

KIWI GENERAL INSURANCE LIMITED

KIWI CAR INSURANCE

CERTIFICATE OF INSURANCE CUM POLICY SCHEDULE
(FORM 51 OF THE CENTRAL MOTOR VEHICLE RULES, 1989)

Policy Issue Date
Policy Number
Valid Till
OD Policy Period
TP Policy Period
PA Opted
PA Policy Period
PA Cover Opt Out
Reason

Policy Type
NCB/Super NCB
Voluntary Deductible
Compulsory Deductible
Proposal Number:
Financier Name
Loan Account Number
Geographical Area

CUSTOMER DETAILS

Customer Name	
Email	
Mobile No.	
Address	
Occupation	

INTERMEDIARY DETAILS

Name	
Email	
Mobile No.	
Intermediary Code	
POSP PAN	
POSP Aadhar	

EXISTING LIABILITY ONLY POLICY DETAILS (APPLICABLE ONLY FOR SAOD)

Insurer Name	
Policy No	
Expiry Date	

VEHICLE DETAILS

Make		Fuel Type	
Model/Variant		Engine Number	
Registration No.		Chassis Number	
Registration Date		Engine Capacity/KW	
Seating Capacity		Odometer	
RTO Location			

IDV DETAILS

Year	Year 1	Year 2	Year 3
Vehicle IDV			
Bi-fuel Kit (CNG/LPG)			
Electric Accessories IDV			
Non-Electrical Accessories IDV			
Trailer IDV/ Side Car IDV			
Total			

NOMINEE/APPOINTEE DETAILS

Name and Relationship	Type	Percentage of Nomination

PREMIUM BREAK UP

Own Damage (OD)

Basic OD Premium	
Optional Covers Premium	
Less OD Discounts	
Less NCB/ Super NCB Discount	
Less Pay As You Drive Discount	
Total Own Damage Premium	

Liability to Third Parties (TP)

Basic TP Premium	
Optional Covers(s) Premium	
<<Benefit>>	
<<Benefit>>	
<<Benefit>>	
Less TP Discounts	
<<Benefit>>	
<<Benefit>>	
Total TP Premium	

Personal Accident cover for Owner-Driver

Personal Accident Cover	
Personal Accident Cover Premium	

Total Premium

Total Net Premium	
Total Applicable Taxes	
Total Premium	

PREVIOUS INSURER DETAILS

Previous Insurer	
Previous Policy No.	
Previous Policy Expiry	
Previous Policy Type	
Previous NCB	

PAY AS YOU DRIVE

Starting Odometer Reading	
Kilometers Opted	
Coverages Active Upto	
Grace Kilometers	

Your policy will be active till the kms as mentioned above. Top-up to extend this coverage via our mobile application .

BENEFITS OPTED

Base Benefits	Limits
Loss Or Damage To The Vehicle (Own Damage)	Up to IDV Deductible: INR <Amount> <ul style="list-style-type: none"> Fibre Glass <Opted> Driving Tuition <Declared>
Towing	INR 3,500 per event
Personal Accident Cover For Owner-Driver	INR 15,00,000 per year
Liability To Third Parties	Bodily Injury: Unlimited Property Damage: Up to INR <Amount>
Optional Benefits	Limits
Extension of Geographical Area (IMT 1)	Geographical Extension to <area name>

Discount for membership of recognised automobile associations (IMT 8)	Opted & discount applied
Discount for vintage cars (Applicable to Private Cars only) (IMT 9)	Opted & discount applied
Vehicles laid up (Lay up period declared) (IMT 11 A)	No. of Days Declared _____
Vehicles laid up (Lay up period not declared) (IMT 11 B)	Opted
Termination of the undeclared period of vehicle laid up (IMT 11 C)	Removal of suspension as declared to RTO and updated in RC.
Discount for specially designed/modified vehicle for the blind, handicapped and mentally challenged persons (IMT 12)	Opted & discount applied
Use of Vehicle within Your own premises (IMT 13)	Opted & discount applied
Use of Vehicle Confined to sites (Applicable to Goods Carrying Vehicles) (IMT 14)	Opted
Personal Accident cover to You or any named person other than paid driver or cleaner (IMT 15)	INR _____
Personal Accident to Unnamed Passengers other than You and the Paid driver and Cleaner (IMT 16)	INR _____ per person for <no. of people> individuals
Personal Accident cover to paid drivers and cleaners (IMT 17)	INR _____ per person for <no. of people> individuals
Personal Accident to Unnamed Hirer/Pillion (IMT 18)	INR <Amount>
Cover for imported vehicles without customs duty (IMT 19)	Opted
Reduction in the limit of Liability for Property damage (IMT 20)	Restricted to INR 6000. Discount Applied.
Voluntary Deductible (IMT 22A)	Percentage of Claim amount: _____ % Over and above compulsory deductibles.
Electrical /Electronic fittings (Items fitted in the vehicle but not included in the manufacturer"s listed selling price of the vehicle) (IMT 24)	INR _____
CNG/LPG Kit in Bi-Fuel System (Own Damage cover for the kit) (IMT 25)	INR _____
Fire and/or Theft risks only (IMT 26)	Opted

Liability and Fire and/or Theft (IMT 27)	Opted
Legal Liability to paid driver and/or conductor and/or cleaner employed in connection with the operation of the insured vehicle (For all Classes of vehicles.) (IMT 28)	Opted
Trailers (IMT 30)	Opted
Reliability Trials and Rallies (IMT 31)	Opted
Accidents to Soldiers, Sailors, Airmen employed as drivers (IMT 32)	Opted
Commercial/Private Use Extension (IMT 34)	Opted
Hired Vehicles – Driven by Hirer (IMT 35)	Opted
Legal Liability to Non-Fare Paying Passengers other than Statutory Liability except the Fatal Accidents Act, 1855 (Commercial Vehicles only) (IMT 37)	Opted
Legal Liability to Non Fare Paying Passengers who are not employees of the Insured (Commercial Vehicles only) (IMT 37A)	Opted
Legal Liability to Fare Paying Passengers (IMT 38)	Opted
Legal Liability to persons employed in connection with the operation and/or maintaining and/or Loading and/or Unloading of Motor Vehicles. (For Goods Vehicle) (IMT 39)	Opted
Legal Liability under the Workmen"s Compensation Act, 1923 in respect of the carriage of more than six employees (Excluding the Driver) in goods carrying vehicles (IMT 39A)	Opted
Legal Liability to paid driver and/or Conductor and/or cleaner employed in connection with the operation of Motor vehicle. (For buses, taxis and motorized three/four wheelers under commercial vehicles tariff) (IMT 40)	Opted
Private Carriers (IMT 42)	Opted
Indemnity to Hirer (IMT 45)	Opted
Legal Liability to Passengers (Special Vehicles) (IMT 46)	Opted

Mobile Cranes/Drilling Rigs/ Mobile Plants/Excavators/ Navies/ Shovels/ Grabs/Rippers (IMT 47)	Opted
Extended Cover for Agricultural Trailers (IMT 48)	Opted
Exclusion of Liability to the Public Working Risk (Except as required by the Motor Vehicle Act, 1988) (IMT 49)	Opted
Mobile Shops /Canteens and Mobile Surgeries/ Dispensaries (IMT 51)	Opted
Exclusion of damage while in use as a Tool of Trade (IMT 52)	Opted
Mobile Plant-Inclusion of Liability to the Public Working Risk Where Tool of Trade is used only for work performed in or upon the Vehicle or Trailer (IMT 54)	Opted
Mobile Plant - Inclusion of Liability to the Public Working Risk (All Other Cases) (IMT 55)	Opted
Zero Depreciation Cover	Opted for <count of claim> per year.
Return to Invoice	Opted.
Repair Safeguard	Opted for 1 Claim in a year.
Personal Belongings Cover	Up to INR <_____> per year.
Emergency Travel & Stay	Up to INR <_____> per year.
Key Secure	Up to INR <_____> per year.
Engine Secure	Opted. Up to IDV
Tyre Secure	Up to 4 tyres per year.
Consumables Cover	Opted. Up to IDV
Towing Booster	Up to INR_____ per event.
Fuel Mix-Up Cover	Up to INR_____ per event for maximum 1 claims in a year.

InstaCash	<p>INR _____ per day for a maximum of _____ days in a year. Deductible of _____ days.</p> <p>Total Loss, Constructive Total Loss or Theft: INR _____ per day for a maximum of 15 days in a year. Deductible of _____ days.</p>
Accident OPD Cover	Up to INR _____ per year.
Accident Hospital Cover	Up to INR _____ per year.
HospiCash	<p>Sum Insured Per Year: <SI></p> <p>INR _____ per day of hospitalization. INR _____ per day of ICU hospitalization. For a maximum of ____ days per Claim.</p> <p>Deductible of _____ Days per claim</p>
EV-Battery Secure	Up to IDV. Maximum 1 Claim per year.
Pay As You Drive	Opted for Upto _____ Kms in the Policy year.
Rim Secure	Up to IDV. For a maximum of 4 rims in a year.
Cyber Secure	Up to INR _____ Per Year.
Flexi Repair	Offered Up to INR _____ Per Year.
EV Charger Secure	<p>INR _____ per year for charger Repair & Replacement. INR _____ per event for Charging Expenses.</p>
EV Charger-Liability Cover	Up to INR _____ Per Year.
EV Charger-Home Secure	Up to INR _____ Per Year.
Owner Driver Accident Cover Booster	INR _____ Per Year.
Passenger Accident Cover Booster	INR ____ Per Year per individual. For a maximum of ____ individuals as per seating capacity.
Re-Coat Cover	Up to INR _____ per year
Preferred Garage Cash	INR _____ per claim
Roadside Assistance	Opted.
Legal Assist	<p>Up to INR _____ per year. Up to INR _____ per event for miscellaneous expenses.</p>
Super NCB	Opted.

NO CLAIM BONUS/ SUPER NCB

• No Claim Bonus (NCB)

The Insured is entitled for a No Claim Bonus (NCB) on the Own Damage section of the policy, if no claim is made or pending during the preceding year(s), as follows:

- preceding year – 20%;
 - preceding two consecutive years – 25%;
 - preceding three consecutive years – 35%;
 - preceding four consecutive years – 45%;
 - preceding five consecutive years – 50%.
- NCB is allowed provided the policy is renewed within 90 days of the expiry date of the previous policy.

• Super No Claim Bonus (Super NCB)

The Insured is entitled for a Super No Claim Bonus (Super NCB) on the Own Damage section of the policy, which replicates your past claims experience (as available with Us) as per the Super NCB discount scale and working of Super NCB. Working of Super NCB:

- Works on a discount scale, where You can move one level up (higher discount) or down (lower discount) basis claim made or pending during the preceding policy year.
- You move up in case of no claim and move down in case of claim made.
- You will move ONLY one level down on the scale even if you claim multiple times in the particular policy year.

0%	30%	40%	60%	70%	80%	90%
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- Super NCB is recalculated at every policy renewal based on the claims experience of the preceding year.
- Super NCB is allowed provided the policy is renewed within 90 days of the expiry date of the previous policy.
- If Super NCB is opted, the standard No Claim Bonus (NCB) shall not be applicable.

Declaration

The premium has been charged and the policy has been issued based on the <<No Claim Bonus/Super No Claim Bonus>> applicable to you. In the event the <<NCB/Super NCB>> is found to be incorrectly applied, the Company may revise the premium / recover the differential premium and apply policy terms as applicable. If there is any disagreement, write to us within 7 days from the date of issuance of policy or before the start date of period of insurance, whichever is earlier.

CLAIMS INFORMATION

Toll Free	1800-268-4444
Email	claims@kiwiinsurance.com
Website	www.kiwiinsurance.com
Roadside Assistance	1800-268-1616

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.
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.

ANTI MONEY LAUNDERING (AML) DECLARATIONS

1. I/we hereby confirm that all premiums paid / payable in future will be from Bonafide sources and not paid out of proceeds of crime and that such premiums are not disproportionate to my/our income. I / we understand that the Company has the right to call for documents to establish sources of funds and to cancel the insurance policy in case I / we are found guilty by any competent court of law under any of the statutes, directly or indirectly governing the prevention of money laundering law in India.
2. I / we are not Politically Exposed Persons * nor are their close relatives. I / we shall keep the company informed if we subsequently become a Politically Exposed Person.

“Politically Exposed Persons” shall have the meaning assigned to it under sub clause (xii) of 3(b) of Chapter I of Master Direction – Know Your Customer (KYC) Direction, 2016 issued by Reserve Bank of India (RBI), as amended from time to time

SPECIAL CONDITIONS

- Pre-existing Damages: All types of pre-existing damages or cost of repair of such damage will be excluded at the time of claim settlement. Warranted all damages existing prior to inception of risk are excluded from the scope of Policy.
- FASTag: Government of India has mandated electronic toll payments using FASTag to reduce vehicular traffic at toll plazas. Customers are advised to comply with the direction of the government and get their FASTag from Point of Sale locations at Toll Plazas or from Issuer Agency. Please visit <http://www.fastag.org/> for details.
- Cheque dishonour / Non-receipt of payment: Where premium is paid through cheque, the policy is void ab-initio in case of dishonour of cheque or non-receipt of payment.
- Violation of Motor Vehicles Act: This policy is issued in accordance with the provisions of Chapter X and Chapter XI of the Motor Vehicles Act, 1988 and any subsequent amendment as applicable. The insured is not indemnified if the vehicle is used or driven otherwise than in accordance with this Schedule.
- The policy is issued in utmost good faith, relying on the information shared by the insured at the time of obtaining the policy. The terms and conditions detailed in this policy schedule as well as the policy document sent by shall prevail in case of any dispute. Wish to go through your detailed policy wordings:
- Paperless Policy Delivery: We are delivering your policy digitally to your registered mobile number and email ID. An electronic policy is just as valid as a physical document. If you need a printed copy, please call our toll-free number.
- The insured/vehicle owner must hold a valid PUC and/or fitness certificate at policy start and ensure it remains valid throughout the policy period. The company reserves the right to take action in case of any discrepancy.

DRIVERS CLAUSE

- Persons or classes of persons entitled to drive: Any person including the 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 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.

LIMITATIONS AS TO USE

The policy covers vehicle use for any purpose other than: a) Hire or Reward (excluding Driving Tuition), b) Carriage of goods (other than samples or personal luggage), c) Organized racing, d) Pace Making ,e) Speed testing , f) Reliability Trails g) Any purpose in connection with Motor Trade

STAMP DUTY

Consolidated Stamp Duty paid INR <<Amount>> towards Insurance Policy Stamps via Order No <<Order no.>> LOA/CSD/536/YYYYY / (Validity Period to /5039 Date:- Dated 00:00:00 of General Stamps Office, Mumbai.

Collection Details: _____ Receipt no: _____ Receipt

Date: _____

P.S. If premium paid through cheque, the policy is void ab initio in case of dishonour of cheque.

Additional Details : Please refer the attached term sheet for the more information regarding the scope of cover, condition , warranties & other additional information related to your insurance

Policy Servicing Office Details: <<Address & Contact No.>>

This policy is issued in accordance with the provisions of Chapter XI of the Motor Vehicles Act, 2019 and any subsequent amendment as applicable. The insured is not indemnified if the vehicle is used or driven otherwise than in accordance with this Schedule.

**Authorized Signatory on behalf of
Kiwi General Insurance Ltd.**

GST DETAILS

Insurer Details			
Invoice Number		Invoice Date	
Insurer GSTIN		State Code	
Insurer Address	<<Address>>		

Insured Details			
Name		GSTIN	
HSN Code		State Code/Place of Supply	
Address			
Product Name			

Description of Service	Premium without taxes	CGST		SGST/UTGST		IGST	
		Rate	Amount	Rate	Amount	Rate	Amount
	Total Invoice in Words						
	Total Invoice in Figures			Total Taxes Applicable			

- 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.
- Whether the tax is payable on reverse charge basis - No.

PREMIUM RECEIPT

Receipt No.		Receipt Date	
Mode of Payment		Amount	
Received from		Amount in Words	
Branch Code		Branch Address	

S.No	Payment ID	Amount

Revenue (consolidated) Stamp Duty duly paid vide challan No. LOA/ENF-1/CSD/194/2026/1600 / (Validity Period 30/04/2026 to 31/12/2026) Date:- 30/04/2026 of General Stamps Office, Mumbai.

**Authorized Signatory on behalf of
Kiwi General Insurance Ltd.**