



COMPREHENSIVE BIKE INSURANCE POLICY

Certificate of Insurance cum Policy Schedule

POLICY DETAILS

Insured Name: Prasad Raju Vydani
Address: 13-81/A,
Chandanagar,
Hyderabad - 500050
Nominee Name: Bhavani
Pincode: 500050
Period of Insurance: 22 Feb 19 (00:00 hrs) to 21 Feb 20 (23:59 hrs)
Policy Issuance Date: 20 Feb 19
Policy Number: DBCR00002920781/00
Owner Number: 9963179663

VEHICLE DETAILS

Registration Number: AP09CB7383
Make/Model: Yamaha FZ
S
Manufacturing Year: 2011
Engine No: 21C6032349
Chassis No: ME121C061B2032245



INSURED DECLARED VALUE (IDV)

Tenure	Period	IDV of the vehicle (₹)	IDV of Accessories (₹)	Total IDV (₹)
Year 1	22 Feb 2019 - 21 Feb 2020	25935	0	25935

PREMIUM DETAILS (₹)

Own Damage Premium (A)		Liability Premium (B)	
Basic Own Damage	88.56	Basic Third Party Liability	985.00
NCB Discount	(44.28)	PA for Owner Driver	0.00
Net Own Damage Premium (A)	44.28	Net Liability Premium (B)	985.00
Total Package Premium (A+B)		1029.28	
GST (18%)		185.27	
Total Premium		1214.55	

Geographical Area: India
No-Claim Bonus: 50%
Compulsory Deductible: 100
Voluntary Deductible: ₹ 0

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. **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: 27AAOCA9055C1Z). **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
Phone Number: N/A
Intermediary Name: Direct
Intermediary Code: N/A

Acko General Insurance Ltd.

Unit No. 301 & 302, 3rd Floor, F Wing, Lotus Corporate Park, Goregaon (E), Mumbai- 400063
Email: hello@acko.com | Phone : 1860 266 2256 | www.acko.com
CIN : U66000MH2016PLC287385 | IRDAI Reg No. 157 | UIN: IRDAN157P0002V01201819

For ACKO General Insurance Ltd.
Duly Constituted Attorney