



TWO WHEELER VEHICLE PACKAGE POLICY

Certificate cum Policy Schedule

Certificate cum Policy No: 3005/W-32286954/00/000

For CLAIMS : Call 1800 2666 (Toll free from all phones)

For RENEWALS : Visit www.icicilombard.com or call 1800 2666

DETAILS OF POLICY HOLDER		POLICY DETAILS	
Insured Name	HARSH KHATRI	Policy Issuing Office	ICICI Lombard General Insurance Company Ltd. ICICI Lombard House, 414, Veer Savarkar Marg, Near Siddhi Vinayak Temple, Prabhadevi, Mumbai 400 025
Insured Address	462, BANKNER,, , NEW DELHI, DELHI, 110040	Period of Insurance	From 09:42:49 hrs of 05-Dec-2014 to Midnight of 04-Dec-2015
Contact No.	9968898636	Policy Issuing on	05-Dec-2014
Email Address		Cover Note No	W-32286954
		RTO Location	NEW DELHI
		Hypothecated to	N/A
		Type of Agreement	None

VEHICLE DETAILS

Registration Number	Make	Model	Type of body	CC	Mfg. Year	Seating Capacity	Chassis Number	Engine Number
DL8SBB4974	HONDA MOTORCYCLE	ACTIVA.	Solo With Pillion	109	2012	2	8LC7679598	5679950

INSURED DECLARED VALUE

Vehicle IDV (in Rs.)	Side Car	Non-Electrical Acc (in Rs.)	Elec/Electronic Acc (in Rs.)	CNG / LPG Unit (in Rs.)	Total Value (in Rs.)
32471	0	0	0	0	32471

SCHEDULE OF PREMIUM(IN RS.)

Own Damage(A)		Liability(B)	
Basic Premium	388	Basic Premium including premium for TPPD vehicle	464
Total :	388	Total :	464
Add		Add	
Less		Less	
Deduct 25 % for NCB	97	PA cover for Owner Driver	50
Total :	-97	PA cover for Unnamed Passenger	140
		Sub Total(Additions) :	190
		Less	
		Sub Total(Deductions) :	0
Total Own Damage Premium	291	Total Liability Premium	654

Total Package Premium (A + B)

945

Service Tax

117

Total Premium Payable(in Rs.)

1062

Compulsory deductibles : Rs. 100/-

Geographical Area : India

PA To Owner Driver Nominee Details		
Nominee Name	Age	RelationShip
DEV PRAKASH KHATRI	53	Father

LIMITS OF LIABILITY: (a) Under Section II - 1 (i) of the policy -> Death of or bodily injury : Such amount as is necessary to meet there requirements of the motor vehicles Act.1988.

(b) Under Section II - 1 (i) of the policy -> Damage to Third Party Property Rs 1,00,000 ; PA Cover for Owner-Driver under section III-CSI Rs 1,00,000

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 or personal luggage), Organized racing, Pace making, Speed testing, Reliability trials, Any purpose in connection with Motor Trade.

DRIVER'S CLAUSES : 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'. For legal interpretation, English version will hold good.

Subject to IMT Endorsement Nos. & Memorandum printed herein / attached hereto : 22,16

Premium Collection Details :- [Collection No/Amount/ReceiptDate] NA/Rs. 1062 / 05/12/2014

DISCLAIMER: Please visit www.icicilombard.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.

Grievance Clause

For resolution of any query or grievance, Insured may contact the respective branch office of the Company or may call toll free no.1800-2666 or may approach us at the sub section "Grievance Redressal" on our website www.icicilombard.com (Customer Support section). However, if the resolution provided by us is not satisfactory you may approach Insurance Regulatory and Development Authority (IRDA) through the Integrated Grievance Management Section (IGMS) or IRDA Grievance Call Centre (IGCC) at their toll free no.155255. You may also approach Insurance Ombudsman, subject to vested jurisdiction, for the redressal of grievance. Details of Insurance Ombudsman offices are available at IRDA website: www.irdaindia.org, or on the Company's website at www.icicilombard.com.

Policy is valid subject to realization of cheque. We accept premium only via legally recognized modes except for cash. If our representative request you to pay in cash, kindly report it to us.

For information on ombudsman you may visit our website www.icicilombard.com

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

Service Tax Registration No. :GIS/ MUMBAI-I /1528 /2001

Service Tax Code Number :AAACI7904GST001

Category: - General Insurance Business Services 00440005.

IRDA Registration No.115

In Witness whereof this policy has been signed at Mumbai this in lieu of covernote No The stamp duty of Rs. paid in cash or by demand draft or by pay order, vide Receipt/Challan no. dated

For ICICI Lombard General Insurance Company Ltd

Duly Constituted Attorney(s)

ICICI Lombard General Insurance Company Ltd.

Mailing Add. Office:

Registered Office:

ICICI Lombard General Insurance Company Ltd.ICICI Lombard House, 414,
Veer Savarkar Marg, Near Siddhi Vinayak Temple, Prabhadevi, Mumbai 400
025

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Two Wheeler PA **Proposal Form**

Vehicle Details

Registration location (RTO)	NEW DELHI	Registration number	DL8SBB4974
Manufacturer	HONDA MOTORCYCLE	Engine number	5679950
Model	ACTIVA.	Chassis number	8LC7679598
Manufacturing year	2012	Purchase / Registration date	05-Dec-2012
Color		Registration type	Individual
Current showroom price (Rs.)	46387		

Details of discounts & additional covers

Electrical accessories (Rs.)	0	Voluntary deductible (Rs.)	0
Non-electrical accessories(Rs.)	0	ARAI approved anti-theft device	No
Automobile association membership		Consumables	No
Value of LPG / CNG kit if any (Rs.)	0	Return to invoice cover	No
No claim bonus protection cover	No		
Garage cash cover	No		

Insured details

Name of the Insured	HARSH KHATRI	Relationship	0
Address of Two Wheeler Owner (Policy will be sent here)	462, BANKNER,,	City	NEW DELHI
Pincode	110040		

New policy details

Insurance value (IDV) (Rs.)	32471	No Claim Bonus (%)	25
Policy start date	05-Dec-2014 09:42:49	Policy end date	Midnight of 04-Dec-2015

Total Premium Amount : 1062

I. Own Damage

This product protects you against loss or damage to your motor vehicle and/or accessories due to *Fire *Self Ignition *Explosion *Lightning *Theft * Burglary *Housebreaking *Riot *Strike *Earthquake *Flood and allied perils *Accidental external means *Malicious acts *Terrorist activity *Transit *Landslide / rockslide

II. Third Party Liability

In addition to the coverage noted above, this product covers you against legal liability towards third party, in respect of the following: *Death of or bodily injury to any person *damage to property as per the provisions of Motor Vehicle Act. We are pleased to inform you that in addition, the product also includes the following:

- Personal accident benefits for owner driver upto a value of Rs.200,000.
- Legal liability towards the paid driver.
- Cover for Rs. 7.5 Lacs third party property damage.
- PA cover for Un-named passengers.

Significant Exclusions:

We would like you to know that the policy does not cover consequential loss, depreciation, normal wear and tear, mechanical or electrical breakdown failures or breakages. The vehicle is not held covered if used for commercial purposes or if driven by an unauthorized driver. Note: The foregoing is only an indication of the cover offered. For details please refer to the policy. It is our endeavor to provide consistent quality service to all our customers. We would like to let you know that insurance is a contract of Utmost Good Faith requiring the customer to disclose all material facts. If in your opinion any fact is material and is not covered by the information sought in the application form, we request you to disclose it. It is important to note that our liability will commence only after we have accepted your proposal and the premium has been received in full.

Declaration:

I/We hereby declare that the statements made by me/us in this Proposal Form are true to the best of my/our knowledge and belief and no material information, which may be relevant, has been withheld or not disclosed I/We hereby agree that this declaration shall form the basis of the contract between me/us and the "ICICI Lombard General Insurance Co. Ltd."

I/We also declare that any additions or alterations are carried out after the submission of this proposal form then the same would be conveyed to the insurers immediately.

I/We agree that the Policy shall become void able at the option of the Insurer, in the event of any untrue or incorrect statement, misrepresentation, non-description or non-disclosure in any material particular in the proposal form / personal statement, declaration and connected documents, or any material information has been withheld by me or anyone acting on my behalf to obtain any benefit under this policy. I/We hereby declare and warrant that the above statements are true, accurate and complete. I/We desire to effect an insurance as described herein with the Company and I/We agree that this proposal and declarations shall be the basis of contract between me/us and the Company and I/We agree to accept a policy subject to the conditions prescribed by the Company.

INSURANCE ACT 1938, SECTION 41 - PROHIBITION OF REBATES

1. 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 an 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 except such rebate as may be allowed in accordance with the prospectus or tables of the Insurer.
2. Any person making default in complying with the provisions of this section shall be punishable with fine, which may extend to five hundred rupees.

SCHEDULE OF DEPRECIATION FOR ARRIVING AT IDV

AGE OF THE VEHICLE	% OF DEPRECIATION FOR FIXING IDV
Not exceeding 6 months	5%
Exceeding 6 months but not exceeding 1 year	15%
Exceeding 1 year but not exceeding 2 years	20%
Exceeding 2 years but not exceeding 3 years	30%
Exceeding 3 years but not exceeding 4 years	40%
Exceeding 4 years but not exceeding 5 years	50%

Note. IDV of obsolete models of vehicles (ie. Models which the manufacturers have discontinued to manufacture) and vehicles beyond 5 years of age will be determined on the basis of and understanding understanding between the insurer and the insured.