FORM 54
{See rule 150(1)and (2)}
ACCIDENT INFORMATION REPORT

1. Name of the Police station : Kalimpong
2. CR No./Traffic accident report : 57/25
3. Date, time and place of the accident : 04/04/25 at 14:00 hrs., Gelkhola
4. Name and full address of the injured/ Deceased : Goray Ghishing S/O Kaila Ghishing of Soreng, PS- RR (Rangli), Dist- Darjeeling.
5. Name of the hospital to which he/she was removed : Kalimpong District Hospital.
6. Registration number of vehicle and the Type of the vehicle : WB73F9267 (Eicher)
7. Driving license particulars: :
   (a) Name and address of the driver : Anil Barman S/O Prafulla Barman of Shekharpur, PO- Najirhat, PS- Dinhata Dist. CoochBihar.
   (b) Driving license number and date of Expiry. : WB7320040367858, (NT) Ex- 20.04.2030 (T) 14-06-2025
   (a) Name and address of the driver —
   (b) Driving license number and date of Expiry. —
   (c) Address of the issuing authority : LA Siliguri
   (d) Badge No in case of public service Vehicle. : unknown
8. Name and address of the owner of the vehicle at the time of the accident. : Amar Anonda Das S/O. Amulya Ratan Das Ramkrishna Nagar -1, Pradhan Nagar Darjeeling - 734003
9. Name and address of the insurance company with whom the vehicle was insured and the particulars of the Divisional Officer of the said insurance company : Iffco Tokio General Insurance Co. Ltd

10. Number of insurance policy/insurance certificate and the date of validity of the insurance policy/insurance certificate. : MZ604173, validity-19-6-2025

11. Registration particulars of the vehicle (class of vehicles) : Truck/Lorry

(a) Registration No. : WB73F9267

(b) Engine number of Motor number in The case of Battery Operated Vehicles) : E426C DME 347639 Unknown

(c) Chassis No. : ME2EUHRCOME191266

12. Route permit particulars : Unknown

13. Action taken, if any and the result...**Case is pending for further investigation** ....

SI. Chandan Biswas
of Teesta O.P
under Kalimpong PS
Dt. 06/04/2025

West Bengal Form No. ....   Annexure D

FIRST INFORMATION REPORT

1757

(First Information of a cognizable crime reported under section 173 B.N.S.S.)

1. (i)Dist. Kalimpong (ii) Sub-Divn. Kalimpong (iii) PS. Kalimpong.
   (iv) Year 2025 (v) FIR no 57/25 (vi) Date 04/04/25
2. (i)Act BNS Sections 281/125(b) (ii)Act .... Sections ....
   (ii)Other Acts and Sections ....
3. (a) General Diary Reference : Entry no 185 Time 20:25 hrs
   (b) Occurrence of Offence: Day Friday Date 04/04/25 Time 14:00 hrs
   (c) Information Received Date 04/04/25 Time 20:25 hrs.
   G.D No. 185 at the Police Station.
4. Type of Information : Written/ Oral/ Electronic communication
5. If registered after Preliminary Enquiry, reference no. of such enquiry :
6. Place of occurrence: (a) Direction and distance from P.S. West approx 16 kms from P.S. OZ-52.
   (b) Address at Teesta, NH-10, Kalimpong.

   (c) In case outside limit of this Police Station, then the name of P.S. ....
   District ....
7. Complainant/Informant:
   (a) Name Rajesh Gupta
   (b) Father's/Husband's name Lt- Ghanan Gupta
   (c) Date/Year of Birth ....
   (d) Nationality Indian
   (e) Address Gailkhola, Teesta, PS Kalimpong.
   (f) Mobile no 8145677067.
   (g) UID no./Any other ID no. ....
   (h) E-mail id ....
8. Details of known/suspected/unknown/accused with full particulars (attach separate sheet, if necessary)
   Driver of vehicle, goods carrier (Dak Parcel) bearing no - WB 73 F 9267.
9. Reasons for delay in reporting by the Complainant/ Informant ....
10. Particulars of properties stolen/involved. (Attach separate sheet, if necessary): ....
11. Total value of properties stolen/involved: ....
12. Inquest report/ U.D Case no. if any: ....
13. FIR contents: (Attach separate sheets, if required): The original written complaint which is treated as FIR is enclosed herewith.
14. Action taken: Since the above report reveals commission of offence(s) u/s ....

Registered the case and ~~took up investigation or~~ directed SI Chandan Biswas to take up the investigation OR transferred to P.S. .... on point of jurisdiction OR refused to investigate (assign reasons)

The FIR was read over to the complainant/informant and was admitted to be correctly recorded and a copy given to the complainant/informant free of cost.

Taken in original FIR.

Signature /Thumb Impression
of the Complainant/Informant

Inspector-In-Charge
Kalimpong Police Station

Signature of the Officer-in-Charge, Police Station

Name: Shri Milan Sanju Kujur
Rank: IC Kalimpong PS.
Number if any: ....

Date - 04/04/2025

Received on 04/04/25 at 20:25 hrs vide GDE No - 185 and started Kalimpong PS Case No. 57/25 dtd. 04/04/25 U/s - 281/125(b) of BNS and endorsed to SI Chandan Biswas for its investigation.

04.04.2025
Inspector-In-Charge
Kalimpong Police Station

The Officer Incharge
Teesta C.P,
Tista Bazar, Kalimpong.
West Bengal - 734312.

Sub - ~~HIT~~ ~~and~~ written Complaint for accident case.

Sir,

I Rajesh Gupta resident of Gul Khola S/O- Lt Ghuman Gupta would like to inform that an unknown person met an accident by a Goods carrier (DAK PARCEL) vehicle & which was heading towards S.L.G to ~~Rangpo~~ Sikkim. The person was crossing the road and hit by the vehicle bearing ~~NO~~ WB73 ~~FF~~ 9267. on the NH10 at 2:00PM. He received sustained injury on his left leg and immidiate shifted Kalimpong district hospital. Therefor, I request you to kindly take an immidiate lawful need to the ready individual.

Thanking you

Yours Sincerely
राजेश गुप्ता
8145677067

Written by me as per version of complainant
Churamani Muchia
S/O - Bir Bdr Muchia
of Gul Khola
95472-93902

Received on: 04/4/25 at 19:45hrs. vide Teesta C.P GDE No-105/25 dt: 04/4/25 and forwarded to IC Kalimpong PS with a request to start a specific case under proper section of law. SI-Chandan Biswas of Teesta C.P to investigate of this case.

(S.S. Sarki)
OC of Teesta C.P
Under KPG PS.

सत्यमेव जयते

UNION OF INDIA **Driving Licence**

WB NT+T

WB73 2004 0367858

Date of Issue: 23-10-2004

Validity:
NT 20-04-2030
T 14-06-2025

Date of Birth: 21-04-1980

Blood Group: B-

OD

Name

ANIL BARMAN

Father's Name

P. BARMAN

WB73 2004 0367858

LMV	MCWG	TRANS	LMVCAB
23-10-2004	23-10-2004	23-10-2004	23-10-2004

Present Address
SHAKTIGARH , UPPER COLONY,
BHAKTI NAGAR,
SILIGURI (M. CORP.),DARJEELING,734006

ANLI DANMAN
Holder's Signature

Mobile No.
******9378

OD

Endorsement Date
03-07-2020

Endorsement No.
WB73 /DLR/0006182/2020

WB

Form 7 Rule 16(2)

Issuing Authority
L.A. SILIGURI

GOVERNMENT OF WEST BENGAL

State Transport Department
SILIGURI ARTO
FORM 38
[See Rule 62(1)]

CERTIFICATE OF FITNESS

(Applicable in the case of transport vehicles only)

Vehicle No: WB73F9267(Goods Carrier) is certified as complying with the provisions of the Motor vehicles Act, 1988 and the rules made there under.

Registration No	: WB73F9267
Application No	: WB23062235340542
Inspection Fee Receipt No	: WB73R23060004263
Receipt Date	: 22-Jun-2023
Chassis No	: MC2EUHRC0MC191266
Engine No	: E426CDMC347639
Seating Capacity	: 3 (Including Driver)
Type of Body	: CLOSED BODY
Manufacturing Year	: 2021
Category of Vehicle	: HGV
Inspected on	: 22-Jun-2023
Printed on	: 26-Jun-2023 14:29:50

Certificate will expire on : 21-Jun-2025

Next Inspection Due Date : **23-Apr-2025**

Safe Drive Save Life ...No Rough Drive

Motor Vehicle Inspector (Tech) Siliguri

Inspected by **(MRINMOY KUNDU)**

Signature of Inspecting Authority
SILIGURI ARTO

GOVERNMENT OF WEST BENGAL

State Transport Department SILIGURI ARTO

FORM 23

CERTIFICATE OF REGISTRATION

Registration No	: WB73F9267	Registration Date	: 11-Jun-2021
Description of Vehicle	: GOODS CARRIER	Purpose For Printing RC	:ALT
Dealer's Name & Address	: RATERIA ENTREPRENEURS PVT. LTD, PANJABI PARA ,SHIVMANDIR ROAD, SILIGURI, , ,		
Owner Name	: AMAR ANANDA DAS	Son/wife/daughter of	: S/O AMULYA RATAN DAS
Full Address: (Permanent)	: RAMKRISHNA NAGAR-1, PRADHAN NAGAR, PRADHAN NAGAR, DARJILING , WEST BENGAL-734003		
Address: (Temporary)	: RAMKRISHNA NAGAR-1, PRADHAN NAGAR, PRADHAN NAGAR, DARJILING ,WEST BENGAL-734003		
Fitness UpTo	: 06-Jun-2023	Tax UpTo	: 04-May-2022
Owner Serial No	: 1		

Safe Drive Save Life
.... No Rough Drive

Detailed Description

Class of Vehicle	: GOODS CARRIER	Link Vehicle No	:
Ownership	: INDIVIDUAL	Norms	: BHARAT STAGE VI
Maker's Name	: VE COMMERCIAL VEHICLES LTD		
Front HSRP No	: AA2024230701	Rear HSRP No	: AA2024230702
Type of Body	: CLOSED BODY	Month/Year of Manuf.	: 03/2021
No of Cylinders	: 4	Chassis No	: MC2EUHRC0MC191266
Engine No	: E426CDMC347639	Fuel	: DIESEL
Horse Power(BHP)	: 160.80	Cubic Capacity	: 3770.00
Maker's Classification	: EICHER PRO 2110XP H HSD	Wheel base	: 4300
Seating Cap(in all)	: 3	Standing Cap	: 0
Sleepar Cap	: 0	Unladen Wt (kgs)	: 5840
Colour	: NEW GOLDEN BROWN	Laden/GV Wt (kgs)	: 14052
Other Criteria	:	Service Type	: Select Service Type
AC Fitted	: NO	Vehicle Purchase As	: Fully Built

Additional Particulars of all transport vehicles other than motor cabs (Gross Vehicle Weight)

By Manuf. : As Regd. :

	Description	Weight(In kgs)
a) Front:	8.25R20-16PR RIB	4853
b) Rear:	8.25R20-16PR LUG	9199
c) Other:		0
d) Tandem:		0

The motor vehicle above described is subject to Hypothecation in favour of SUNDARAM FINANCE LIMITED, SEVOKE ROAD, , , Darjiling , West Bengal-734001 w.e.f. 05-May-2021.

Purchase dt	: 05-May-2021	Sale Amt	: 1979600/-
OTT Date	: 05-May-2021	Amount/Rcpt No	: 5293 / WB73D21050000943
TaxUpTo	: 04-May-2022	Vehicle is Govt./ Pvt.	: PRIVATE
Tax Exempted or Not	: NOT EXEMPTED	Date of Approval	: 11-Jun-2021

Other State/Transfer/Conversion Details

Previous Owner	:	Previous RegNo	:
Old State	:	Entry Date	:
Transfer Date	:	Conversion Date	:

This certificate is valid from 11-Jun-2021 to 10-Jun-2036

Signature of Registering Authority
Date : 02-Sep-2021

Registering Authority
Siliguri M.V. Deptt.

Date : 02-Sep-2021 17:23:29

Taxation Particulars / Advance Registration Mark Fee Details

TRANSPORT DEPARTMENT,WEST BENGAL
FORM 47
[See Rule 87(2) of CMVR-1989]
AUTHORIZATION CERTIFICATE OF N.P. (GOODS)

1.National Permit Authorization Number	NP/WB/73/102024/85901 Dated: 21-Oct-2024
2.Name of Permit Holder	AMAR ANANDA DAS
3.Address	RAMKRISHNA NAGAR-1,PRADHAN NAGAR,DARJEELING-734003
4.Registration Mark of Vehicle	WB73F9267
5.Date of Registration	11-Jun-2021
6. Maker & Model	VE COMMERCIAL VEHICLES LTD
7.Engine Number	E426CDMC347639
8. Chassis Number	MC2EUHRC0MC191266
9. Validity of NP Authorization	28-Jul-2025
10.Validity of Basic Goods Permit	25-Jul-2026
11.Type of Vehicle	MULTI AXLE GOODS VCH(<=50tons)
12.GVW(in Kgs)	14052
13.Unladen Weight(in Kgs)	5840
14.Seating Capacity	3

Sl No.	History

This authorization is issued on 21-Oct-2024 and valid throughout the territory of India upto 28-Jul-2025. Certified that the National Permit holder has paid the consolidated fee of 16500/- through Internet Banking vide Transaction Id: 2410113199171106, Bank Reference No 2110240003752 dated: 21-Oct-2024 at .

Printed On: 21-Oct-2024 15:02:45 PM

RTA, Siliguri, WEST BENGAL

Secretary
Regional Transport Authority
Siliguri

Digitally signed by
vahan.parivahan.gov.in
Date: 2024.10.21 15:12:45 IST

Form 59

[See rules 115 (2)]

...ion Under Control Certificate

...ised By :

...ernment of West Bengal

Date	:	**31/10/2024**
Time	:	**15:29:43 PM**
Validity upto	:	**30/10/2025**

Certificate SL. No.	:	WB07100080003854
Registration No.	:	WB73F9267
Date of Registration	:	11/Jun/2021
Month & Year of Manufacturing	:	March-2021
Valid Mobile Number	:	******0000
Emission Norms	:	BHARAT STAGE VI
Fuel	:	DIESEL
PUC Code	:	WB0710008
GSTIN	:	19BZVPM1477Q1Z3
Fees	:	Rs.100.0
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	0.7	0.54

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

IFFCO-TOKIO GENERAL INSURANCE CO.LTD
Regd. Office: IFFCO Sadan C1 Distt. Centre, Saket, New Delhi - 110017
PUS - COMMERCIAL VEHICLE CERTIFICATE OF INSURANCE cum SCHEDULE & TAX INVOICE
Corporate Identification Number (CIN) U74899DL2000PLC107621,
IRDA Reg. No. 106
UIN: IRDAN106P0005V01200007

Servicing Office
Service Office: IFFCO TOKIO GEN INS CO LTD MLA HOUSE, SEVOKE ROAD, SILIGURI
SILIGURI W BENGAL
734001 INDIA
General Insurance Services: 997134
GSTIN: 19AAACI7573H1Z8
Phone #: NA NA
Agent Name: KAUSHIK DAS
Agent #: B6000840
Agent Mobile #: 7547025169

AMAR ANANDA DAS

Address: RAMKRISHNA NAGAR 1 PRADHAN NAG AR SILIGURIM CHOP PRADHAN NAGA R
DARJILING W BENGAL
INDIA
Pin Code: 734003

Phone #: XXXXXXX170
CKYC #: XXXXXXX
Cover Note #
State Code: 19
Country: INDIA
Place Of Supply: WEST BENGAL
GSTIN: 19ACQPD1888F1Z9
UIN

Policy #: 1-3FIZ6J6Z **P400 Policy #** MZ604173
Tax Invoice No: 1-3FIZ6J6Z
Invoice/Issuance Date: 19/06/2024 18:55:04
Period of Insurance: From: 20/06/2024 00:00:00
To: Midnight On 19/06/2025 23:59:59
Geographical Area: Within India Only
Status Check: Inforce

Insured Motor Vehicle Details & Premium Calculation

Registration Mark & No.	Year of Manuf	Vehicle Name / Make of Vehicle	CC	Coverage	IDV in Rs	Non Elect. Acc	Engine No / Chassis No	Seating Capacity as per RC	GVW
WB73F9267	2021	PRO 2110 XP HSD BSVI / ICV CLASS A 1 GVW 12001-20000	-	Package	1638175	Non Electrical Accessories are not covered as its value is 0	E426CDMC347649 / MC2EURRC0MC191266	2	14664

Registration Authority

Vehicle	Trailer	Elec./Elect. Acc.	Bi Fuel Kit	Total Value	Net Premium Rs.
1638175.00	0.00	0.00	0	1638175.00	64192.65

A. Own Damage (Rs.)			B. Third Party (Rs.)		
Basic OD Premium		20841.30	Basic TP Premium		35313.00
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)		0.00	Geographical Area Extension (IMT 1)		0.00
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)		150.00
IMT 23		4328.29	LL to Non Fare Paying PAS (IMT 37)	(0)	0.00
Driving/Tuitions		0.00	LL To PAS on Ambulance/Hearses (IMT 40)		0.00
Foreign Vehicle Loading (IMT 19)		0.00	LL to Employee (IMT29)	(0)	0.00
IMT 34		0.00	PA to Passenger (IMT 16)		0.00
IMT 38		No	IMT 34		0.00
IMT 42			IMT 43		
IMT 43		0.00			
Additional Loading					
Less:			Less:		
Anti Theft Device (IMT 10)		0.00			
Handicap Discount (IMT 12)		0.00			
Vehicle User (IMT 13)					
No Claim Discount	(0.0 %)				
Any Other Loading/Discount	(80%)	26534.59	Any Other Loading Discount		
Net (A)		6633.64	Net (B)		35463.00
Co-Insurance Details / Co-Insurer #	Agent No./Share / No Co-Insurer		Section 1		42096.64

Insurance Cover	SAC	Taxable Value(Rs.)	GST Rate(%) CGST	GST Rate(%) SGST/UTGST	GST Rate(%) IGST	GST Amount(Rs.) CGST	GST Amount(Rs.) SGST/UTGST	GST Amount(Rs.) IGST	Gross Premium Payable(Rs.)
GST Details	997134	20883.11	9.00	9.00		1879.48	1879.48		24642.07
Third Party(For Goods Class)	997134	35313.00	6.00	6.00		2118.78	2118.78		39550.56
Total		56196.11				3998.26	3998.26		64192.65

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

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.

Liability shall be subject to the law laid down in the Motor Vehicle Act,1988, as amended from time to time

The issuance of this Insurance Policy is subject to satisfactory verification of KYC documentation of the Client/ Policyholder as per IRDAI Master Circular dated 1st August 2022 on AML/ CFT. In case, if any discrepancy is found in KYC Verification of the Client/ Policyholder, it is agreed by the Client/ Policyholder to complete/ rectify the discrepancy found in the KYC documents/information for the generation of CKYC Number, failing which the policy will be considered ineffective/suspended/ cancelled and no claim will be payable under this Insurance Policy.

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.

Under Hire Purchase /Hypothecated Lease Agreement with SUNDARAM FINANCE LTD | Nominee

Subject to IMT Endorsement Nos. : 21, 23, 28 — Printed herein / attached hereto

Limitation as to use : Goods Carrying Vehicles - Class A : Use only in Carriage of goods within the meaning of Motor Vehicle Act

The Policy does not Cover: (1) Use for Organized racing, pace making, reliability trail 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 carrying passengers in the vehicles, except employees (other than the driver) not exceeding the number permitted in the registration document and coming under the purview of workmen's Compensation Act 1923. - Use of Trailers - Where additional premium paid for trailers amend (2) to read: Use whilst towing any trailer/s insured with the company, or towing (other than for reward) of any one disabled mechanically propelled vehicle

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%

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 1.6.2022 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: 2024.06.19 18:55:10 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

...revised increased premium in order to avail the continuity of benefits under your Motor Insurance Policy.

...tion under control certificate is valid till 29-08-2025

...(i)	Such amount as is necessary to meet the requirements of the Motor Vehicles Act, 1988	Deductible under Section I
...(ii)	As per premium computation table	Goods Carrying Vehicles
... II	PA Owner- Driver as per premium computation table	
... Status:		Compulsory Excess:
...Date	InspectionRefNo.:	Not Exceeding 7500 Kg. GVW 500/-
...ingAgency:		Exceeding 7500 Kg. GVW but not exceeding 16500 Kg. GVW 1000 /- Exceeding 16500 Kg GVW 1500/-

Section 2: Value Auto Coverage

Coverages	Premium Rs.	Limit Of Liability
...ciation Waiver Cover	8846.15	As Per Coverage Wordings
Consumable	0.00	NA
New Vehicle Replacement Cover		NA
Personal Effect & Belonging	0.00	NA
Medical Expenses**		NA
Basic Premium		NA
Discount (If Opted On Named Basis)	0.00	
Medical Expenses - Total Premium	0.00	
Personal Accident Cover-Owner	NA	
Personal Accident Cover-Insured Person's	NA	

Limit Of Liability	Numbers	C.S.I Each Insured	Total C.S.I
Owner Driver	-	-	-
Insured Person's	-	-	-

Coverages	Premium Rs.	Limit Of Liability
No Claim Bonus Protection	0.00	NA
Increased Property Damage Liability Benefit	0.00	NA
Wreckage/Debris Removal & Transhipment Cost	0.00	NA
Loss of income or Vehicle Hire Cost	0.00	NA
Towing & /or Removal & Storage Of The Insured Vehicle	175.00	Rs 10000/-
Accommodation & Traveling Expenses	0.00	NA
Transport, Redelivery or Repatriation Of Repaired Vehicle	0.00	NA
Imt23-Full Coverage	5078.34	As Per Coverage Wordings

Premium Bifurcation (Rs.)

Section 1 (Rs.)	Section 2 (Rs.)	Premium/Taxable Value(Rs.)	Total GST	Net Premium (Rs.)
42096.64	14099.49	56196.13	7996.52	64192.65

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.

Under Hire Purchase /Hypothecated/Lease Agreement with **SUNDARAM FINANCE LTD** | Nominee

Printed herein / attached hereto

Subject to IMT Endorsement Nos. : 21, 23, 28

Limitation as to use : Goods Carrying Vehicles - Class A

Use only in Carriage of goods within the meaning of Motor Vehicle Act. The Policy does not Cover:(1) Use for Organised racing, pace making, reliability trail 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 carrying passengers in the vehicles: except employees (other than the driver) not exceeding the number permitted in the registration document and coming under the purview of workmen's Compensation Act 1923.

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%

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 requested to give the revised increased premium in order to avail the continuity of benefits under your Motor Insurance Policy.

PUC Details: **Pollution under control certificate is valid till 29-08-2025**

Limit of Liability		Deductible under Section I
Under Section II-I(i)	Such amount as is necessary to meet the requirements of the Motor Vehicles Act, 1988	Goods Carrying Vehicles
Under Section II-I(ii)	As per premium computation table	
Under Section III	PA Owner- Driver as per premium computation table	Compulsory Excess:
Inspection Status:		Not Exceeding 7500 Kg. GVW 500/-
InspectionDate:	InspectionRefNo.:	Exceeding 7500 Kg. GVW but not exceeding 16500 Kg. GVW 1000 /-
InspectingAgency:		Exceeding 16500 Kg.GVW 1500/-

Previous Policy Number	Previous Insurer Name and Address	Policy Expiry Date
MU991394	IFFCO TOKIO GENERAL INSURANCE CO. LTD	19/06/2024

1. "I/ we hereby certify that the policy to which the certificate relates as well as the certificate of insurance are issued in accordance with provisions of Chapter X, XI of MV act 1988"
2. "Warranted that in case of Dishonor of premium cheque. This document stands automatically cancelled "AB-INITIO"
3. "Important Notice: This 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 motor vehicle act 1988 is recoverable from the insured. See the clause headed "avoidance of certain terms and right of recovery"

Receipt Particulars:

Pay Method	Receipt Amount	Instrument #	Instrument Date	Bank
CHEQUE	64193.00	791943	19/06/2024	STATE BANK OF INDIA
Amount Received	64193.00			

In the Event Of disnonour of premium cheque,policy stands automatically cancelled ab-initio.

For IFFCO-TOKIO General Insurance Co. Ltd
Subrata Mondal
Authorised Signatory

-For quick access to policy services and claim intimation & Quick claim settlement(QCS) kindly down load our customer application from - https://play.google.com/store/apps/details?id=com.iffcotokio.CustomerApp or https://apps.apple.com/in/app/iffco-tokio-customer/id1346469176#?platform=iphone Or Call our toll free number – 1 800 103 5499 Or Web portal = https://www.iffcotokio.co.in/claims/register-a-claim Or Our Service can be accessed through WhatsApp No. 7993407777. Now IFFCO-TOKIO Policy Documents can be stored in DigiLocker -

Policy Wording for Commercial Vehicle

WHEREAS the insured by a proposal and declaration dated as stated in the Schedule which shall be the basis of this contract and is deemed to be incorporated herein has applied to the Company for the insurance hereinafter contained and has paid the premium mentioned in the schedule as consideration for such insurance in respect of accidental loss or damage occurring during the period of insurance

NOW THIS POLICY WITNESSETH That subject to the Terms Exceptions and Conditions contained herein or endorsed or expressed hereon.

SECTION I - LOSS OF OR DAMAGE TO THE VEHICLE INSURED

1. The company will indemnify the insured against loss or damage to the vehicle insured hereunder and/or its accessories whilst thereon

i. by fire explosion self ignition or lightning;
ii. by burglary housebreaking or theft;
iii. by riot and strike;
iv. by earthquake (fire and shock damage);
v. by flood typhoon hurricane storm tempest inundation cyclone hailstorm frost;
vi. by accidental external means;
vii. by malicious act;
viii. by terrorist activity;
ix. whilst in transit by road rail inland waterway lift elevator or air;
x. by landslide rockslide.

Signature Not Verified
Digitally signed by SUBRATA MONDAL
Date: 2024.06.19 18:55:10 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

...epreciation at the rates mentioned below in respect of parts replaced.
...plastic parts, tyres and tubes, batteries and air bags - 50%
...ment -30%
...of glass - Nil
...for all other parts including wooden parts will be as per the following schedule

AGE OF VEHICLE	% OF DEPRECIATION
Not exceeding 6 months	Nil
Exceeding 6 months but not exceeding 1 year	5%
Exceeding 1 year but not exceeding 2 years	10%
Exceeding 2 years but not exceeding 3 years	15%
Exceeding 3 years but not exceeding 4 years	25%
Exceeding 4 years but not exceeding 5 years	35%
Exceeding 5 year but not exceeding 10 years	40%
Exceeding 10 years	50%

Rate of Depreciation for Painting: In the case of painting, the depreciation rate of 50% shall be applied only on the material cost of total painting charges. In case of a consolidated bill for painting charges, the material component shall be considered as 25% of total painting charges for the purpose of applying the depreciation.

2. The Company shall not be liable to make any payment in respect of -
(a) consequential loss, depreciation, wear and tear, mechanical or electrical breakdown, failures or breakages nor for damage caused by overloading or strain of the insured vehicle nor for loss of or damage to accessories by burglary housebreaking or theft unless such insured vehicle is stolen at the same time.
(b) damage to tyres and Tubes unless the vehicle is damaged at the same time in which case the liability of the company shall be limited to 50% of the cost of replacement.
(c) any accidental loss or damage suffered whilst the insured or any person driving with the knowledge and consent of the insured is under the influence of intoxicating liquor or drugs.
3. In the event of the vehicle being disabled by reason of loss or damage covered under this Policy the Company will bear the reasonable cost of protection and removal to the nearest repairer and redelivery to the insured but not exceeding Rs. 750/- for three wheeled vehicles, Rs. 1500.- for taxis and Rs. 2500/- for other commercial vehicles in respect of any one accident.
4. The insured may authorise the repair of the vehicle necessitated by loss or damage for which the Company may be liable under this Policy provided that:
a) the estimated cost of such repair including replacements, if any does not exceed Rs. 500/-.
b) the Company is furnished forthwith with a detailed estimate of the cost of repairs, and
c) the insured shall give the Company every assistance to see that such repair is necessary and the charges are reasonable.

SUM INSURED - INSURED'S DECLARED VALUE (IDV)

The Insured's Declared value (IDV) of the vehicle will be deemed to be the 'SUM INSURED' for the purpose of this policy which is fixed at the commencement of each policy period for the insured vehicle.
The IDV of the vehicle (and accessories if any fitted to the vehicle) is to be fixed on the basis of the manufacturer's listed selling price of the brand and model as the insured vehicle at the commencement of insurance/renewal and adjusted for depreciation (as per schedule below).
The schedule of age-wise depreciation as shown below is applicable for the purpose of total Loss/Constructive Total Loss (TL/CTL) claims only.

THE SCHEDULE OF DEPRECIATION FOR FIXING IDV OF THE VEHICLE

AGE OF VEHICLE	% OF DEPRECIATION FOR FIXING IDV
Not exceeding 6 months	5%
Exceeding 6 months but not exceeding 1 year	15%
Exceeding 1 year but not exceeding 2 years	20%
Exceeding 2 years but not exceeding 3 years	30%
Exceeding 3 years but not exceeding 4 years	40%
Exceeding 4 years but not exceeding 5 years	50%

IDV of vehicles beyond 5 years of age and of obsolete models of the vehicles (i.e. models which the manufacturers have discontinued to manufacture) is to be determined on the basis of an understanding between the insurer and the insured. IDV shall be treated as the 'Market Value' throughout the policy period without any further depreciation for the purpose of Total Loss (TL) Constructive Total Loss (CTL) claims. The insured vehicle shall be treated as a CTL if the aggregate cost of retrieval and/or repair of the vehicle, subject to terms and conditions of the policy, exceeds 75% of the IDV of the vehicle.

■ SECTION 2: LIABILITY TO THIRD PARTIES

1. Subject to the limits of liability as laid down in the Schedule hereto the Company will indemnify the insured in the event of an accident caused by or arising out of the use of the vehicle against all sums including claimant's cost and expenses which the insured shall become legally liable to pay in respect of -
a) Death of or bodily injury to any person caused by or arising out of the use (including the loading and/or unloading) of the vehicle.
b) Damage to property caused by the use (including the loading and/or unloading) of the vehicle. PROVIDED ALWAYS THAT -
a) The Company shall not be liable in respect of death, injury damage caused or arising beyond the limits of any carriage way or through fare in connection with the bringing of the load to the insured vehicle for loading thereon or the taking away of the load from the insured vehicle after unloading there from.
b) Except so far as is necessary to meet the requirements of the Motor Vehicle Act the Company shall not be liable in respect of death or bodily injury to any person in the employment of the insured arising out of and in the course of such employment.
c) Except so for as is necessary to meet the requirements of the Motor vehicle Act in relation to the liability under the Workmen's Compensation Act 1923 the Company shall not be liable in respect of death or bodily injury to any person (other than a passenger carried by reason of or in pursuance of a contract of employment) being carried in or upon entering or mounting or alighting from the insured vehicle at the time of occurrence of the event out of which any claim arises.
d) The Company shall not be liable in respect of damage to property belonging to or held in trust by or in the custody of the insured or a member of the insured's household or being conveyed by the insured vehicle.
e) The Company shall not be liable in respect of damage to any bridge and or viaduct and /or to any road and/or anything beneath by vibration or by the weight of the insured vehicle and /or load carried by the insured vehicle.
f) Except so for as in necessary to meet the requirements of the Motor Vehicles Act the Company shall not be liable in respect of death and or bodily injury to any person(s) who is are not employee (s) of the insured and not being carried for hire or reward, other than owner of the goods or representative of the owner of goods being carried in or upon or entering or mounting or alighting from the insured vehicle described in the Schedule of this Policy.
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 fulfil and be subject to the terms exceptions and conditions of this policy in so for 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 representatives(s) shall as though they were the insured observe fulfill and be subject to the terms exceptions and conditions of this policy in so for 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) Lossof 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 Vhicles 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/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 warlike 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

Signature Not Verified
Digitally signed by SUBRATA MONDAL
Date: 2024.06.19 18:55:10 IST
Reason: Valid Policy Copy
Location: IFFCO Tokio General Insurance Company Ltd, India

...t 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

...e 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
...e 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
... 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
...spect 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
...ion of the offender.
...mission 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
...m 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
...ance as the Company may require.
...t 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
...d 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 reinstate 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 losses, 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
5 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 hereinbefore 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

"BENEFITS"

DEPRECIATION WAIVER(UIN: IRDAN106A0015V01200910)

In the event of Damage to the Insured Vehicle(s) as per Section B 'Scope of Coverage', We will provide the benefits of 'Depreciation Waiver' provided that You have paid the additional premium and subject to the following: a) under Standard Motor Package Policy insured with Us by You, as per Condition No. 3)
a) We will pay the Amount/Value deducted towards depreciation on parts of Insured Vehicle as per the Survey Report, approved by Us in case of partial loss claim settlement, notwithstanding Your choice of replacing the parts(s).
b) The Replacement of parts(s) is/are considered necessary only if part(s) are irrepairable in the opinion of the Surveyor appointed by Us

What is not Covered

We will not be liable for:
a) Any excess of Standard Motor Package Policy or any excess of this Coverage.
b)Any partial payment of amount deducted towards deprecation i.e. less than or part of the percentage mentioned in the Special Condition 1) of Section 'B' 'Scope of Coverage' unless we have decided to provide the limited coverage of depreciation waiver.

TOWING AND/OR REMOVAL/STORGAE OF THE INSURED VEHICLE(UIN: IRDAN106A0015V01200910)

On the payment of additional premium We will cover You by way of payment or arrangement of service, for the reasonable cost of towing, removal including storage, protection of the Insured Vehicle to the nearest garage, repairer or place of safety or any other place at our choice provided that the Insured Vehicle(s) is/are damaged as per Section B the "Scope of Coverage"

Limit of Liability

The maximum amount covered under this benefit is as per the limit mentioned in the schedule.

What is not covered

We will not be liable for
a) Any amount payable under any other policy or the coverage or benefits of this coverage unless the amount has already been accounted for while settling the claim.
b) Any claim unless the bills, receipts for amount incurred is/are submitted to us.
c) Any claims if the Insured vehicle is able to be driven on its own power on self propelled basis unless in our opinion it could increase or aggravate the damages sustained by the insured Vehicle.

IMT 23 FULL COVERAGE(UIN: IRDAN106RP0005V01200607/A0015V01202223)

Coverage

In the event of damage to a Commercial vehicle(s) which also has the coverage for endorsement IMT-23 under the Standard form of Package policy for Commercial Vehicles, We will provide full coverage without any deductions stated under condition a) and b) of Endorsement IMT 23.

Signature Not Verified
Digitally signed by SUBRATA MONDAL
Date: 2024.06.19 18:55:10 IST
Reason: Valid Policy Copy
Location: IFFCO Tokio General Insurance Company Ltd, India

...you and express our sincere gratitude for reposing confidence and trust in us by placing your automobile insurance with us.

...would like to inform you that to take care of your personal, family and business needs, we have following other insurance products-

1. **Individual Medishield Insurance and Swasthya Kavach (family floater health policy):** This insurance takes care of hospitalization expenses (both cashless /reimbursement) including pre and post hospitalization expenses arising out of any illness or injury, for costs related to consulting physicians, medicines, various contingent diagnosis and treatment.
2. **Home & Family Protector & Home Suvidha:** This insurance takes care of protection to your house(building) and various household contents ranging from clothes, furniture's & fittings, kitchen utensils and crockery's, electronic and electrical equipments like TV, washing machine, computers, AC's etc. against perils like fire, earthquake, flood, storm, theft, burglary, breakdown etc. In this policy personal accident to you & your family and liability to third parties including to your domestic servants are covered. Increased cost of living due to damage to structure due to insured perils and various other insurances are covered. A variant of this called "Home Suvidha" comes with fixed Sum Insured, fixed most relevant sections & fixed premium.
3. **Personal Accident:** - This insurance takes care of you and your family in event of Death, Permanent or Temporary Disability caused by an accident.
4. **Trade Protector & Trade Suvidha:** This insurance takes care of protection to your businesses against various risks. It covers building, contents, stocks against fire, burglary, earthquake, flood, storm etc It also covers damage to refrigerated goods due to variation in temperature, loss of money, accidental breakage of fixed glass and sanitary fittings in the premises, fidelity guarantee, personal accident for you and your employees, goods in transit, Baggage, liability towards third parties including employees. A variant of this called "Trade Suvidha" comes with fixed Sum Insured, fixed most relevant sections & fixed premium.
5. **Office Protector:** This insurance takes care of protection to professional service centers/offices like Museums, Libraries, Schools, College, Hospitals including diagnostic centers and clinics, Clubs, offices of chartered accountants, advocates, architects, various consulting firms etc. It covers building, contents, stocks against fire, burglary, earthquake, flood, storm etc. Further the Professional liability to Medical Practitioners and Doctors, Architects, Engineers, Interior Decorators, Advocates and Solicitors, Electronic Equipment, Personal Accident to you and your employees, Money, Fidelity Guarantee, Business Interruptions, Baggage, Third Party Liability and Workmen Compensation and many other risks are covered.
6. **Jewellers Block Protector:** This insurance provides protection to Jewellery shops for the stock in trade (i.e. Jewellery of gold, pearls and precious stones, gems etc.) whilst in premises and/or carried outside premises. It also covers furniture, fixtures, building, accidental death / disablement risks for employees, breakage of glass and sanitary fittings, liability risk towards public and employees, money in transit and at premises etc.

Please provide us your contact details (email id, phone number - landline and mobile) and update this whenever there is any change. We are sure that you will find us at your doorsteps whenever you need us. Kindly contact us on **24x7 Toll free - 1800 103 5499** or visit our website **www.iffcotokio.co.in** or feel free to **visit any of our office or our concerned Channel Partner.**

The above are only indicative features. For details, kindly refer to Policy Wordings.

We have many more products to cater to your various insurance requirements.

Steps to validate digital signature on Policy Document:
Open Digitally signed pdf document -->Click on the Digital signature-->Go to 'Show Signature Properties' -->Click on 'Show signer's Certificate'-->Go to Tab 'Trust'-->Click on 'Add to Trusted Certificates'-->Click on 'OK'-->Click on 'Close'.
Reopen the Pdf, you will see a right symbol on the signature.

Signature Not Verified
Digitally signed by SUBRATA MONDAL
Date: 2024.06.19 18:55:10 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

TRANSPORT DEPARTMENT, WEST BENGAL

PERMIT IN RESPECT OF NATIONAL PERMITHEAVY GOODS VEHICLE

PART-A

FORM NP

[See Rule 125]

1. Permit No	**WB2021-NP-2604A**
2. Name Of The Permit Holder	**AMAR ANANDA DAS**
3. Father's Name	S/O AMULYA RATAN DAS
4. Address	RAMKRISHNA NAGAR-1 PRADHAN NAGAR PRADHAN NAGAR, WEST BENGAL Darjiling-734003
5. The Permit is valid for	All Over India
6. Name Of the States/Ut's for which permit is valid	As mentioned in authorisation certificate
7. Type and Capacity of Vehicle including trailer and articulated vehicle	
(i) Registration No/Manuf. year of the motor vehicle	**WB73F9267 / 2021**
(ii) Type of vehicle	Goods Carrier
(iii) Unladen Weight(kgs)	4487
(iv) Gross Vehicle Weight	14052
(v) Date of Registration of the Vehicle	11-Jun-2021
(vi) Maker/Model	VE COMMERCIAL VEHICLES LTD / EICHER PRO 2110XP H HSD
(vii) Seating Capacity	3
(viii) Gross Combination Weight	0
(vi) Service Type	Goods Service
8. Valid	**From:- 26-Jul-2021 To:- 25-Jul-2026**
9. Nature of Goods to be carried	TO CARRY UNRESTRICTED GENERAL GOODS
10. Condition of Permit	List Attached

11. The Holder of the permit shall exercise such supervision over the network of his employees as is necessary to ensure that the vehicle is operated in conformity with the Act and Rules made thereunder and with due regard to comfort, convenience and safety of public

12. The records to be maintained and the dates on which the returns are to be sent to Transport Authorty — Quarterly

13. Authorization No.	WB2021-NP/AUTH-9475B
14. Authorization Validity	From: 26-Jul-2021 To: 25-Jul-2022

Secretary ,
State/Regional Transport Authority,SILIGURI ARTO
West Bengal

Date 26-Jul-2021

PERMIT)
of Approval : 26-Jul-2021

TRANSPORT DEPARTMENT, WEST BENGAL

PERMIT IN RESPECT OF NATIONAL PERMITHEAVY GOODS VEHICLE

PART-B

1. Permit No	WB2021-NP-2604A
2. Name Of The Permit Holder	AMAR ANANDA DAS
3. Father's Name	S/O AMULYA RATAN DAS
4. Address	RAMKRISHNA NAGAR-1 PRADHAN NAGAR PRADHAN NAGAR, WEST BENGAL Darjiling-734003
5. The Permit is valid for	All Over India
6. Permit Validity	From:- 26-Jul-2021 To:- 25-Jul-2026
7. Registration No/Manuf. year of the motor vehicle	WB73F9267 / 2021
8. Unladen Weight(kgs)	4487
9. Gross Vehicle Weight(kgs)	14052
10. Authorization No.	WB2021-NP/AUTH-9475B
11. Authorization Validity	From: 26-Jul-2021 To: 25-Jul-2022
12. Condition of Permit	List Attached

Secretary ,
State/Regional Transport Authority,SILIGURI ARTO
West Bengal

Date 26-Jul-2021

OFFICE OF THE SUPERINTENDENT DISTRICT HOSPITAL, KALIMPONG Pin-734301

GORKHALAND TERRITORIAL ADMINISTRATION
DISTRICT HOSPITAL, KALIMPONG

INJURY REPORT

PART - I

1. Full name (in block letters) UNKNOWN Religion

Age 50 yrs, (approx) Sex Male

I.D. Mark

2. Father's Name/Husband's Name

3. Full Address

4. Brought by (Name, Relation, Address) Md IRFAN CVF 342

5. Date and time of injury sustained 4/4/25 at 3.00pm

6. Address of the place of incidence / occurrence Geil Khola Kalimpong

7. Brief history of the case as stated by the patient / party according to information road traffic accident occurred at geil khola kalimpong patient not communicating

Md. Irfan 4/4/2025
(Signature / LTI of the patient / party)

OPINION OF THE MEDICAL OFFICER

PART - II

1. General Condition: Pulse 75 / mint, Respiration .... mint, B.P. 94/66 mmHg

Conscious/Semiconscious/Unconscious/Stupurous/Orinted/Disoriented (tick ✓)

Any other (Violent/alcoholic breath/gait/pupils etc.)

2. Types of injury (whether a cut/bruise/abrasion/contusion/Laceration/burn/scald/soft tissue etc.)

3. On which part of the body inflicted/affected (Specify) ① Swelling seen over left lower leg ② an abrasion mark over left ankle joint

4. Number of such injury

5. Size of each injury in inches (length x breadth x depth)

6. Whether Old/Fresh

7. Condition of such injuries at the time of examination. (Bleeding/not bleeding/ infected/ gangrenous or otherwise)

8. Nature of Injury : SIMPLE / GRIVEOUS (tick ✓)

9. By what kind of weapon inflicted/ Sharp/ blunt/ gun/ any other etc.)

10. Whether the patient is admitted/ referred/ discharged after first aid

Dated 4/4/25
Time 4.10 am/pm

Apu Sarkar
Signature of the Medical Officer
(Full Name in Block Letters)
Medical Officer
District Hospital
Kalimpong

DEPARTMENT OF HEALTH AND FAMILY WELFARE
GOVERNMENT OF WEST BENGAL
DISCHARGE

4| 3519

POLICE CASE

OFFICE OF THE SUPERINTENDENT DISTRICT HOSPITAL KALIMPONG

Page No. : I

Discharge Certificate Against Medical Advice

Discharge No. Date of Discharge : 14|4|25 Time : Patient Category : Free/Paying/Cabin

Patient Name Unknown Sex Male Age : 50 Yrs Months Days

Patient Registration No. 3519 Admission Date : 4|4|25 at 4 15PM

Patient St. No.
Address
Municipality / Village : Post Office :
Police Station : District :
State Nationality : Religion :
Father's Name Husband's Name :
Sector/Unit Phone/Mobile No.
Bed No. Bed Type : Ward Name MSW
Final Diagnosis :

Referred Out Case
Referred To : Date : Time : Reason :

In case of Confinement
Delivery Date & Time Mode of Delivery : ND/ECL/LUCS/With Forceps/Without Forceps
Delivery Status No. of Child : Antenatal Care Taken : Yes / No

In case of Surgery
Surgery Date & Time Type of Surgery
Surgery Status :

DOI — 4/4/25

Details of Baby
Birth Date : Birth Time :
Disc No. : Sex :
Birth Wt.

C. Anesthesia Details
NOI Alleged A-tt
SOI D Leg.

Advice for Baby

D. Investigation Details
Test Name Comments

Xray - Comminuted Leg

Received

KALIMPONG POLICE STATION
10/4/25
DIST. KALIMPONG

E. Medicine Details
Medicine Name No. of Days Comments

DOD Long leg back slab applied

F. ADVICE
Syp | BSR Q A
Tab calcium 500 Q 200
To Report to NBMC for opinion regarding further treatment

Baby Checked and Discharged
Signature :
Date : Time :

Counter Signature of the Visiting Staff Signature of the Medical Officer

BHOLA NATH BARURI
AUTOMOBILE ENGINEER
MECHANICAL EXPERT
VEHICLE ESTIMETER
(GOVT. APPROVED) MECH REG. NO. 1120

M/S. B.N. BARURI MECHANICAL
EXPERT AND CO.
C/O. M/S. ANIL TRADING CO.
SEVOKE ROAD, SILIGURI-734 001
DARJEELING
(WEST BENGAL GOVT) REG. NO. L-72044

Date. 20-04-2025.

MECHANICAL EXAMINATION REPORT
U/S 136 MV ACT, 1988

Ref. : TEESTA, C.P.D/R.No. 173/2025. Dated. 11-04-2025. PS : Kalimpong.

Case No. / M.A Case No. : 57 / 2025. Dated. 11-04-2025. U/S. 281 / 125 (b) of BNS.

Name and designation of the Motor Vehicle Inspector/Expert : Bholanath Baruri / Automobile Engineer / Mechanical Expert.

Venue and Date of Examination : Teesta Check Post compound on 20-04-2025.

1. Details of the Vehicle, (Attach close view and long view photo)

A. Make	VE COMMERCIAL VEHICLES LTD.
b. Type	EICHER PRO CLOSE BODY TRUCK.
c. Model	2021.
d. Registration Number	WB 73 F 9267.
e. Chassis Number	MC 2 EUHRC OMC 191266.
f. Engine Number	E 4 26 CDMC 347639.
g. Colour	GOLDEN BROWN.

h. Distinguishing Features (Basically please write if the vehicle can be identified without the registration number like some specific Name / Painting on the Body / Windscreen etc)

The name of " DAK PARCEL " painted on the both side of truck body.

i. General Description from outside - Eye View -

a. Point of contact between the vehicles and signs of exchange of paint-

Nil.

b. Description of damage caused (specify)-

There is no damage found at the time of examination.

c. Any other point of interest-

Nil.

Condition of Rear View Mirrors -

a. Are the Rear view mirrors present inside the vehicle, and both on the left and right side of the vehicle? Yes [✓] No [ ]

9. Rear-end conspicuity in cases of rear-end collision (CMVR, 1989, RULE NO. 104)
Nil .

10. Condition of Speed Governors:-

a. Whether speed governor have been installed? Yes [✓] No [ ]

b. Are they to operational condion? Yes [✓] No [ ]

c. Have they been tampered with? Yes [ ] No [✓]

11. Condition of the Wipers-

a. Were the Wiper operational prior to accident as can be ascertained from the present condition? Yes [✓] No [ ]

12. Whether EDR (Even Data Recorder) present or not? Yes [✓] No [ ]

13. Whether the joining points of the Axles of the vehicle with the wheels are in proper condition or not? Yes [✓] No [ ]

14. Overloading -

Was the vehicle overload? If yes, further remarks.
Nil .

15. Any other specific observations to highlight the condition or possible cause of the accident -

From the Technical point of view the cause of accident of the above mentioned vehicle appears to be other than mechanical failure .

Date and time of Examination of the vehicle
On 20-04 2025 at about 12.30.P.M.

Signature of the Mechanical Expert
20.04.2025
Bhola Nath Barua
Automobile Engineer
Mechanical Expert

Condition of Brakes (Please attach Photographs)

a. Are the brakes OK? Yes [✓] No [ ]

b. Are they worn out? Yes [ ] No [✓]

c. Whether the brakes show wear and tear due to sudden application of the brakes at the time of accident? Yes [ ] No [✓]

d. Are there signs of brake failure which could have lead to the accident? Yes [ ] No [✓]

3. **Condition of Tyres (Please attach Photographs)**

a. Do the tyres conform to the standards stipulated in MV act 1988? Yes [✓] No [ ]

b. Are the tyres worn out or resoled? Yes [ ] No [✓]

c. Do the tyres reveal any mark of skidding due to sudden deceleration by observing the wear and tear and the groove pattern? Yes [ ] No [✓]

d. Can the condition of the tyres be held responsible for the extra distance covered even after braking? Yes [ ] No [✓]

e. Were the tyres found punctured? If yes specify whether before or after the accident collsion. Yes [ ] No [✓]

There is no puncture found at the time of examination .

4. **Condition of Gears -**

a. Whether the gear lever, gear pinion, gear handle and clutch were in flexible state at the time of accident? Yes [✓] No [ ]

b. Whether these parts are in sufficiently lubricated condition? Yes [✓] No [ ]

5. **Condition of Steering -**

a. Whether steering is adequately mobile? Yes [✓] No [ ]

b. Whether the tie rod is in perfect working condition Yes [✓] No [ ]

6. **Condition of Lights -**

a. Whether the Head Light / Fog Light / Indicator of the vehicle are in working condition?

b. Ifnot, is the same due to accident or were faulty even before the accident? Yes [✓] No [ ]

Lights are working properly .

7. **Condition of battery :-**

What is the Condition of battery?

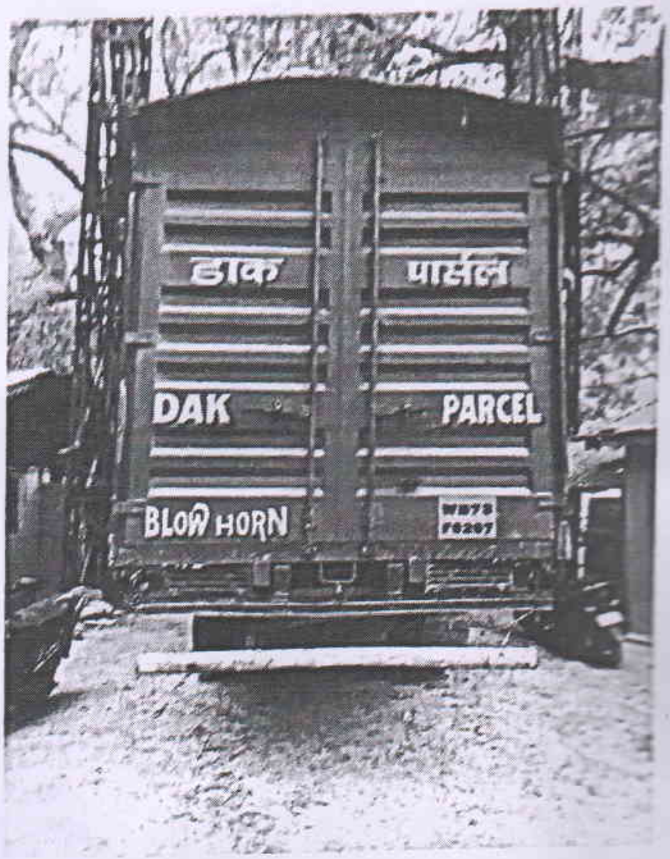
Battery is working properly .

...LA NATH BARURI
AUTOMOBILE ENGINEER
MECHANICAL EXPERT
VEHICLE ESTIMATOR
(GOVT APPROVED) MECH. REG. NO. 1124

M/S. B. N. BARURI MECHANICA...
EXPERT AND CO...
C/O. M/S. ANIL TRADING CO...
SEVOKE ROAD, SILIGURI-734 00...
DARJEELIN...
(WEST BENGAL GOVT.) REG. NO. L-72...

Photgraph Of Accidental Vehicle Bearing Reg, No,
WB-73 F9267,CLOSE BODY TRUCK

Date 20-04-2025



Bholanath Baruri
Automobile Engineer/ Mechanical Expert

20.04.2025
Bhola Nath Baruri
Automobile Engineer
Mechanical Expert

BHOLA NATH BARURI
AUTOMOBILE ENGINEER
MECHANICAL EXPERT
VEHICLE ESTIMETER
(GOVT. APPROVED) MECH. REG. NO. 1120

M/S. B. N. BARURI MECHANICAL EXPERT AND CO.
C/O. M/S. ANIL TRADING CO.
SEVOKE ROAD, SILIGURI-734 001
DARJEELING
(WEST BENGAL GOVT) REG. NO. L-72041

Photgraph Of Accidental Vehicle Bearing Reg, No,
WB-73-F-9267.CLOSE BODY TRUCK

Date..20-04-2025....

Bholanath Baruri
Automobile Engineer/ Mechanical Expert

20.04.2025

Bhola Nath Baruri
Automobile Engineer
Mechanical Expert

SEIZURE LIST

6309

Kalimpong PS P.R. no 98/25 dt 8/4/25

REF :- Kalimpong PS Case No. 57/25 Dt: 04/04/2025
U/S - 281/125(b) BNS

1. DATE & TIME OF SEIZURE : 07/04/2025 at 3:19 Pm

2. PLACE OF SEIZURE : Teesta C.P Compound

3. FROM WHOM SEIZED : on being produced by Anil Barman S/o Profulla Barman.

4. NAME OF WITNESS :

(I) Birendra prosad S/o Lt. Bhola prosad, Teesta old Bridge PS-Kalimpong, Dist- Kalimpong

(II) Ramjit Singh S/o Lt. Ram Nath Singh. Teesta old Bridge PS+Dist-Kalimpong.

ANIL Barman

6297800107

5. DESCRIPTION OF SEIZED ARTICLES : (1) Seized one Driving Lince of Anil Barman s/o profulla Barman having D/L No- WB73-20040367858 valid upto (NT)-20-04-2030 (T) 14-06-25
(2) one Golden brown colour Eicher having bearing no. WB73F 9267 in running condition with key. (3) Registration certificate no. WB73F 9262 valid from 11/06/2021 to 10/06/2036.
(4) one certificate of Fitness of vehicle Bearing no. WB73F 9262 valid upto 21/06/2025. (5) Authorization certificate of N.P (Goods) no. NP/WB/73/102024/85901 dt. 21/10/2024.
(6) pollution certificate Sl no. WB07100080003854 dt. 11/6/25 Validity upto - 30/10/25
(7) insurance policy no. MB604173 of Iffco Tokio general Insurance co. Ltd. valid upto 19/06/2025.
All are seized as Alamat of this case.

6. SIGNATURE OF WITNESS

(I) Birendra Prasad.
S/O Lt. Bhola prasad, Teesta old Bridge
PS+Dist- Kalimpong

(II) रामजीत सिंह
S/O Lt Ram Nath Singh. Teesta Old Bridge
PS+Dist- Kalimpong.

Seized by me
SI Chandan Bisuy
of Teesta C.P under
Kalimpong PS
Dt. 7/4/25