



Product Code: 3001 UIN: IRDAN115RP0021V02202122

ICICI Lombard
Nihaye Vaade

Ref. No. W498268948

MOHD RAFI MALLA
S/O GH RASOOL MALLA, -
BARAMULA
JAMMU & KASHMIR 193302
Mobile No: 97*****24

Sub: Risk Assumption Letter

Dear Sir/Madam,

Thank you for choosing ICICI Lombard General Insurance Company Limited (ICICI Lombard) as your preferred service provider.

Please find enclosed Policy No. 3001/421754186/00/000, which has been issued based on the below mentioned details:

Insured & Vehicle Details	
Name of Insured	MOHD RAFI MALLA
Period of Insurance - Own Damage	Dec 20, 2025 to Dec 19, 2026
Period of Insurance - Third Party	Dec 20, 2025 to Dec 19, 2028
Vehicle Make / Model	MARUTI / IGNIS SIGMA MT
RTO City	JAMMU & KASHMIR-KUPWARA
Vehicle Registration No.	NEW
Vehicle Registration Date	Dec 20, 2025
Engine No.	K12MN4911011
Chassis No.	MA3NFG81SSM481870
Ownership Serial Number	0

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.

We have issued the policy basis your confirmation that you hold a valid PUC and/or Fitness certificate, as applicable.

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.

"Updating your bank details with us would help facilitating future transactions. Bank details can be easily updated using "IL - Take care" App. Download the app now for all your insurance and wellness needs and for faster resolution"



If you require any changes in the Certificate of Insurance cum Policy Schedule, you are requested to inform us by writing to customersupport@icilombard.com or calling our 24 hour toll free helpline on 1800 2666. 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.

Important Points:

- a. Any accidental loss, damage and/or liability caused, sustained or incurred, while vehicle not being registered permanently will not be covered.
- b. Any minor scratches to the vehicle, paint fading, wear and tear arising out of normal use and requiring touch-up or minor repair under routine maintenance will not be covered.
- c. Any liability of whatsoever nature caused by, contributed by or arising due to the vehicle being driven by a person without having valid driving license will not be covered.
- d. In case of total loss / constructive total loss / Total theft / cash loss of the vehicle, the claim will be settled at invoice price i.e amount paid by the insured / policyholder at the time of purchasing the vehicle, excluding subsidy amount, if included in the invoice, or the Insured declared value (IDV) whichever is lower, subject to terms and conditions of the policy and admissibility of claims.

(Please visit www.icilombard.com for the policy wordings, for complete details on terms and conditions governing the coverage and NCB)

The information provided is merely illustrative and shall not be construed to be an evidence of existence of a contract of insurance. The Risk Assumption Letter is to be read in conjunction with the policy and shall be considered null and void without the same.

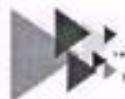
The Compulsory Personal Accident cover has not been opted in this policy on account that, the Owner driver has a separate existing Personal Accident cover against Death and Permanent Disability (Total and Partial) for Sum Insured of at least Rs.15 lacs.

In case of a claim, immediately notify ICICI Lombard General Insurance Company Limited on the Toll Free Number 1800 2666 (Chargeable) 8655 222506 or SMS "CLAIM" to 575758

Mailing Address: ICICI Lombard General Insurance Company Limited Interface Building No. 16, B21 / B2, 6th Floor, New Link Road Malad (West), Mumbai - 400 064.

Registered Office Address: ICICI Lombard General Insurance Company Limited, ICICI Lombard House, 414, Veer Savarkar Marg, Near Siddhi Vinayak Temple, Prabhadevi, Mumbai - 400 025.

IRDA Reg. No.115 CIN: L67200M1200PLC129408



CERTIFICATE OF INSURANCE CUM POLICY SCHEDULE

Bundled - Private Car Policy

Product Code: 3001 UIN: IRDAN115RP0021V02202122

ICICI Lombard
Nibhaye Vaade

Insured Name	MOHD RAFI MALLA		Policy No	3001/421754186/00/000	
Address	S/O GH RASOOL MALLA, -, BARAMULLA, JAMMU & KASHMIR 193302		Tenure	Own Damage 1 Year & Third Party 3 Years	
Telephone No	-		Period of Insurance - Own Damage	Dec 20, 2025 13:31 to Midnight of Dec 19, 2026	
Email Address	MO*****@GMAIL.COM		Period of Insurance - Third Party	Dec 20, 2025 13:31 to Midnight of Dec 19, 2028	
Nominee Name	-		E-Policy No	-	
Relationship	-		Policy Issued On	-	
Age	-		Coverage No	421754186	
GSTIN Number (Customer)	-		RTO Location	JAMMU & KASHMIR-KUPWARA	
Servicing Branch Name	Jammu		Hypothecated To	CANARA BANK, SOPORE BARAMULLA	
Servicing Branch Address	Holl No. 301 and 302, Third Bohu Plaza Jammu Jammu and Kashmir 180004		Invoice Number	1012252037598	

Are you or any of the proposed applicants/beneficial owner a PEP* or Family member/ Close relatives/Associates of PEP's?	No
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Registration No.	Make	Model	Type of Body	CC/KW	Mfg Yr	Seating Capacity	Chassis No.	Engine No.
NEW	MARUTI	IGNIS SIGMA MT	HATCHBACK	1197	2025	5	MA3NFG81SSM481870	K12MN4911011
Vehicle IDV (₹)	Trailer (₹)	Non Electrical Accessories (₹)	Electrical / Electronic Accessories (₹)				CNG / LPG Unit (₹)	Total IDV (₹)
636370	0	0	0				0	636370

Premium Details

OWN DAMAGE(A)	(₹)	LIABILITY(B)	(₹)
Basic OD Premium	6295	Basic Third Party Liability	10640
Zero Depreciation (ZD -)	2545	Total	10640
Consumables	573	Add:	
Return to Invoice	636	Legal Liability to Paid Driver	150
Engine Protect Plus	573	Employees of Insured	150
Key Protect of ₹ 50000	499	Sub-Total	300
IL Smart Assist	499		
Sub Total	11620		
Less:			
Anti-theft Device Discount	157		
Sub-Total Deductions	157		
Total Own Damage Premium(A)	11463	Total Liability Premium(B)	10940
		Total Package Premium(A+B):	22403
		%	9
		CGST	₹ 2016.27
		%	9
		UTGST	₹ 2016.27
		Total Tax Payable in ₹	4033
		Total Premium Payable in ₹	26436

Unique Identification Number (UIN) Details

Zero Depreciation	Return to Invoice	Consumables	Engine Protect Plus	Key Protect	ILSmartAssist
IRDAN115RP0006V012018 19/A0021V01201819	IRDAN115RP0006V012018 19/A0023V01201819	IRDAN115RP0006V012018 19/A0022V01201819	IRDAN115RP0006V012018 19/A0025V01201819	IRDAN115RP0006V012018 19/A0026V01201819	IRDAN115RP0021V022021 22/A0101V01202526

Geographical Area: India

Compulsory Deductible: ₹ 1000

Applicable IMT Clauses: 22A, 7, 10, 28, 29, 22

Voluntary Deductible: ₹ 1999

Features of Add-on Covers:

- Return to Invoice Coverage: Sum Insured under this add-on, determined as the difference between the Insured's Declared Value (IDV) and the total actual expenses incurred towards acquisition of a new vehicle of same make and model, as specified in the on-road price listed by the manufacturer/dealer upon the occurrence of Total Loss including Theft/ Constructive Total Loss as defined in the Policy
- Zero Depreciation Coverage : Zero Depreciation covers only the depreciation on the replaced parts. Consumables and HydroStatic Lock are not covered under Zero Depreciation unless opted as separate add-on.
- IL Smart Assist - List of Services: Towing on breakdown/accident upto 50 km, Arrangement/Supply of fuel, Emptying of Fuel Tank, Arrangement of keys, Battery jump start, Flat Tyre, Breakdown support over phone, Message Relay, Minor Repairs, Arrangement of rental vehicle, Arrangement of accommodation, Referring a Legal Advisor, Referring a Hospital, Location and Delivery of Spare Parts, Taxi Benefits, Accommodation Benefits, Legal Assistance- Sum Insured Rs 25000, Towing on breakdown/accident upto 50 km, Arrangement/Supply of fuel, Emptying of Fuel Tank, Arrangement of keys, Battery jump start, Flat Tyre, Breakdown support over phone, Message Relay, Minor Repairs, Arrangement of rental vehicle, Arrangement of accommodation, Referring a Legal Advisor, Referring a Hospital, Location and Delivery of Spare Parts, Taxi Benefits, Accommodation Benefits, Legal Assistance- Sum Insured Rs 25000

Premium Collection No.	1254666775	Premium Amount	₹ 26436	Receipt Date	20-12-2025
GSTIN Reg.No.	01AAAC7904G220	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.

Limits of Liability: (a) Under Section II-II(i) of the policy: Death of or bodily injury & (b) Under Section II-II(ii) of the policy: Damage to Third Party Property- Such amount as is necessary to meet the requirements of the Motor Vehicles (Amendment) Act, 2019 ; PA Cover for Owner-Driver under Section III: CSI ₹ 0/- . The Compulsory Personal Accident cover has not been opted in this policy on account that the Owner driver has a separate existing Personal Accident cover against Death and Permanent Disability

In case of a claim, immediately notify ICICI Lombard General Insurance Company Limited on the Toll Free Number 1600 2666 (Chargeable) 8655 222666 or SMS "CLAIM" to 575758

Mailing Address: ICICI Lombard General Insurance Company Limited, Interface Building No. 16, 801 / 802, 8th Floor, New Link Road Mated (Ward), Mumbai - 400 064.

Registered Office Address: ICICI Lombard General Insurance Company Limited, CIC Lombard House, 414, Veer Savarkar Marg, Near Siddhi Vinayak Temple, Prabhadevi, Mumbai - 400 025.

EDTA Reg. No.115 CIN: L67200MH200CPLC129403



CERTIFICATE OF INSURANCE CUM POLICY SCHEDULE

Bundled - Private Car Policy

Product Code: 3001 UIN: IRDAN115RP0021V02202122



(Total and Partial) for Sum Insured of at least Rs.15 lacs. 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 trials 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.

Note: After expiry and/or discontinuance of the Own Damage Cover in the policy, if further Renewal of the Own Damage cover is not done with us then the coverage available under Section II - "Liability to Third Parties" will strictly be as per the provisions of the Standard terms of "Liability-Only Policy".

Disclaimer: Please visit www.icilombard.com for the policy wordings, for complete details on terms and conditions governing the coverage and NCB. This document is to be read with the policy wordings. The policy is valid subject to realization 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. In case of any discrepancy with respect to the policy, please revert within 15 days from the policy start date. This policy is underwritten on the basis of the information provided by you and as detailed in the Risk Assumption Letter shared with you along with the policy. On renewal, the benefits provided under the policy and/or terms and conditions of the policy including premium rate may be subject to change. **Grievance Redressal:** For resolution of any query or grievance you may contact us on our toll free no. 1800 2066, or visit any of our branch offices. You can also write to us at customersupport@icilombard.com. For detailed grievance redressal mechanism please visit the "Grievance Redressal" section on our website www.icilombard.com.

The Company reserves the right to cancel this Policy immediately upon becoming aware of any mis-representation, fraud, non-disclosure of material facts or non-cooperation by or on behalf of the Insured; the Company is not obliged to refund the premium paid under this Policy.

In case of total loss / constructive total loss / Total theft / cash loss of the vehicle, the claim will be settled at invoice price i.e amount paid by the insured / policyholder at the time of purchasing the vehicle, excluding subsidy amount, if included in the invoice, or the Insured declared value (IDV) whichever is lower, subject to terms and conditions of the policy and admissibility of claims.

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 X and Chapter XI of Motor Vehicle Act, 1988. In witness whereof, this Policy has been signed at Mumbai on this date of in lieu of Covernote no. 421754185.

The stamp duty for this policy has been remitted to the Authority in a manner as prescribed under the applicable law and practice.

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

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.



Agency Code : ILG46569
 Agency Name : SHAHID UMAR KANA
 Agent's Contact No: 7889626480
 Contact Person :



Click [here](#) or scan the QR code to view the Customer Information Sheet (CIS). It provides an overview of the policy features, service and claim processes, as well as other important terms.

Signature Not Verified

Digitally signed by DS ICICI
 LOMBARD GENERAL
 INSURANCE LTD LTD 1
 Date: 2025.12.20 13:32:39 IST

In case of a claim, immediately notify ICICI Lombard General Insurance Company Limited on the Toll Free Number 1800 2066 / (Chargeable: 8655 222666 or SMS "CLAIM" to 575758)

Mailing Address: ICICI Lombard General Insurance Company Limited Interface Building No. 16, 601 / 602, 6th Floor, New Link Road Malad (West), Mumbai - 400 064.

Registered Office Address: ICICI Lombard General Insurance Company Limited, ICICI Lombard House, 414, Veer Savarkar Marg, Near Siddhi Vinayak Temple, Prabhadevi, Mumbai - 400 025

IRDA Reg. No.115 CIN: L67200MH2000PLC129408