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## Comprehensive - Super Saver

Car  
**Maruti Alto 800**

Reg. no.  
**AP05CF4001**

Car Owner  
**G SAI PRANEETH**

Insured Value  
**₹ 1,18,440**

Policy Starts

2023  
**18**  
September

Policy Expires

Renew  
before

2024  
**17**  
September

### Plan Coverages

This is a comprehensive plan that offers complete coverage for damages to your car as well as third-party liability for one year.

#### Own Damage

Accident

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

Fire

Coverage for damages and losses to your vehicle resulting from accidental fires.

Theft

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

Calamities

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

#### Third Party

Third Party liability

Covers financial or legal losses due to damage to any third-party person (unlimited) or property (up to Rs. 7.5 Lac).

#### What's not covered

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, 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 accident or breakdown, all you have to do is inform ACKO, and we will take care of everything!

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



### Commercial usage of the car

If the car 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 car without a valid driving license or under the influence of liquor/drugs is not covered under this policy.



### Also keep in mind

- Don't let your car insurance expire as driving an uninsured car can attract fine up to Rs.2,000/- and/or imprisonment of up to 3 months.
- We understand that accidents are unpredictable. Therefore, you can rely on our 24x7 support whenever you need insurance assistance. We are just a call or click away!
- You can view/edit/update your policy details & coverages on Acko App.
- A single claim cannot include multiple accidents.
- You can claim unlimited times during your policy period.



# Had an accident? 3 easy ways to claim!



Via  
**Acko app**

**FASTEST**



Visit  
**www.acko.com**



Call us  
**1800 266 2256**

## How do I claim with ACKO?

STEP 1



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

STEP 2



We handle  
your car  
repairs

STEP 3



We **deliver** your  
repaired car **at your  
doorstep**

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

## Why should I inform ACKO first?



**Free car pickup  
and drop service**

Sit back, relax, and let Acko  
handle your car repairs at the  
Acko garage!



**High quality  
repairs**

High quality repairs at Acko  
garages with genuine &  
certified parts!



**1 year repair  
warranty!**

1 year repair warranty on your  
car's repaired parts at Acko  
garage!

*\*Above benefits are applicable for repairs at acko garages which are multi-brand garages which provide high quality repairs in selected cities*

## What are my out of pocket expenses?

**Compulsory  
Deductible ₹1000**

You will be charged ₹1000 at the time of claim. This amount is fixed across insurance companies and as regulated by Motor Tariff.

**Depreciation Cuts  
Not Covered**

Deduction in the claim amount by insurers due to the wear and tear of car parts. This is covered if your car insurance policy has zero depreciation add-on or coverage.

## Important

As part of our super saver plan, we request that you inform us first in case of an accident and allow Acko to handle your vehicle repair at a preferred garage. This will ensure a hassle-free claim process. Failure to inform us before getting your car repaired may result in a penalty of INR ₹ 5000/-.



## Car & Premium details(Private Car Package Policy)

Certificate of insurance cum policy schedule

### Car details

Registration number	AP05CF4001	Registration year	2013
Reg. Authority name	AP-05	Engine CC/ Fuel type	796/Petrol
Car	Maruti Alto 800	Engine number	NA
Variant	LXI	Chassis number	NA
Hypothecation	NA		

### What you paid to ACKO - Comprehensive - Super Saver

Own Damage Premium (A)		Liability Premium (B)	
Basic Own Damage	₹ 2,081.66	Basic Third Party	₹ 2,094.00
NCB Discount(20%)	-₹ 416.33		
<b>Net Own Damage Premium (A)</b>	<b>₹ 1,665.33</b>	<b>Net Liability Premium (B)</b>	<b>₹ 2,094.00</b>
Total Package Premium (A+B)			₹ 3,759.33
IGST (18%)			₹ 676.68
<b>Total Premium</b>			<b>₹ 4,436.01</b>

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



Scan this to renew your policy



*Signature*

For Acko General Insurance  
Ltd. Constituted Attorney



**QUICK  
TIP**

In case you need ACKO's GSTIN, here it is - **27AAOCA9055C1ZJ**



## Things to know about calculation of depreciation during claims

What is Depreciation? It is the factor that affects the value of car & its 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

Depreciation % on various parts		Depreciation % on Metal parts	
For all plastic, rubber, nylon parts & batteries	50%	Under 6 months	0%
For fibre components	30%	6 months to 1 year	5%
For glass components	0%	More than 1 year to 2 years	10%
For Paint	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 car meets with an accident and the front bumper 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



## Do more with Acko app!

Register &  
Track your  
claims



One click  
renewal of  
your Policy!



Want to  
sell your  
Car?



Want to update  
details in your  
policy?



Add your  
Policy to  
Digilocker!



Planning to  
buy new  
insurance?



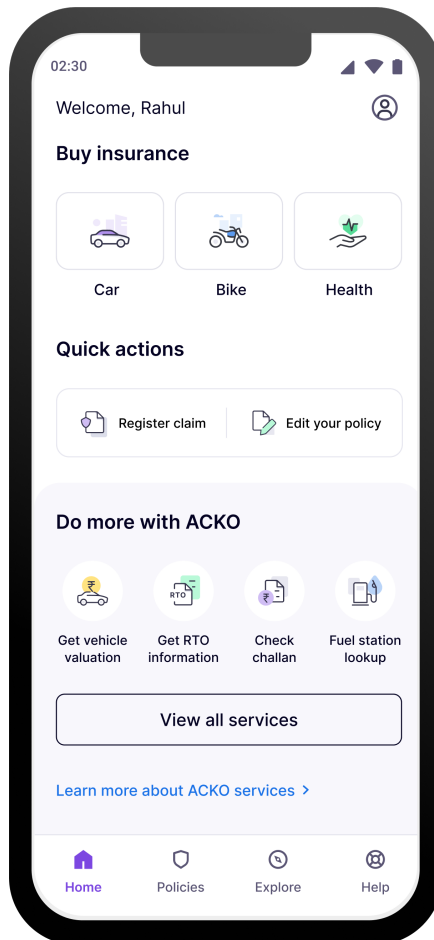
Looking to  
insure your  
health?



Want to check  
your traffic  
challan



Looking to  
insure your  
holiday trip?



## Download the ACKO app



GET IT ON  
Google Play



AVAILABLE ON  
App Store



**QUICK  
TIP**

Now you can view your pending e-challans 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:

- 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.
- Under Section II - 1(ii) of the policy -Damage to Third Party Property - Rs. 750000.0
- 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. Stamp Duty of Rs 0.05/- is paid as provided under Article 47 of the Indian Stamp Act, 1899, and included in Consolidated Stamp Duty Paid to the Government of Maharashtra Treasury vide Order of Addl. Controller of Stamps, Mumbai at General Stamp Office, Fort, Mumbai - 400001., vide this Order No. (LOA/CSD/85/2023/Validity Period Dt. 01/08/2023 To Dt. 31/12/2024 / 3181 Date :12/07/2023)

### 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	Mumbai	Intermediary name	Acko General Insurance
Phone number	NA	Intermediary code	218

### 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.

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

- 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 or 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.
- 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.  
Duly Constituted Attorney

**ACKO General Insurance Limited**

B-Wing, B-501 5th Floor, Lotus Corporate Park, Off Western  
Express Highway, Goregaon East, Mumbai - 400063

Product: Private Car Package Policy

CIN : U66000MH2016PLC287385

UIN : IRDAN157RP0007V02201718

IRDAI Reg No.: 157

HSN: 9971



## Proposal Form

Dear G SAI PRANEETH,

We wish to inform you that the Insurance policy number **DCAR01017336615/00** 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

Policy number	DCAR01017336615/00
Period of insurance	18 Sep 23 05:30 AM to 17 Sep 24 11:59 PM
Policy issuance date	16 Sep 23 12:06 PM

### Nominee

Name	NA
Relationship	NA
Age	NA

### Car details

Car number	AP05CF4001
Make/ Model	Maruti Alto 800
Type	private
Fuel type	Petrol
Registration year	2013
Registration month	January

### Car owner details

Name	G SAI PRANEETH
Email	sa*****@gmail.com
Mobile number	83*****07
NCB	20%
Pincode	530051

### Premium receipt

Invoice number	DCAR01017336615/00
Net Premium	₹ 3,759.33
IGST (18%)	₹ 676.68
Total Premium	₹ 4,436.01
Payment Date	16 Sep 23 12:03 PM

### Previous policy details

Previous policy expired	Not Expired
Previous policy insurer	IFFCO Tokio General Insurance Co. Ltd
Previous Claim	NA
Previous Policy Type	Package

## Insured Declared Value (IDV)

Tenure	Period	Vehicle IDV (₹)	Total IDV (₹)
Year 1	18th Sep 23 to 17th Sep 24	₹ 1,18,440	₹ 1,18,440

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.