



# COMPREHENSIVE BIKE INSURANCE POLICY

Certificate of Insurance cum Policy Schedule

## POLICY DETAILS

Insured Name: NIMISHA V  
Pincode: 560021  
Period of Insurance: 06 May 19 (00:00 hrs) to 05 May 20 (23:59 hrs)  
Policy Issuance Date: 03 May 19  
Policy Number: DBCR00028147591/00  
Owner Number: 8884244499

## VEHICLE DETAILS

Registration Number: KA02JM3202  
Make/Model: Yamaha Fascino (113CC)  
Manufacturing Year: 2017



## INSURED DECLARED VALUE (IDV)

Tenure	Period	IDV of the vehicle (₹)	IDV of Accessories (₹)	Total IDV (₹)
Year 1	06 May 2019 - 05 May 2020	48757	0	48757

## PREMIUM DETAILS (₹)

Own Damage Premium (A)		Liability Premium (B)	
Basic Own Damage	166.50	Basic Third Party Liability	720.00
		PA for Owner Driver	0.00
Net Own Damage Premium (A)	166.50	Net Liability Premium (B)	720.00
Total Package Premium (A+B)			886.5
GST (18%)			159.57
Total Premium			1046.07

Geographical Area: India      Compulsory Deductible: 100  
No-Claim Bonus: 0%      Voluntary Deductible: ₹ 0

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

**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 3. P. A. Cover under Section III for Owner - Driver(CSI): Rs. 0.0. **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. "The stamp duty of Rs. 0.50 paid by electronic medium vide Receipt/Challan no. 3677100201718 dated 26/10/2017 as prescribed in Government Notification Revenue and Forest Department No. Mudrank 2004/4125/CR/690/M-1, dated 31/12/2004. GSTN: 27AAOCA9055C1ZJ. **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". **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. 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.

## INTERMEDIARY DETAILS

Policy Issuing Office: Direct - Mumbai      Intermediary Name: Direct  
Phone: N/A      Intermediary Code: N/A  
Number: N/A

### Acko General Insurance Ltd.

Unit No. 301 & 302, 3rd Floor, F Wing, Lotus Corporate Park, Goregaon (E), Mumbai- 400063

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CIN : U66000MH2016PLC287385 | IRDAI Reg No. 157 | UIN: IRDAN157P0002V01201819

For ACKO General Insurance Ltd.  
Duly Constituted Attorney