



Insurance | Date of commencement of policy | What would be the date from which the policy becomes effective; date on which the policy is issued | or the date of the commencement mentioned | or date of the issuance of the deposit receipt | or cover note [ (2024-1) PLR ]

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Merely, tendering a cheque may not be enough - As till such time the cheque is encashed, the [contract](#) would not become effective - Terms and conditions of the [contract](#) as contained in the policy should be strictly adhered to - Otherwise mentioning of the terms and conditions would be a futile exercise, if any other interpretation is given or terms and conditions are relaxed.

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