by such two arbitrators who shall act as the presiding arbitrator and the arbitration shall be conducted in accordance with the provisions of the Arbitration and Conciliation Act, 1996. It is clearly agreed and understood that no difference or dispute shall be referable to Arbitration as heretofore provided, if the Company has disputed or not accepted liability under or in respect of this policy. It is hereby expressly stipulated and declared that it shall be condition precedent to any right of action or suit upon this policy that the award by such arbitrator/arbitrators of the amount of the loss or damage shall be first obtained. It is also hereby further expressly agreed and declared that if the Company shall disclaim liability to the insured for any claim hereunder and such claim shall not, within twelve calendar months from the date of such disclaimer have been made the subject matter of a suit in a court of law, then the claim shall for all purposes be deemed to have been abandoned and shall not thereafter be recoverable hereunder.
8. The due observance and fulfilment of the terms, conditions and endorsements of this Policy in so far as they relate to anything to be done or complied with by the insured and the truth of the statements and answers in the said proposal shall be conditions precedent to any liability of the Company to make any payment under this Policy
9. If at the time of occurrence of an event that gives rise to any claim under this policy there is in existence any other insurance covering the same loss, damage or liability the Company shall not be liable to pay or contribute more than its rateable proportion of any compensation, cost or expense.
10. In the event of the death of the sole insured, this policy will not immediately lapse but will remain valid for a period of three months from the date of the death of insured or until the expiry of this policy (whichever is earlier). During the said period, legal heir(s) of the insured to whom the custody and use of the Motor Vehicle passes may apply to have this Policy transferred to the name(s) of the heir(s) or obtain a new insurance policy for the Motor Vehicle. Where such legal heir(s) desire(s) to apply for a transfer of this policy or obtain a new policy for the vehicle such heir(s) should make an application to the Company accordingly within the aforesaid period. All such applications should be accompanied by:-
 - a) Death Certificate in respect of the insured
 - b) Proof of title to the vehicle
 - c) Original Policy

Signature Not Verified

Digitally signed by SUBRATA MONDAL
Date: 2022.07.14 12:02:23 IST
Reason: Valid Policy Copy
Location: IFFCO Tokio General Insurance Company Ltd, India