



M/S GLOBAL SOLUTIONS CO. LTD. Communication Address: TECH PARK A 2 UNIT 12 HARYANA 122002 GURUGRAM PINCODE - 122002 GURGAON GURGAON HARYANA - 122002 Tel: 88MWELPCW2	Vehicle Details				Policy Details	
	Make	MAHINDRA			Policy No.	230221208393018307915
	Model	BOLERO NEO-N10 (R)			Period of Insurance	From 29 Mar, 2026 00:01 hrs To 28 Mar, 2027 23:59
	Registration No	HR-26-FB-8239			Issuance Date	26/03/2026
	RTO	GURGAON			Invoice No.	208393018307915
	Chassis No.	MA1NA2XZXP6B29623			Customer Id	101163279601
	Cubic Capacity /Watts	1493	Seats	7	EIA No.	Not provided
	Year of Manufacture	2023	Body Type	SUV		
	Engine No.	XZP6B29043				
	Odometer reading:					
Payment Details : 603258295791				Bank Name:HDFC BANK LTD		
Email ID applicant.bb6c052c@example.com				GSTIN : 06AANCS5001K1ZB		

Policy Year	Policy Period	For the Vehicle (₹)	Trailer (₹)	Non Electrical Acc. (₹)	Electrical Acc. (₹)	CNG/LPG Kit (₹)	Total IDV (₹)
Year 1	From 29/03/2026 To 28/03/2027	741150	0	0	0	0	741150

Bundled cover				Liability only Cover			
From Date & Time	29/03/2026 00:01 hrs	To Date & Time	28/03/2027 Midnight	From Date & Time	29/03/2026 00:01 hrs	To Date & Time	28/03/2027 Midnight

Note: Bundled policy wordings and Liability only policy wording will be applicable for the respective policy durations mentioned above

Premium Details (₹)			
Own Damage Premium(a)	(₹)	Liability Premium(b)	(₹)
Basic Own Damage	2433	Basic Third Party Liability	3416
Total Basic Premium	2433	LL to Paid Driver (IMT-28)	50
Less: No Claim Bonus (35%)	852	LL for Employees of Insured (for 7 Persons) (IMT-29)	350
Total - Less	852	Net Liability Premium (b)	3816
Add on Coverages		Total Package Premium (a+b)	11869
Zero Depreciation (IRDAN125A0021V01201415)	1853	Integrated Tax 18%	2136
Engine and Gear box Protection (IRDAN125A0004V01201213)	1112		
Cost of Consumables (IRDAN125A0003V01201213)	741		
Return to Invoice - A. Purchase Invoice value - (IRDAN125RP0001V02201415/A0061V02202324)			
Emergency Assistance Wider (IRDAN125A0016V01201314)	499		
Loss of Personal Belonging - IRDAN125RP0001V02201415/A0023V01202122 (IRDAN146RPMT0041V01202425/A0063V01202425)	310		
Enhanced Roadside Assistance Cover (IRDAN125RP0001V02201415/A0076V01202526)	475		
Total - Add on	6472		
Net Own Damage Premium (a)	8053	Total Premium	14005

Geographical Area	India	Compulsory Deductible (IMT-22)	1,000	Voluntary Deductible	0
-------------------	-------	--------------------------------	-------	----------------------	---

Previous Policy No.	6202728231 78 62	Valid	29/03/2025 to 28/03/2026 of TATA AIG GENERAL INSURANCE CO.LTD.	NCB	25%
----------------------------	------------------	--------------	--	------------	-----

Policy Holder declare that no claim has been made in the previous year policy. If declaration found incorrect, benefits under the present policy in respect of own damage section will stand forfeited.

Hypothecated (IMT-7) with: ICICI BANK LIMITED, Gurgaon

LIMITATIONS AS TO USE: 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 Trials g) Any purpose in connection with Motor Trade. **Persons or Class of Persons entitled to drive:** Any person including the insured, provided that a person driving holds an effective driving licence 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. **Limits of Liability** 1. Under Section II-1 (i) of the policy - Death of or bodily injury - Such amount as is necessary to meet the requirements of the Motor Vehicles Act, 1988. 2. Under Section II - 1(ij) of the policy -Damage to Third Party Property- ₹ 750000 3. P. A. Cover under Section III for Owner - Driver(CS): ₹ NA **Terms, Conditions & Exclusions:** As per the Indian Motor Tariff. A personal copy of the same is available free of cost on request and the same is also available at our website.

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. The stamp duty of Rs. 0.5/- paid vide Order No:(LOA/ENF-1/CSD/62/2025/ Validity Period Dt. 06/06/2025 to Dt. 31/12/2030, OW No. 2190 Dt 06/06/2025 GRN NO. MH001421282202526M, Dt. 03/05/2025 & DEFACE No. 0001684540202526 Dt. 28/05/2025) as prescribed by Government of Maharashtra Notification No. Mudrank 2017/C.R.97/M-1, Dt.09/01/2018. 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. **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". **Disclaimer:** The Policy shall be void from inception if the premium in full is not realised by the company. In the event of misrepresentation, fraud or non-disclosure of material fact, the Company reserves the right to cancel the Policy. Please note that the insured vehicle was pre-inspected and a report was prepared accordingly. The existing damages to the vehicle as mentioned in the report shall not be paid by the Company. The policy is issued basis the information provided by you, which is available with the company. In case of discrepancy or non recording of relevant information in the policy, the insured is requested to bring the same to the notice of the company within 15 days.

*Please note that your communication address is treated as the address for underwriting purposes, which is generally address where you would be currently and temporarily residing, and is different from your permanent address. Details alongwith the proof for your permanent address is provided either from reference of C-KYC Registry and/or on Aadhaar. Any submission for change in address is treated as change in communication address. Please go to the self-help page or your nearest branch if case you intend to change the 'permanent address' provided."

GST for this invoice is not payable under reverse charge basis.

Branch	unit no.d-12, 5th flr, sapphire towers-i indira gandhi market	north west delhi
--------	---	------------------

For Claim/Policy related queries Please Contact us at 022 6158 2020 / 022 6234 6234 or Visit Help Section on www.hdfcergo.com for policy copy/tax certificate/make changes/register and track claims.

Goods & Services Tax Registration No: 07AABCL5045N1ZA	HSN Code	997134
---	----------	--------

HDFC ERGO General Insurance Company Limited

Certificate of Insurance cum Policy Schedule

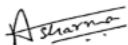
2302208393018307915



[POLICY NUMBER REMOVED]
INDIAN LIFE COMPREHENSIVE POLICY



2302208393018307915

	Broker Name : JSAKSHI FINANCIAL ADVISORS LLP Broker Code : [INTERMEDIARY ID REMOVED] 13-3811391822	For HDFC ERGO General Insurance Company Ltd  Duly Constituted Attorney
---	---	---

Scan the code for Instant Policy Info, Register/Track Claim, Renewal and Modifications in policy.

Explore any of our advanced digital options below and get quick assistance for your policy servicing queries.



Click on <https://selfhelp.hdfcergo.com> to visit our "Help" section



Live Chat with DIA on www.hdfcergo.com



Send us 'Hi' on our WhatsApp Number 8169 500 500



Download the **here** app by HDFC ERGO

"For detailed policy terms and conditions please visit our website <https://www.hdfcergo.com/download/policy-wordings>

 2302 208393018307915 M/S GLOBAL SOLUTIONS CO. LTD. TECH PARK A 2 UNIT 12 GURGAON GURUGRAM HARYANA 122002 GURUGRAM PINCODE - 122002 GURGAON GURGAON - 122002 HARYANA - T_e88MWELPCW2	Vehicle Details		Proposal Details	
	Make	MAHINDRA	Proposal No.	202603240132667
	Model	BOLERO NEO-N10 (R)	Period of Insurance	From 29 Mar, 2026 00:01 hrs To 28 Mar, 2027 23:59
	Registration No	HR-26-FB-8239	Issuance Date	26 Mar 2026
	RTO	GURGAON	Invoice No.	208393018307915
	Chassis No.	MA1NA2XZXP6B29623	Customer Id	101163279601
	Cubic Capacity	1493	Seats	7
	Year of Manufacture	2023	Body Type	SUV
	Engine No.	XZP6B29043		
	Odometer reading:			
Payment Details : 603258295791		Bank Name:HDFC BANK LTD		
Email ID applicant.bb6c052c@example.com		GSTIN : 06AANCS5001K1ZB		

Policy Year	Policy Period	For the Vehicle (₹)	Trailer (₹)	Non Electrical Acc. (₹)	Electrical Acc. (₹)	CNG/LPG Kit (₹)	Total IDV (₹)
Year 1	From 29/03/2026 To 28/03/2027	741150	0	0	0	0	741150

Own Damage Policy Period				Liability Policy Period			
From Date & Time	To Date & Time	From Date & Time	To Date & Time	From Date & Time	To Date & Time	From Date & Time	To Date & Time
29/03/2026 00:01 hrs	28/03/2027 Midnight	29/03/2026 00:01 hrs	28/03/2027 Midnight	29/03/2026 00:01 hrs	28/03/2027 Midnight	29/03/2026 00:01 hrs	28/03/2027 Midnight

Note: Bundled policy wordings and Liability only policy wording will be applicable for the respective policy durations mentioned above

Premium Details (₹)			
Own Damage Premium(a)		Liability Premium(b)	
Basic Own Damage	2433	Basic Third Party Liability	3416
Total Basic Premium	2433	LL to Paid Driver (IMT-28)	50
Less: No Claim Bonus (35%)	852	LL for Employees of Insured (for 7 Persons) (IMT-29)	350
Total - Less	852	Net Liability Premium (b)	3816
Add on Coverages		Total Package Premium (a+b)	11869
Zero Depreciation (IRDAN125A0021V01201415)	1853	Integrated Tax 18%	2136
Engine and Gear box Protection (IRDAN125A0004V01201213)	1112		
Cost of Consumables (IRDAN125A0003V01201213)	741		
Return to Invoice - A. Purchase Invoice value - (IRDAN125RP0001V02201415/A0061V02202324)	1482		
Emergency Assistance Wider (IRDAN125A0016V01201314)	499		
Loss of Personal Belonging - IRDAN125RP0001V02201415/A0023V01202122	310		
(IRDAN146RPM0041V01202425/A0063V01202425)			
Enhanced Roadside Assistance Cover (IRDAN125RP0001V02201415/A0076V01202526)	475		
Total - Add on	6472		
Net Own Damage Premium (a)	8053	Total Premium	14005

Geographical Area	India	Compulsory Deductible (IMT-22)	1,000	Voluntary Deductible (IMT-22A)	0
Previous Policy No.	6202728231 78 62	Valid	29/03/2025 to 28/03/2026 of TATA AIG GENERAL INSURANCE CO.LTD.	NCB	25%
Policy Holder declare that no claim has been made in the previous year policy. If declaration found incorrect, benefits under the present policy in respect of own damage section will stand forfeited.					
Hypothecated(IMT-7) with: ICICI BANK LIMITED,Gurgaon					

Broker Name : SAKSHI FINANCIAL ADVISORS LLP Broker Code 210393686069 Tel No. 13-3811391822

Anti rebate clause
Prohibition of Rebates (Section 41 of Insurance Act, 1938 as amended) : 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: provided that acceptance by an insurance agent of commission in connection with a policy of life insurance taken out by himself on his own life shall not be deemed to be acceptance of a rebate of premium within the meaning of this sub-section if at the time of such acceptance the insurance agent satisfies the prescribed conditions establishing that he is a bona fide insurance agent employed by the insurer. 2. 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..

Terms and Conditions
I hereby declare that the Insured Person(s) listed in Proposal Form will abide to the following T&C: 1) I/we hereby declare that the statements made by me/us 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 HDFC ERGO General Insurance Company Limited. 2) 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. 3) I/we also shall endeavor to procure the renewal notice and pass on the same to HDFC ERGO General Insurance immediately upon the receipt of such renewal notice. 4) 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 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. GSTIN :- Motor(Comprehensive and TP):For policy issued in the name of corporate entity (proprietor, HUF, partnership, private company etc), GSTIN is printed on the policy, basis the details provided during policy issuance. For any subsequent changes or addition (i.e. if GSTIN not entered at the time of policy issuance) on policy schedule, changes shall be carried out through fresh policy issuance with prospective effect. 5) I understand the Proposal No202603240132667 is issued to me basis on above information. 6) It has been declared by you that you are not a Politically Exposed Person and the source of funds to purchase this policy are from salary/business income. Transcript Declaration : In case disagreement or objection or any other changes with respect to information and contents mentioned herein above,please contact our toll free number and register your objections / changes / disagreement to the content of this transcript or you may also send us email or written correspondence at the following details within a period of 15 days from date of your receipt of this transcript along.

This document provides only key information about your policy. Please refer to the policy document for detailed terms and conditions.

[illegible]

S.No	Title	Description (Please refer to applicable Policy Clause Number in next column)	Policy Clause Number
		Company will indemnify the insured in the event of an accident caused by or arising out of the use of the insured vehicle against all sums which the insured shall become legally liable to pay in respect of i) death of or bodily injury to any person including occupants carried in the insured vehicle (provided such occupants are not carried for hire or reward) but except so far as it is necessary to meet the requirements of Motor Vehicles Act, the Company shall not be liable where such death or injury arises out of and in the course of the employment of such person by the insured, ii) damage to property other than property belonging to the insured or held in trust or in the custody or control of the insured.	

7	Add-on Cover	Zero Depreciation - Claim 1853,Engine and GearBox Protector 1112,Cost of Consumables 741,Return To Invoice 1482,Enhanced Roadside Assistance Cover 475,Emergency Assistance Wider 499,Loss of Personal Belongings cover 310	Refer policy schedule
8	Loss Participation	Workshop Generates the invoice basis the assessment given by the surveyor. - For Cashless Settlement, Insured pays his share of liability to the Workshop which includes - Compulsary deductible (As per the policy schedule) and Voluntary deductible (IMT22A), if opted as per the chosen slab and takes delivery of the vehicle. - For Reimbursement Settlement, Insured pays the entire invoice amount to Garage Workshop, HDFC ERGO will reimburse its share of liability minus the Compulsary and voluntary deductible(if applicable) to Insured's account.	
9	Exclusions	The Company shall not be liable under this Policy in respect of: Section I: 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; 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 3. any accidental loss or damage or liability directly or indirectly caused by or contributed to by or arising from nuclear weapons material. 4. 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 war like 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. Section II: 1.any accidental loss damage and/or liability caused sustained or incurred whilst the vehicle insured herein is TP 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	General Exception s
10	Special Conditions and Warranties (if any)	As per policy schedule	Refer policy schedule

11	Admissibility of Claim	Following are the key parameters leading to admissibility or denial of claims: - Loss will be admissible only if occurred from insured perils mentioned in policy wordings. - Report the Loss to Insurance Company without any delay. - Duty of care & loss minimization post accident. - Avoid willful Negligence and self-damage to insured vehicle. - Ensure vehicle is in best running condition - Drive the vehicle responsibly - Not to use the vehicle for any other purposes other than what is the vehicle is registered for. - Take additional coverage before planning to take vehicle outside the defined geographical areas. Include a sample claim calculation process for retail products 1. Assessed amount by the surveyor is billed in the final invoice. 2. Surveyor processes the bill and calculates the amount payable by Insurance Company (Sample Calculation Sheet) 3. Parts in bills are categorized as per replacement, repair, labour and paint and applicable depreciation as per the Indian Motor Tariff is applied. (Parts Depreciation Sheet) 4. Deductibles as per the policy are deducted from the summary and policy benefit (Zero Depreciation, Consumables, Return to Invoice, etc) is added and final Insurance Company payable is calculated. GENERAL EXCEPTIONS (Applicable to all sections of the Policy) 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 Driver's Clause 4. i. any accidental loss or damage to any property whatsoever or any loss or expense whatsoever resulting or arising there from or any consequential loss. ii. 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 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 war like 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.	
12	Policy Servicing - Claim Intimation and Processing	1. Turnaround time for claim settlement including escalation matrix]	Input from Claims Team

		As per PPHI guidelines on our website https://www.hdfcergo.com/docs/default-source/policies/pphi-policy.pdf 2. a) Surveyor appointment- 24 hours Pendency letters- 7 days Interim survey report- 15 days Final survey report- 30 days Additional survey report- 15 days Settlement post survey report- 30 days b) Customer Escalation Matrix Level 1 In case the Complainant has not received a response or is not satisfied with the response / resolution given / offered, then the Customer can write to: The Complaints & Grievance Cell HDFC ERGO General Insurance Company Limited D-301, 3rd Floor, Eastern Business District (Magnet Mall), LBS Marg, Bhandup (West), Mumbai – 400078, Maharashtra e-mail: grievance@hdfcergo.com • Level 2 In case the Complainant has not received a response or is not satisfied with the response / resolution given / offered by the C&G cell, then the Customer can write to the Chief Grievance Officer of the Company at the following address The Chief Grievance Officer HDFC ERGO General Insurance Company Limited D-301, 3rd Floor, Eastern Business District (Magnet Mall), LBS Marg, Bhandup (West), Mumbai – 400078, Maharashtra e-mail: cgo@hdfcergo.com • Level 3 Office of The Insurance Ombudsman	
13	Grievance Redressal and Policyholders Protection	If You have a grievance about any matter relating to the Policy, or Our decision on any matter, or the claim, You can address Your grievance as follows: 1. Our Grievance Redressal Officer If you have a grievance that you wish us to redress, you may contact us with the details of your grievance through: • Call Centre - 022 6158 2020 / 022 6234 6234 • Emails – grievance@hdfcergo.com • Contact Details for Senior Citizens: 022 6158 2026 Email ID: seniorcitizen@hdfcergo.com Designated Grievance Officer in each branch. • Company Website – www.hdfcergo.com • Courier - Any of our Branch office or corporate office You may also approach the Complaint & Grievance (C&G) Redressal Cell at any of our branches with the details of your grievance during our working hours from Monday to Friday. If you are not satisfied with our redressal of your grievance through one of the above methods, you may contact our Head of Customer Service at The Complaint & Grievance Redressal Cell , HDFC ERGO General Insurance The Company Ltd. D-301,3rd Floor, Eastern Business District (Magnet Mall), LBS Marg, Bhandup (West), Mumbai – 400078, Maharashtra In case you are not satisfied with the response / resolution given / offered by the C&G cell, then you can write to the Chief Grievance Officer of the Company at the following address To the Chief Grievance Officer HDFC ERGO General Insurance The Company Limited D-301, 3rd Floor, Eastern Business District (Magnet Mall), LBS Marg, Bhandup (West), Mumbai - 400078, Maharashtra e-mail: cgo@hdfcergo.com HDFC ERGO General Insurance The Company Limited	Grievance Redressal

		Grievance may also be lodged at IRDAI Integrated Grievance Management System- https://bimabharosa.irdai.gov.in You may also approach the nearest Insurance Ombudsman for resolution, if your grievance is not redressed by the Company. The contact details of Ombudsman offices are below if your grievance pertains to: • Insurance claim that has been rejected or dispute of a claim on legal construction of the policy • Delay in settlement of claim • Dispute with regard to premium • Non-receipt of your insurance document You may also refer Our website www.hdfcergo.com www.hdfcergo.com/customer-care/grievances.html for detailed grievance redressal procedure.	
14	Obligations of the Policyholder	• To disclose all information correctly sought by the insurer at time of filling the proposal form • In case of any change / modification / addition to the already declared information the same shall be brought to the notice of the Insurer immediately • Disclosure of material information may affect the claim settlement.	

Declaration by the Policyholder;

I have read the above and confirm having noted the details.

Place:

Date:

[Policyholder's Signature]

Note:

- Insurer shall provide web-link where the product related documents including the Customer Information sheet are available on th
- In case of any conflict, the terms and conditions mentioned in the policy document shall prevail.
- Insurer to take confirmation of the Policyholder regarding receiving of the Customer Information Sheet.