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## Comprehensive Plan

Policy Number: BBKA10340485823/04

Bike  
**Honda Cb Shine**

Reg. no.  
**MH42AU5236**

Bike Owner  
**GANESH SHANKAR  
PAWAR**

Insured Value  
**₹ 31,220**

### Policy Starts

2025

**18**  
February

### Policy Expires

2026

Renew  
before

**17**  
February

## 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.

### Own Damage

Accident  
Fire  
Theft  
Calamities

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

### Third Party

Third Party liability

Covers financial or legal losses due to damage to any third-party person (unlimited) or property (up to Rs. 1 Lac).

### What's not covered

Non-Accidental Damages  
Tyres & Tubes  
Undeclared Non-OEM parts

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



## 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 claim process

STEP 3



We **settle** approved claim amount

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

### What are my out of pocket expenses?

**Compulsory Deductible ₹100**

You will be charged ₹100 at the time of claim. This amount is fixed across insurance companies and as regulated by Motor Tariff.

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



#### 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.



#### QUICK TIP

If you don't make any claims during your policy period, you'll be eligible for an increased No Claim Bonus discount.

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

Certificate of insurance cum policy schedule

### Bike & bike owner details

Registration number	MH42AU5236	Name	GANESH SHANKAR PAWAR
Reg. Authority name	MH42	Email ID	vi*****@gmail.com
Bike	Honda Cb Shine	Phone number	87*****96
Hypothecation	NA	Address	At post Sonwadi
Registration year	2018	Pincode	413801
Engine CC/ Fuel type	125/Petrol	Place of supply	Maharashtra
Engine number	JC65E72044535		
Chassis number	ME4JC65BBJ7015462		

### What you paid to ACKO - Comprehensive Plan

Own Damage Premium (A)		Liability Premium (B)	
Basic Own Damage	₹ 53.00	Basic Third Party	₹ 714.00
NCB Discount(0%)	-₹ 0.00		
Net Own Damage Premium (A)	₹ 53.00	Net Liability Premium (B)	₹ 714.00
Total Package Premium (A+B)			₹ 767.00
IGST (18%)			₹ 139.00
Total Premium			₹ 906.00

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

Reverse Charge-Not applicable



For Acko General Insurance  
Ltd. Constituted Attorney

## Things to know about calculation of depreciation during claims

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



## Do more with Acko app!

Register &  
Track your  
claims



One click  
renewal of  
your Policy!



Looking to  
insure your  
family



Want to update  
details in your  
policy?



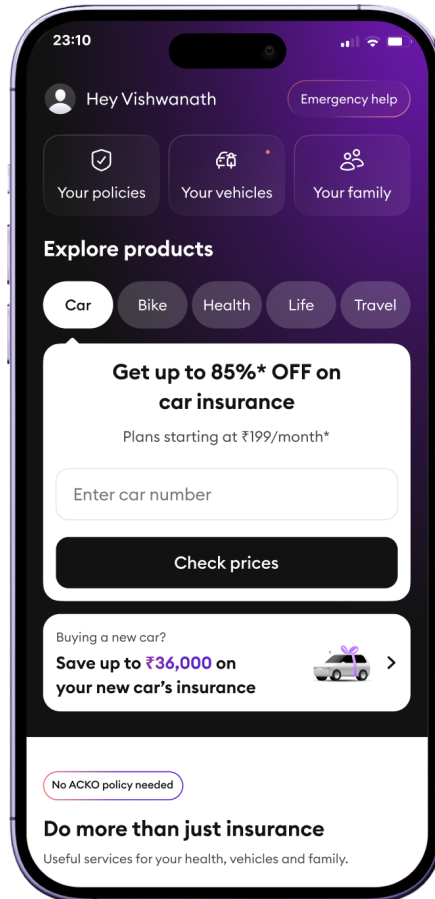
Add your  
Policy to  
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Planning to  
buy new  
insurance?



Want to check  
your traffic  
challan



Looking to  
insure your  
health?



Looking to  
insure your  
holiday trip?



## Download the ACKO app



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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. 100000.0
- 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 0.50 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	PhonePe Insurance Broking Services Pvt. Ltd
Phone number	080-68727888	Intermediary code	918

### 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)

- 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

Acko Address - 36/5, Hustlehub One East, Somasandrapalya  
27th Main Rd, Sector 2, HSR Layout, Bengaluru, 560102

Product: Two Wheeler Package Policy

CIN : U66000KA2016PLC138288

UIN : IRDAN157RP0002V02201819

IRDAI Reg No.: 157

HSN: 997134



## Proposal Form

Dear GANESH SHANKAR PAWAR,

We wish to inform you that the Insurance policy number **BBCA10340485823/04** 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

Period of insurance 18 Feb 25 12:00 AM to 17 Feb 26 11:59 PM  
Policy endorsed date 17 Feb 25 06:03 AM

### Bike owner details

Name GANESH SHANKAR PAWAR  
Email vi\*\*\*\*\*@gmail.com  
Mobile number 87\*\*\*\*\*96  
Pincode 413801  
Address At post Sonwadi

### Bike details

Bike number MH42AU5236  
Make/ Model Honda Cb Shine  
Type private  
Fuel type Petrol  
Registration year 2018  
Registration month April

### Nominee

Name Vikas Anant Pawar  
Relationship Other  
Age 31

### Premium receipt

Invoice number BBCA10340485823/04  
Net Premium ₹ 767.00  
IGST (18%) ₹ 139.00  
Total Premium ₹ 906.00

### Previous policy details

Previous policy expired Expired(More than 90 days ago)  
Previous policy insurer ICICI Lombard General Insurance Co. Ltd  
Previous Claim false  
Previous Policy Type Package

## Insured Declared Value (IDV)

Tenure	Period	Vehicle IDV (₹)	Total IDV (₹)
Year 1	18th Feb 25 to 17th Feb 26	₹ 31,220	₹ 31,220

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.