

ICICI CLombard Nibhaye Vaade

Product Code: 3001 UIN: IRDAN115RP0017V01200102

Date: Apr 05, 2023

Insured Details

Name

ROSEKANDY TEA ESTATE

Address

ROSEKANDY, ROSEKANDY TEA ESTATE, CACHAR, HAILAKANDI, ASSAM, CACHAR, ASSAM - 788117

Mobile Number

9830040015

Policy No

3001/286917157/00/000

Partner Details

Partner Name

SALASAR SERVICES INSURANCE BROKERS PVT LTD

Partner Code

DB04502

Partner Mobile Number:

9886724397

Partner Email:

Hello ROSEKANDY TEA ESTATE, we have your car covered!



Here is your Private Car Package Policy

Call us FIRST on 1800-2666 (Tollfree) for a quick and easy claims experience!

Download the IL Take Care app







Pick up and drop to preferred partner garage



Instant claims through InstaSpect* on IL Take Care app



6 months' quality assurance* on repairs

You can also reach us via:



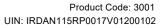
WhatsApp 77382 82666



"CLAIM" to 575758



customersupport@icicilombard.com





Why go to our network garages?

Are you wondering why you should choose our partner garages to get your car repaired? We will help you make the decision easy, or else you'll miss out on the super benefits that you get at our network garages!

Firstly, our partner garages offer cashless repairs. Which means you don't have to spend out of pocket. We directly settle your bill, and you can take possession of your car once it's fixed. Some of the other great benefits that you receive at our partner garages include -

- $\sqrt{\ }$ Pick up arrangement from your doorstep or accident spot
- $\sqrt{}$ Quick vehicle survev through InstaSpect on our IL Take Care app
- $\sqrt{}$ Service quality assurance for six months on repairs
- $\sqrt{\mbox{ Use of original parts in case of any replacement needed}}$
- $\sqrt{\,}$ Safety measures including sanitisation of high touch-points and car wash

All this comes at no added cost to you!

So the next time you need to make a car insurance claim, don't fret. Just give us a call or use our app to file the claim. Call us first, and we'll take care of everything!











Dear ROSEKANDY TEA ESTATE,

Thank you for choosing ICICI Lombard General Insurance Company Limited to insure your vehicle. We are delighted to welcome you in the ever growing family of ICICI Lombard. Please find enclosed Policy No. 3001/286917157/00/000.

We have taken care to include all the information provided by you in the policy document. Please read this section along with the "Important details" thoroughly.

Let us walk you through the features of your policy.

What's covered?

Basic Covers



Accidents

We cover damages to the car due to an accident or any accidental external means.



Theft

In case your car is stolen, we pay you its insured declared value.



Fire

We take care of loss or damage due to fire, explosion, self-ignition or lightning



Third party liability

We take care of third party legal liability-related expenses.



Personal accident coverage for owner driver We provide a death/disability cover

for the registered owner driver.



Calamities

We cover damages due to natural or manmade calamities like earthquake, riots, etc.

What's not covered



Vehicle being used other than in a manner stated in the limitation as to use



Loss or damage due to war, mutiny and nuclear risks



Consequential loss and depreciation



Normal wear, tear and general ageing of the vehicle

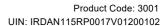


Driving under the influence of intoxicating liquor or drug or without a valid driving license



Mechanical and/or electrical breakdown

Coverages, add-on, exclusions metioned above are indicative. For more detials on risk factors, terms condition and exclusions, please read the policy wordings available at www.icicilombard.com.





Policy Certificate

Private Car Package Policy

Your Policy Details

Name			Telephone no	Mobile no	Email	
ROSEKANDY TEA ESTATE		-	9830040015	SAIKATB@SALASARSERVICES.COM		
Address		Policy No		E-Policy No		
ROSEKANDY, ROSEKANDY TEA EST	DI, ASSAM,	3001/286917157/00/00	0	-		
CACHAR, ASSAM - 788117		Policy Issued On		Covernote No		
			Apr 05, 2023		286917157	
			Vehicle Registration No		Vehicle Registration Date	
		AS11G6079		Apr 26, 2013		
Tenure		Period of Insurance	Period of Insurance			
1 Year			Apr 25, 2023 00:00 to Midnight of Apr 24, 2024			
Nominee Name	Relationship Age		RTO Location		Hypothecated To	
-	-	0	ASSAM-CACHAR		-	
Named Passenger's Nominee	Relationship	Age	GSTIN Number (Customer) Inv		Invoice Number	
-	-	0	18AACFB7736L1Z4		100423171307	
Servicing Branch Name	Servicing Branch A	Servicing Branch Address				
Kolkata	Seventh Apeejay H	Seventh Apeejay House 15 Park Street Kolkata West Bengal 700016				

Previous Policy Details

Previous Policy No	Previous Policy Period	Previous Insurer Name	Previous Policy Type
100600312210000200	25-04-2022 to 24-04-2023	NIC	Comprehensive Package
Previous Year NCB		Claims Made Under Previous Policy	
50		0	

Politically Exposed Person (PEP)/close relative of PEP:	
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Vehicle and IDV Details

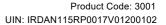
25526	` '	0	0		0		0	255260	
Vehicle	e IDV (₹)	Trailer (₹)	Non Electrical Acc	essories (₹) Electrical / Electronic Accessories (₹)		CNG / LPG Unit (₹)	Total IDV (₹)		
AS110	G6079	M & M	QUANTO C2	SUV	1493	2013	7	MA1YG2HUX02C34630	HUD6C15548
Regist	tration No.	Make	Model	Type of Body	CC/KW	Mfg Yr	Seating Capacity	Chassis No.	Engine No.

Premium Break-up

Own Damage Premium (A)	(₹)	Liability Premium (B)		(₹)
Basic OD Premium	3287	Basic Third Party Liability		3416
		Total		3416
		Add:		
		Legal Liability to Paid Driver		50
		Sub-Total		50
Sub Total	3287			
Savings - You have saved the following amount on your premium				
No Claim Bonus 50%	1644			
Sub-Total Sub-Total	1644			
		Total Liability Premium (B)		3466
		Total Package Premium (A+B)		5109
		IGST	₹	919.62
			%	18
Total Own Damage Premium (A)	1643	Total Premium Payable		6029

Geographical Area: No Ext	ension		Applicable IMT Clauses: 28, 22			
Compulsory Deductible: ₹ 1000			Voluntary Deductible: ₹ 0			
Premium Collection No.	1169970806	Premium Amount	6029	Receipt Date	05-04-2023	
GSTIN Reg.No	19AAACI7904G1ZK	HSN/SAC code	997134/GENERAL INSURANCE SERVICES			
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.





Important Details

This page contains information regarding risk assumption clauses, changes, additions, and grievance redressal. We suggest giving it a thorough read.

Limits of liability:

Type of claim	Liability claim limit	Section of the policy
Death or bodily injury	The amount necessary to meet the requirements	Section II-I(i)
	of the Motor Vehicles Act 1988.	
Damage to third party property	₹ 750000	Section II-I(ii)
PA Cover for Owner-Driver	₹0	Section III

PA Cover for Owner-Driver under Section III: CSI ₹ 0 for 1 year.

Limitations as to Use: The Policy covers use of the vehicle for any purpose other than: Hire or Reward, Carriage of goods (other than samples of personal luggage), Organised racing, Pace Making, Reliability trails or Speed testing, any purpose in Connection with Motor Trade.

Driver's Clause: 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

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". In consideration of the premium for this extension being calculated at a pro-rata proportion of the annual premium, it is hereby declared and agreed by the insured that upon expiry of this extension, this policy shall be renewed for a period of twelve months, failing which the difference between the extension premium now paid on pro rata basis and the premium at short period rate shall become payable by the insured. For Legal interpretation, English version will hold good.

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.

PUC: We have issued the policy basis your confirmation that you hold a valid PUC and/or Fitness certificate, as applicable. Warranted that the insured named herein/owner of the vehicle holds a valid Pollution Under Control (PUC) Certificate and/or valid fitness certificate, as applicable, on the date of commencement of the Policy and undertakes to renew and maintain a valid and effective PUC and/or fitness Certificate, as applicable, during the subsistence of the Policy. Further, the Company reserves the right to take appropriate action in case of any discrepancy in the PUC or fitness certificate.

Changes Required: If you require any changes in the Certificate of Insurance cum Policy Schedule, you can do so via an endorsement. You are requested to inform us by writing to customersupport@icicilombard.com, visiting our website, or calling our 24 hour toll free helpline on 1800 2666. In case of any discrepancy with respect to the policy, please revert within 15 days from the policy start date. Absence of any communication within a period of 15 days of the date mentioned on this letter, would mean that the issued policy is in order and as per your proposal.

Grievance Redressal: For resolution of any query or grievance you may contact us on our toll free no. 1800 2666, or visit any of our branch offices. You can also write to us at customersupport@icicilombard.com. For detailed grievance redressal mechanism please visit the "Grievance Redressal" section on our website www.icicilombard.com. I/We hereby certify that the Policy to which this Certificate relates, as well as, this Certificate of Insurance are issued in accordance with the provisions of Chapter XI of Motor Vehicle Act, 1988. In witness whereof, this Policy has been signed at Mumbai on this date of Apr 05, 2023 in lieu of Covernote no. 286917157. The stamp duty of ₹ 0.5 paid vide deface no. CSD52020224718 dated Nov 04, 2022.

Disclaimer: The information provided above is based on the information received from you and accordingly, the policy has been processed. Coverage of risk is subject to realisation of the full premium, post which, insurance coverage under the policy would commence. In case the premium is not received by us due to cheque dishonour or any other reason, the insurance cover shall be void ab-initio.

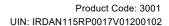
Disclaimer: The information provided is merely illustrative and shall not be construed to be an evidence of existence of a contract of insurance. This document is to be read in conjunction with the policy wordings and shall be considered null and void without the same. Please visit www.icicilombard.com for policy wordings and complete details on terms and conditions governing the coverage and NCB.

This policy is underwritten on the basis of the information provided by you and as detailed in this document. On renewal, the benefits provided under the policy and/or terms and conditions of the policy including premium rate may be subject to change.

*Quality assurance of 6 months or 6000 km (whichever comes early) is available only at our preferred partner garages. #Approval would be subject to physical survey of the vehicle wherever deemed necessary. The insurer reserves the right to conduct a physical survey in accordance with the regulatory prescriptions. The policy is valid subject to realisation of cheque. We accept premium only via legally recognized modes. In case of dishonour of premium cheque, the company shall not be liable under the policy and the policy shall be void ab-initio.

Update your bank details in your policy: Updating your bank details with us would help facilitating future transactions. Bank details can be easily updated using "IL - Take care" App.

Policy Issuing Office: ICICI Lombard General Insurance Company Limited, ICICI LOMBARD HOUSE, 414, Veer Savarkar Marg, Near Siddhi Vinayak Temple, Prabhadevi, Mumbai 400 025.





Agent/Partner Details

Here are the details of your agent



Agency Code : DB04502

Agency Name : SALASAR SERVICES

INSURANCE BROKERS

PVT LTD

Agent's Contact No : 9886724397

Contact Person :