



## Comprehensive Plan

Policy Number: ABGA10268365676/00

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Bike  
Honda Activa  
TVS Scooty

Reg. No:  
TN846066  
TN5804025

Bike Owner  
CHITHRA PUTRA  
NAINAR A

Insured Value  
₹ 18,223

Policy Starts

2024

7  
October  
January

Policy Expires

2025

Renew  
before

6  
October  
January

### Plan Coverages

This is a comprehensive plan that offers complete coverage for damages to your bike as well as third-party liability for one year. Third-party bike insurance is a basic, mandatory vehicle insurance policy that covers you against third-party liabilities for one year. However, it is not beneficial in case your bike gets damaged, as the repair cost here is not paid by the insurance provider.

#### Own Damage

##### Third Party Accident

Fire  
Third Party liability  
Theft

#### Calamities Addons Selected

Third Party  
Compulsory Personal  
Accident Cover  
Third Party liability

Coverage for damages and losses to your vehicle resulting from accidents and collisions.

Coverage for damages and losses to damaged resulting-party accident (limited) or property (up to Rs. 1 Lac).

Coverage for losses (up to the total declared insurance value) in the event of theft of your vehicle.

Coverage for damages and losses resulting from calamities such as earthquakes, floods, and cyclones.

This cover provides coverage ( Max Rs. 15 lakh) for disability or death of the owner-driver in case of an unfortunate accident.

Covers financial or legal losses due to damage to any third-party person (unlimited) or property (up to Rs. 1 Lac).  
*Please refer to the addon detail page for more information.*

### What's not covered

#### What's not covered

Accident  
Non-Accidental Damages

Theft  
Tyres & Tubes

Fire  
Undeclared Non-OEM parts  
Calamities

Coverage for damages and losses to your vehicle resulting from accidents and collisions.  
Damages resulting from wear and tear, breakdowns, and mechanical failures.

Coverage for losses (up to the total declared insurance value) in the event of theft of your vehicle.  
Regular wear and tear of these items is not covered by the policy. However, if the items are damaged in an accident along with the vehicle damage, they will be covered with a 50% depreciation cut.

Coverage for damages and losses to your vehicle resulting from accidental fires.  
If you are installing non-OEM parts such as halogen bulbs, stereos, or bifuel kits, please inform us in advance so that we can add them to your coverage.

Coverage for damages and losses resulting from calamities such as earthquakes, floods, and cyclones.

Non-Accidental Damages

Damages resulting from wear and tear, breakdowns, and mechanical failures.

Tyres & Tubes

Regular wear and tear of these items is not covered by the policy. However, if the items are damaged in an accident along with the vehicle damage, they will be covered with a 50% depreciation cut.

Undeclared Non-OEM parts

If you are installing non-OEM parts such as halogen bulbs, stereos, or bifuel kits, please inform us in advance so that we can add them to your coverage.



#### QUICK TIP

In case of an incident or breakdown, all your data for the information ACKO, and we will take care of everything under a third party insurance plan.



## Had an accident? 3 easy ways to claim!



Via  
**ACKO app**



Visit  
**www.acko.com**



Call us  
**1800 266 2256**

### How do I claim with ACKO?

STEP 1  
STEP 1



Inform ACKO first via **acko.com** or **ACKO app**

STEP 2  
STEP 2



We handle your  
claim process

STEP 3  
STEP 3



We settle  
approved  
claim amount

Track realtime status of your repair/claim on our **ACKO App**

### What are the reasons my claim might get rejected?

**Compulsory  
Deductible ₹100**

#### Commercial usage of the bike

You will be charged ₹100 at the time of claim. This amount is fixed across insurance companies and as regulated by Motor Tariff. If the bike is registered as a private vehicle and is used for commercial purposes, then the losses or liabilities due to accidents during such usage are not covered under this policy.

### What are the reasons my claim might get rejected?

#### Illegal Driving

Damage resulting from a person driving the bike without a valid driving license or under the influence of liquor/drugs is not covered under this policy.

#### Commercial usage of the bike

If the bike is registered as a private vehicle and is used for commercial purposes, then the losses or liabilities due to accidents during such usage are not covered under this policy.

#### Aggravated loss

Aggravated loss refers to the damage caused to a vehicle resulting from its continued use after it has been damaged in an accident.

#### Illegal Driving

Damage resulting from a person driving the bike without a valid driving license or under the influence of liquor/drugs is not covered under this policy.

## Bike & Premium details (Two Wheeler Package Policy)

Certificate of insurance cum policy schedule

### Bike details

### Bike & bike owner details

Registration number	TN58U4025	TN846066	Registration year	2014
Reg. Authority name	TN-58	Email ID	Engine CC/ Fuel type	ye*****125/Petrol@gmail.com
Bike	TVS Scooty	Phone number	Engine number	JF49E80021184
Hypothecation	NA	Address	Chassis number	ME4JF492FE8002231

Registration year	2008	Pincode	626117
Engine CC/ Fuel type	90/Petrol	Place of supply	Tamil Nadu

Engine number	OG3D92824524
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Own Damage Premium (A)	Liability Premium (B)
Chassis number	MD626BG3492D98829

Basic Own Damage	₹ 16.00	Basic Third Party	₹ 714.00
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NCB Discount(35%)	₹ 5.45
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Net Own Damage Premium (A)	₹ 10.55	Net Liability Premium (B)	₹ 714.00
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Liability Premium (B)	₹ 724.00
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Basic Third Party	₹ 714.00
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Additional Premium	₹ 855.00
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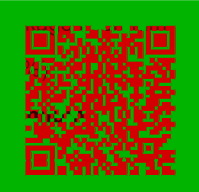
Compulsory Personal Accident Cover	₹ 350.00
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Previous Policy document is required in case of claim within 30 days of Acko Policy Start Date

Total Premium	₹ 1,064.00
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IGST (18%)	₹ 192.00
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Total Premium	₹ 1,256.00
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*[Signature]*

Previous Policy document is required in case of claim within 30 days of Acko Policy Start Date

Scan this to renew your policy

Reverse Charge-Not applicable



*[Signature]*

For Acko General Insurance Ltd. Constituted Attorney



## Things to know about calculation of depreciation during claims

Do more with ACKO app!

What is Depreciation? It is the factor that affects the value of bike & it's parts with time due to wear and tear so the insurer considers depreciation factor and would pay you the claims only after deducting the depreciation. If you already have a Zero depreciation plan you may not worry about these deductions due to depreciation.

### Depreciation applied at the time of claim

Bike Parts		Depreciation Period	
For all plastic, rubber, nylon parts & batteries	50%	Under 6 months	0%
For Iron components	30%	6 months to 1 year	5%
For glass components	0%	More than 1 year to 2 years	10%
For Paint Material	50%	More than 2 years to 3 years	15%
		More than 3 years to 4 years	25%
		More than 4 years to 5 years	35%
		More than 5 years to 10 years	40%
		More than 10 years	50%

### Let's understand Zero depreciation cover with an example.

Let's say your bike meets with an accident and the front fender which is made of plastic gets completely damaged! Sad

**Repair Cost : ₹10,000**

Depreciation cost on plastic materials is flat 50%

**Without zero depreciation plan**

Depreciation Cost to be paid by Customer - 50% of ₹10,000 = ₹5000

**With zero depreciation plan**

You don't have to pay the depreciation cost so you save ₹5000 in this case

Download the ACKO app




GET IT ON  
Google Play



AVAILABLE ON  
App Store




## Do more with Acko app! Selected Addon's Explained



### Compulsory Personal Accident Cover

UIN: IRDAN15TRPE | PAV: 3201819


Having a personal accident cover is mandatory by law. This provides coverage for disability or death of the owner-driver in case of an unfortunate accident.



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### Validity


7th Jan 25 - 6th Jan 26



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02:30

Welcome, Rahul

Buy Insurance



Car



Bike



Health

Quick actions



Register claim



Edit your policy

My Policies



Car Insurance



Bike Insurance



Health Insurance



Life Insurance

View all policies

My Claims



Car Insurance



Bike Insurance



Health Insurance



Life Insurance

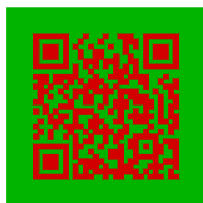
View all claims

Home

Policies

Explore

Help



## Download the ACKO app



**QUICK TIP**

Add-ons are just like toppings on pizza, they enhance coverage of your bike insurance policy! Now you can view your pending e-claims at Acko app

## Limitations as to use

### The Policy covers use of the vehicle for any purpose other than:

- |  |   |                       |
|--|---|-----------------------|
| a. Hire or Reward                              | b. Carriage of goods (other than samples or personal luggage) | c. Organized racing   |
| d. Pace making                                 | e. Speed testing  | f. Reliability Trials |
| g. Any purpose in connection with Motor Trade. |   |                       |

### Persons or Class of Persons entitled to drive:

Any person including the insured; provided that a person driving holds an effective driving 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.

### Limits of Liability:

1. Under Section II-1 (i) of the policy - Death of or bodily injury - Such amount as is necessary to meet the requirements of the Motor Vehicles Act, 1988.
2. Under Section II - 1(ii) of the policy - Damage to Third Party Property - Rs. 100000.0
3. P. A. Cover under Section III for Owner - Driver (CS): Rs. 900000.0

### Terms, Conditions & Exclusions:

As per the Indian Motor Tariff. A personal copy of the same is available free of cost on request & the same is also available at our website.

I / We hereby certify that the policy to which the certificate relates as well as the certificate of insurance are issued in accordance with the provision of chapter X, XI of M. V. Act 1988. Stamp Duty of Rs 0.50 is paid as provided under Article 47 of Indian Stamp Act, 1899 and included in the Consolidated Stamp Duty paid with the Department of Stamps, Bengaluru - Karnataka

### Important Notice:

The Insured is not indemnified if the vehicle is used or driven otherwise than in accordance with this Schedule. Any payment made by the Company by reason of wider terms appearing in the Certificate in order to comply with the Motor Vehicle Act, 1988 is recoverable from the Insured. See the clause headed "AVOIDANCE OF CERTAIN TERMS AND RIGHT OF RECOVERY".

### Intermediary details:

Policy issue office	Bengaluru	Intermediary name	AMAZON PAY (INDIA) PRIVATE ACKO General Insurance LIMITED
Phone number	NA	Intermediary code	218
Phone number	1800 266 2256	Intermediary code	205

### Disclaimer:

The Policy shall be void from inception if the premium cheque is not realized. In the event of misrepresentation, fraud or non-disclosure of material fact, the Company reserves the right to cancel the Policy. Please note that the insured vehicle was pre-inspected and a report was prepared accordingly. The existing damages to the vehicle as mentioned in the report shall not be paid by the Company. The policy is issued basis the information provided by you, which is available with the company. This policy is to be read in conjunction with the policy wordings (<https://www.acko.com/download>) available on the website of the company. On renewal, the benefits provided under the policy and/or terms and conditions on the policy including premium rate may be subject to change. In case of any kind of total loss or theft, settlement will be done after adjusting for subsidy. In case of discrepancy/non recording of relevant information in the policy, the insured is requested to bring the same to the notice of the company within 15 days.

### Prohibition of rebates (section 41) of the insurance act - 1938 (as amended)

### Prohibition of rebated (section 41) of the 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 and 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 expect such rebate as may be allowed in accordance with the prospectus 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 10 lakh rupees.



For Acko General Insurance Ltd.  
For Acko General Insurance Ltd.  
Duly Constituted Attorney  
Duly Constituted Attorney





## Proposal Form

Dear CHITHRA PUTHRA NAINAR A,

We wish to inform you that the Insurance policy number **ABCA10268365676/00** has been issued on the basis of the information and declaration given by you; the transcript whereof is mentioned below:

Please be informed that this Policy shall be construed to be void ab initio/invalid in the event we find that you have not disclosed material or correct information required for the purpose of providing the below insurance cover and in case of any claim arising under the policy in such a scenario; we shall be under no obligation whatsoever to settle such claim to you and the premium paid by you under this policy shall stand fully forfeited:

Policy Details	Bike owner details
<div>Period of insurance08 Oct 24 12:00 AM to 06 Jan 25 11:59 PM</div> <div>Policy issuance date01 Oct 24 09:49 AM</div> <div>Policy endorsed date04 Jan 25 07:03 PM</div>	<div>NameCHITHRA PUTHRA NAINAR A</div> <div>Emailye*****@gmail.com</div> <div>Mobile numberye*****@gmail.com</div> <div>Mobile number99*****60</div> <div>Pincode626117</div> <div>Address104 A, Mudangiyar Road, Rajapalayam, 626117</div>
<div>Bike numberTN58U4025</div> <div>Make/ ModelHonda Activa</div> <div>Bike numberTN58U4025</div> <div>Typeprivate</div> <div>Make/ ModelTVS Scooty</div> <div>Fuel typePetrol</div> <div>Typeprivate</div> <div>Registration year2014</div> <div>Fuel typePetrol</div> <div>Registration monthOctober</div> <div>Registration year2009</div> <div>Registration monthApril</div>	<div>Previous policy expiredNot Expired</div> <div>Previous policy insurerAcko General Insurance</div> <div>NameJothi Vignesh C</div> <div>Previous Claimfalse</div> <div>RelationshipSon</div> <div>Previous Policy TypePackage</div> <div>Age33</div>
<div>Invoice numberABCA10268365676/00</div> <div>Net Premium₹ 724.00</div> <div>Invoice numberDBTR10319037459/01</div> <div>IGST (18%)₹ 131.00</div> <div>Net Premium₹ 1,064.00</div> <div>Total Premium₹ 855.00</div> <div>IGST (18%)₹ 192.00</div> <div>Total Premium₹ 1,256.00</div> <div>Payment Date02 Jan 25 12:51 PM</div>	<div>Previous policy expiredNot Expired</div> <div>Previous policy insurerNA</div> <div>Previous Claimfalse</div> <div>Previous Policy TypePackage</div>

### Insured Declared Value (IDV)

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 of CGST Rules 2017. We are not required to prepare an invoice in terms of the provisions of the said sub-rule.			
Year 1	8th Oct 24 to 7th Oct 25	₹ 18,223	₹ 18,223

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 of CGST Rules 2017. We are not required to prepare an invoice In terms of the provisions of the said sub-rule.