

Policy No.: 2019-V6316481-FCV

Date : 09/05/2019

J M Baxi and Co
43 Readymoney Mansion,
Next To Akbarally,
Fort,
Mumbai,
Maharashtra, Pincode: 400001
Email Id : sunils@jmbaxi.com
60029225-DBC

Dear J M Baxi and Co

Welcome to the Future Generali Experience.

We thank you for choosing Motor Secure insurance policy. Your Policy No. is **2019-V6316481-FCV**. Motor Secure policy offers your vehicle and yourself protection against any unforeseen vehicle accidents and loss to third party property or life arising there from as per the coverage mentioned in the attached policy terms and conditions. We request you to kindly go through the same to acquaint yourself with the available coverage.

Our initiatives will provide you with the highest standards of service, convenience and quality in motor insurance.

In the unfortunate circumstances of an accident, you may notify us for a claim by sending an SMS MOTORCLAIM to 9222211100 (Standard SMS charges applicable) or by calling us at 1800-220-233/ 1860-500-3333/ 022-67837800 or email us at fgcare@futuregenerali.in or walk into any of our nearest offices.

It will always be our endeavour to constantly better your experience by innovating and evolving our basket of conveniences. We strive to deliver service which is personalized and is totally transparent. It is our aim to be with you in your time of need.

The policy has been issued on the basis of the proposal form. A copy has been enclosed for your reference. Please confirm that the proposal form contains the correct information and is signed by you.

Please note : Transfer of benefits under this insurance policy is not automatic on the sale of the vehicle. The transferee must apply within 14 days from the date of transfer of vehicle in writing to the insurance company with full details in a duly signed fresh proposal form along with evidence of sale and transfer fees of ₹. 50/- + Goods and Service tax .

Once again, thank you for choosing to insure your vehicle with Future Generali and we look forward to being of service to you.

Assuring you of our best services at all times.

If undelivered, please return to:

Future Generali India Insurance Company Limited
4th Floor, Windfall
Sahar Plaza Complex
Andheri Kurla Road, J.B.Nagar
Andheri (East), Mumbai
Maharashtra, 400059

For Future Generali India Insurance Co. Ltd.



(Authorised Signatory)

Please review the communication address, email or contact nos. noted on this letter for correctness. In case of any change please contact our nearest branch or call our care lines mentioned above. This will ensure you do not miss out on 'Service Updates' and 'Renewal Reminders'.

Now you can buy Health, Personal Accident, Travel, Home, Motor insurance & also renew your Future Generali Private Car Insurance policy online. Visit us at www.futuregenerali.in

For any service request please sms **SERVE** to 9222211100. To provide feedback on our service, kindly sms **HAPPY** or **UNHAPPY** to 9222211100. We will call you back.



Tax Invoice

INSURED DETAILS	
Policy Number : 2019-V6316481-FCV	Address of Service Provider: Off Code-2J,Future Generali India Insurance Co Ltd, 4th Floor, Windfall, Sahar Plaza Complex, Andheri Kurla Road, J.B.Nagar, Andheri (East), Mumbai, Maharashtra, Pincode - 400059
Invoice Number : 201927PNT0053345	
Reverse Charge : No	Area Code : Andheri Branch Office
Name of Insured/Proposer : J M Baxi and Co	FGI State Code : 27
Address : 43 Readymoney Mansion, Next To Akbarally, Fort, Mumbai, Maharashtra, Pincode- 400001	FGI GSTIN Number : 27AABCF0191R2Z8
Place of Supply(State Code): 27	Intermediary Name \ Code: Direct
GSTIN / UIN Number : 27AAAFJ5198E1ZA	Date of Issue / Invoice : 09/05/2019
Period of Insurance : From 00:01 hours of 26/05/2019 To Midnight of 25/05/2020	Date
	HSN : 997134
	Nature of Service : General Insurance Service

Received with thanks from J M Baxi and Co a sum of ₹ 10,064.00 towards Premium on the above mentioned policy.

PARTICULARS	TAX(%)	PREMIUM (₹)
Gross Premium		8,529.00
Add : CGST	9%	767.61
Add : SGST	9%	767.61
Add : Cess		-
Total (Rounded to nearest rupee)		10,064.00

NOTE :

- In case of payment by cheque, in the event of dishonour of cheque for any reason whatsoever, insurance cover provided under this receipt automatically stands cancelled from the inception irrespective of whether a separate communication is sent or not.
- Excess amount, if any, will be adjusted against subsequent policies, or will be refunded on demand.

For FUTURE GENERALI INDIA INSURANCE CO. LTD.



(Authorised Signatory)

Note: This document is digitally signed by Sharada Ramakrishnan, Authorised Signatory of Future Generali India Insurance Company Limited on 09/05/2019



Future Secure Motor Insurance Policy- PACKAGE

CERTIFICATE OF INSURANCE CUM POLICY SCHEDULE - Form 51 of the Central Motors Vehicles Rules, 1989			
Policy Servicing Office : Off Code-2J,Future Generali India Insurance Co Ltd, 4th Floor, Windfall, Sahar Plaza Complex, Andheri Kurla Road, J.B.Nagar, Andheri (East), Mumbai, Maharashtra, Pincode- 400059.,Tel_No: -			
Policy No. : 2019-V6316481-FCV	Period of Insurance : From 00:01 hrs of 26/05/2019 To Midnight of 25/05/2020		
Insured : J M Baxi and Co	Covernote No : - Dated: Zone: C		
Address : 43 Readymoney Mansion, Next To Akbarally, Fort, Mumbai, Maharashtra, 400001	Intermediary Name/Code : Direct		
	Telephone : 1800-220-233,1860-500-3333		
GSTIN Number : 27AAAFJ5198E1ZA	Previous Policy No : V5653629-05		
	FGI GSTIN Number : 27AABCF0191R2Z8		
INSURED MOTOR VEHICLE DETAILS AND PREMIUM COMPUTATION			
Registration No., RTA Location	Make/Model of Vehicle	Engine No.	Chassis No.
OR21D2627 JAGATSINGHPUR	ACE FORKLIFT AF100D	10109360	F2111716
Year of Manufacture	Cubic Capacity	Seating Capacity	Passenger Carrying Capacity
2011	-	1	1
<p>DRIVERS CLAUSE - Any person including insured:Provided that a person driving holds an effective driving license at the time of the accident and is not disqualified from holding or obtaining such a license. Provided also that the person holding an effective learners license may also drive the vehicle when not used for the transport of goods *at the time of the accident and that such a person satisfies the requirements of Rule 3 of the Central Motor Vehicles Rules 1989.</p> <p>* When the vehicle is used for passengers add the following words: when not used for the transport of passengers at time of the accident.</p>			
<p>LIMITATIONS AS TO USE - The Policy covers use only under a permit within the meaning of the Motor Vehicle Act, 1988 or such a carriage falling under Sub-section 3 of section 66 of the Motor vehicle's Act 1988. The policy does not cover use for a) Organized racing b) Pace Making c) Reliability Trails d)Speed Testing</p> <p>Geographical Area : INDIA ,</p>			
IMPORTANT NOTICE			
<p>The Insured is not indemnified if the vehicle is used or driven otherwise in accordance with this schedule. Any payment made by the Company by reason of wider terms appearing in the certificate in order to comply with the Motor Vehicle Act, 1988 is recoverable from the Insured. See the clause headed "AVOIDANCE OF CERTAIN TERMS AND RIGHT OF RECOVERY". For legal interpretation English version will be good.</p> <p>For full details on coverage, terms, conditions and exclusions, please refer the standard policy wordings attached with this schedule.</p>			
<p>IMPORTANT - 1) All other Terms, Conditions and Exclusions as per attached Policy Wordings. 2) In case of payment by cheque, in the event of dishonor of cheque for any reason what so ever, insurance cover provided under this document automatically stands canceled from the inception irrespective of whether a separate communication is sent or not.</p>			
LIMITS OF LIABILITY			
Under Section II-I (i) :Death of or bodily injury -Such amount as is necessary to meet the requirements of Motor Vehicles Act, 1988.		Under Section II-I (ii) : Damage to Third Part Property - ₹ 750000/- in respect of any one claim or series of claims arising out of one event.	
Under Section III : PA Owner – Driver as per premium computation table.		Compulsory Deductible Under Sec I : 0.5% of the IDV of the vehicle subject to minimum of ₹ ₹ 5,748.00	
Hypothecation Agreement with:- NIL			
SPECIAL CONDITIONS – NIL			
ADDITIONAL EXCESS – NIL			





Policy No : 2019-V6316481-FCV **Period Of Insurance :** From 00:01 hrs of 26/05/2019 To Midnight of 25/05/2020

INSURED'S DECLARED VALUE

Type of Body	For Vehicle - ₹	For Vehicle Body- ₹	For Non-Elec Accessories- ₹	For Trailers-₹	For Elec / Electronic Accessories - ₹	For Bi-Fuel Kit (CNG/LPG)- ₹	Total Value- ₹
FORKLIFT TRUCK	1,149,677	0	-	-	-	-	1,149,677

SCHEDULE OF PREMIUM

PARTICULARS	₹	₹
A-OWN DAMAGE		
Basic Premium on Vehicle	5,116.06	
Add : IMT 23-Cover for mud-guards etc	3,017.90	
Add : Overturning during operational use	5,748.39	
Less : No Claim Discount 50%	11,568.63	
Total Own Damage Premium (A) (rounded off)		2,314.00
B-LIABILITY		
Basic Premium including Premium for TPPD	6,115.00	
Add : Legal Liability to Person for Operation/Maintenance(No. of persons 1)	50.00	
Add : Legal Liability to Driver/Cleaner/Conductor (No. of persons 1)	50.00	
Total Liability Premium (B)		6,215.00
Total Annual Premium (A+B)		8,529.00
Total Premium for the Policy Period		8,529.00
Goods and Service Tax		1,535.22
Total Premium (rounded off)		10,064.00

Class of Vehicle : Other Miscellaneous and special type of vehicles. Subject to Endorsement Nos. 21 ,23 ,28 ,39 ,

I/We hereby certify that the Policy to which this Certificate relates as well as this Certificate of Insurance are issued in accordance with the provisions of chapter X and chapter XI of M .V. Act, 1988.

For FUTURE GENERALI INDIA INSURANCE CO. LTD.

Receipt No : Z9377120
Date of Issue : 09/05/2019
Place of Issuance : Mumbai*



(Authorized Signatory)

*Address as mentioned below.

Note: This document is digitally signed by Sharada Ramakrishnan, Authorised Signatory of Future Generali India Insurance Company Limited on 09/05/2019

For registration of your Motor claims SMS MOTORCLAIM to 9222211100 (Standard SMS charges applicable)

The stamp duty of Rs. 0.25/- paid by Letter Of Authorisation CSD/311/2019/416/19, dated 29/01/2019. Mudrank - 2017/C.R.97/M-1, dated 09/01/2018.

Product UIN : IRDAN132P0015V01200708



Annexure**Forming part of policy number:- 2019-V6316481-FCV****Motor Add-on Cover**

Serial No.	Add-on Description	Premium Amount -₹. (Before Tax)
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Please refer the attached detailed policy wordings for the above mentioned coverages.



ENDORSEMENTS

(Attached to and forming part of policy)

IMT. 21. SPECIAL EXCLUSIONS AND COMPULSORY DEDUCTIBLE

(Applicable to all Commercial Vehicles excluding taxis and motorized two wheelers carrying passengers for hire or reward.)

Notwithstanding anything to the contrary contained herein it is hereby understood and agreed that

a. Special Exclusions: Except in the case of Total Loss of the vehicle insured, the insurer shall not be liable under Section I of the policy for loss of or damage to lamps tyres tubes mudguards bonnet side parts bumpers and paint work.

b. Compulsory Deductible: In addition to any amount which the insured may be required to bear under para (a) above the insured shall also bear under section I of the policy in respect of each and every event (including event giving rise to total loss/constructivetotal loss) the first Rs.....* of any expenditure (or any less expenditure which may be incurred) for which provision is made under this policy and/or of any expenditure by the insurer in the exercise of its discretion under Condition No. 4 of this policy.

If the expenditure incurred by the insurer shall include any amount for which the insured is responsible hereunder such amount shall be repaid by the insured to the insurer forthwith.

For the purpose of this Endorsement the expression "event" shall mean an event or series of events arising out of one cause in connection with the vehicle insured in respect of which indemnity is provided under this policy.

Subject otherwise to the terms conditions limitations and exceptions of this Policy.

* To insert amount as appropriate to the class of vehicle insured as per GR.40 of the tariff.

IMT.23. COVER FOR LAMPS TYRES / TUBES MUDGUARDS BONNET / SIDE PARTS BUMPERS HEADLIGHTS AND PAINTWORK OF DAMAGED PORTION ONLY

(For all commercial Vehicles)

In consideration of payment of an additional premium of Rs.....*, notwithstanding anything to the contrary contained in the policy it is hereby understood and agreed that subject to conditions (a) (b) and (c) hereunder loss of or damage (excluding theft under any circumstances) to lamps tyres/ tubes mudguards bonnet/side parts bumpers headlights and paintwork of damaged portion only is covered provided the vehicle is also damaged at the same time.

Subject to :

a. Depreciation as per schedule provided in Section 1 of the policy. It is further understood and agreed that in respect of paint work for the damaged portion only (as referred to above) shall also be as per schedule provided in Section 1 of the policy.

b. In addition to any amount which the insured may be required to bear under para (a) above, the insured shall also bear 50% of the assessed loss in respect of each and every claim under this Endorsement.

c. It is also understood that no deductible other than those mentioned in (a) and (b) above shall be applicable in respect of a claim which become payable under this Endorsement.

Subject otherwise to the terms conditions limitations and exceptions of this policy.

* To insert the sum arrived at as per the provisions of G.R. 40. NB.3. of the Tariff

IMT. 28. LEGAL LIABILITY TO PAID DRIVER AND/ OR CONDUCTOR AND / OR CLEANER EMPLOYED IN CONNECTION WITH THE OPERATION OF INSURED VEHICLE

(For all Classes of vehicles)

In consideration of an additional premium of Rs. 50/-notwithstanding anything to the contrary contained in the Policy it is hereby understood and agreed that the insurer shall indemnify the insured against the insured's legal liability under the Workmen's Compensation Act, 1923 , the Fatal Accidents Act, 1855 or at Common Law and subsequent amendments of these Acts prior to the date of this Endorsement in respect of personal injury to any paid driver and/or conductor and/or cleaner whilst engaged in the service of the Insured in such occupation in connection with the vehicle insured herein and will in addition be responsible for all costs and expenses incurred with its written consent.

Provided always that:

(1). this Endorsement does not indemnify the insured in respect of any liability in cases where the insured holds or subsequently effects with any insurer or group of insurers a Policy of Insurance in respect of liability as herein defined for insured's general employees;

(2). the insured shall take reasonable precautions to prevent accidents and shall comply with all statutory obligations;

* (3) the Insured shall keep record of the name of each paid driver conductor cleaner or persons employed in loading and/or unloading and the amount of wages and salaries and other earnings paid to such employees and shall at all times allow the Company to inspect such records on demand.

(4) in the event of the Policy being cancelled at the request of the Insured no refund of the premium paid in respect of this Endorsement will be allowed.

Subject otherwise to the terms conditions limitations and exceptions of the Policy except so far as necessary to meet the requirements of the Motor Vehicles Act, 1988.

*In case of Private cars/ motorised two wheelers (not used for hire or reward) delete this para.

IMT.39. LEGAL LIABILITY TO PERSONS EMPLOYED IN CONNECTION WITH THE OPERATION AND/OR MAINTAINING AND/OR LOADING AND/OR UNLOADING OF MOTOR VEHICLES.

(For goods Vehicles)

In consideration of the payment of an additional premium of *..... it is hereby understood and agreed that notwithstanding anything contained herein to the contrary the insurer shall indemnify the insured against his legal liability under the Workmen's Compensation Act, 1923 and subsequent amendments of the Act prior to the date of this Endorsement, the Fatal Accidents Act, 1855 or at Common Law in respect of personal injury to any paid driver (or cleaner or conductor or person employed in loading/or unloading but in any case not exceeding seven in number including driver and cleaner) whilst engaged in the service of the insured in such occupation in connection with the ..and not exceeding seven in number and will in addition be responsible for all costs and expenses incurred with its written consent.

Provided always that:

(1) this Endorsement does not indemnify the insured in respect of any liability in cases where the insured holds or subsequently effects with any insurer or Group of Underwriters a Policy of Insurance in respect of liability as herein defined for his general employees.

(2) the insured shall take reasonable precautions to prevent accidents and shall comply with all statutory obligations.

(3) the insured shall keep a record of the name of each driver cleaner conductor or person employed in loading and/or unloading and the amount of wages salary and other earnings paid to such employees and shall at times allow the insurer to respect such record.

(4) in the event of the Policy being cancelled at the request of the insured no refund of the premium paid in respect of this Endorsement will be allowed.

The premium to be calculated at the rate of Rs. 25/- per driver and/or cleaner or conductor and/or person employed in loading and/or unloading but not exceeding the number permitted by the Motor Vehicles Act 1988 including driver and cleaner. Subject otherwise to the terms exceptions conditions and limitations of this Policy except so far as necessary to meet the requirements of the Motor Vehicles Act, 1988.

