



Ref. No. W80694420

Insured Name : SANJAY EKNATH GAIKWAD

Address 12, 2 ND FLR L-1 KASHISH PARK LBS MARG

TEENHAATH NAKA, THANE, THANE,

MAHARASHTRA 400604

Telephone No

Mobile No 9920576313

Email Address SANTOSH.ABHANG09@GMAIL.COM Policy No. 3001/208831583/00/000 Valid From

Nov 03, 2020

Valid till (midnight of) Nov 02, 2021

Vehicle Make/ Model MARUTI/ SWIFT DZIRE LXI

Vehicle Registration No. MH04EQ3831 Engine No. D13A1491884

Chassis No MA3FKEB1S00620634

Total IDV (Rs.) : 190351

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Product Code: 3001 UIN: IRDAN115P0017V01200102



Ref. No. W80694420

SANJAY EKNATH GAIKWAD 12, 2 ND FLR L-1 KASHISH PARK LBS MARG TEENHAATH NAKA THANE THANE MAHARASHTRA 400604 Mobile No: 9920576313

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. 3001/208831583/00/000, which has been issued based on the below mentioned details:

Insured & Vehicle Details						
Name of Insured	SANJAY EKNATH GAIKWAD					
Period of Insurance	Nov 03, 2020 to Nov 02, 2021					
Vehicle Make / Model	MARUTI / SWIFT DZIRE LXI					
RTO City	MAHARASHTRA-THANE					
Vehicle Registration No.	MH04EQ3831					
Vehicle Registration Date	Nov 12, 2010					
Engine No.	D13A1491884					
Chassis No.	MA3FKEB1S00620634					
Current Year NCB(%)	25%					
Previous Policy Details						
Previous Policy No.	2311/60388115/00/000					
Previous Policy Period	03-11-2019 to 02-11-2020					
Previous Year NCB(%)	20%					
Claims Made Under Previous Policy	0					
Previous Insurer Name	USGI					
Previous Policy Type	Comprehensive Package					

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.

If you require any changes in the Certificate of Insurance cum Policy Schedule, you are requested to inform us by writing to customersupport@icicilombard.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.

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 222666 or SMS "CLAIM" to 575758

Mailing Address: ICICI Lombard General Insurance Company Limited Interface Building No. 16, 601 / 602, 6" 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.



Telephone No

CERTIFICATE OF INSURANCE CUM POLICY SCHEDULE

Private Car Package Policy

Product Code: 3001 UIN: IRDAN115P0017V01200102



Insured Name SANJAY EKNATH GAIKWAD

12 . 2 ND FLR L-1 KASHISH PARK LBS MARG Address

TEENHAATH NAKA, THANE, THANE,

Mobile No:

MAHARASHTRA 400604

SANTOSH.ABHANG09@GMAIL.COM **Email Address Nominee Name** Named Passenger's Nominee:

Relationship

Age

GSTIN Number (Customer)

Servicing Branch Name Mumbai

3001/208831583/00/000 **Policy No**

: 1 Tenure

Nov 03 2020 00:00 to Period of Insurance Midnight of Nov 02, 2021

E-Policy No

Policy Issued On

208831583 Covernote No

RTO Location MAHARASHTRA-THANE

Hypothecated To

Invoice Number 1011208245

414, ICICI LOMBARD HOUSE, VEER SAVARKAR MARG, NEAR SIDDHI VINAYAK TEMPLE MAIN GATE, PRABHADEVI, MUMBAI, Servicing Branch Address 400025. MAHARASHTRA

9920576313

Registration No.	gistration No. Make Model		Type of Body	CC/KW	Mfg Yr	Seating	Chassis No.	Engine No.
						Capacity		
MH04EQ3831	MARUTI	SWIFT DZIRE LXI	Saloon	1298	2010	5	MA3FKEB1S00620634	D13A1491884
Vehicle IDV	Trailer	Non Electrical	Electrical / Electronic Accessories			CNG / LPG Unit	Total IDV	
(₹)	(₹)	Accessories (₹)	(₹)		(₹)		(₹)	
190351	0	0	0			0	190351	

Premium Details					
OWN DAMAGE(A)	OWN DAMAGE(A) (₹) LIABILITY(B)			(₹)	
Basic OD Premium	2870	2870 Basic Third Party Liability			
Sub Total	2870	Total		3221	
Less:		Add:			
No Claim Bonus 25%	718	Legal Liability to Paid Driver		50	
Sub-Total Deductions	ons 718 Unnamed PA Cover for 5 Persons of ₹ 20000 each			50	
		Sub-Total		100	
Total Own Damage Premium(A)	2152	2152 Total Liability Premium(B)			
		Total Package Premium(A+B):		5473	
		CGST %		9	
		CG31	₹	492.57	
		× %		9	
		SGST	₹	492.57	
	Total Tax Payable in ₹		985		
	Total Premium Payable In ₹		6458		
Geographical Area: India		Applicable IMT Clauses: 16, 22, 28			

Geographical Area: India	Applicable IMT Clauses: 16, 22, 28				
Compulsory Deductible: ₹ 1000	Voluntary Deductible: ₹ 0				

Premium Collection No.	1119186731	Premium Amount	₹ 6458	Receipt Date	01-11-2020
GSTIN Reg.No	27AAACI7904G1ZN	HSN/SAC code	9971 / GENERAL INSURANCE SERVICES		

Limits of Liability: (a) Under Section II-I(i) of the policy: Death of or bodily injury - Such amount as is necessary to meet the requirements of the Motor Vehicles Act 1988. (b) Under Section II-I(ii) of the policy: Damage to Third Party Property ₹ 750000/-; 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 (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 trails 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". For Legal interpretation, English version will hold good. 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. 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 2666, or visit any of our branch offices. You can also write to us at customersupport@icicilombard.com. For detailed grievance redressal mechanism please visit the "Grievance Redressal" section on our website www.icicilombard.com. I/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. 208831583. The stamp duty of ₹ 0.5 paid vide deface no. CSD134202021382020 dated Oct 08, 2020.

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

In case of a claim, immediately notify ICICI Lombard General Insurance Company Limited on the Toll Free Number 1800 2666 / (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.

CIN: L67200MH2000PLC129408



CERTIFICATE OF INSURANCE CUM POLICY SCHEDULE

Private Car Package Policy

Product Code: 3001 UIN: IRDAN115P0017V01200102





Agency Code : 5438367 Agency Name : SANTOSH ABHANG

Agent's Contact No: 7738089199

Contact Person