



COMPREHENSIVE POLICY

Certificate of Insurance cum Policy Schedule
Summary

Honda Amaze
TN55AH9779

Valid from
15 NOV 21

Valid till (midnight)
14 NOV 22

Car owner
HEMANTH KUMAR M

Owner number
XXXXXX3661

Owner email
jXXXXXXXXXn@gmail.com

Plan
Comprehensive (Super Saver),
Voluntary Deductible







Policy price
₹ 4649.98

Car value
₹ 356320.0

Comprehensive Super Saver plan is a reduced price plan under the condition that during claims, you notify us first and have your car repaired at one of our network garages. **Please note that if you choose to take your car to any other garage before notifying us, an additional Rs.5000 deductible will be applied during settlement.**

WELCOME! We're happy to have you at ACKO and promise to be there for you always. Now, you are also a part of the Acko Advantage program, which takes care of everything if your car ever runs into trouble. To intimate a claim, simply log in to acko.com or call us on 1800 266 2256.



	Acko Advantage*	Non-Acko Advantage
 Free car pick-up from home, office or accident site	✓	✗
 Repairs at our network of expert garages.	✓	✗
 3-day repair guarantee.	✓	✗
 Cab voucher** worth Rs. 500/day if there's a repair delay.	✓	✗
 Car drop at your doorstep.	✓	✗
 Cashless and hassle-free processing.	✓	✓

*Only applicable in selected cities provided you call us immediately - Ahmedabad | Bangalore | Chennai | Delhi | Hyderabad | Kolkata | Mumbai | Pune

**Cab vouchers available in the cities mentioned above. Please refer the [Terms & Conditions](#) for more details

Please Note: Previous Policy document is required in case of claim within 30 days of Acko Policy Start Date.

If you are a workshop or garage staff

Please call Acko for quick settlements on **1800 209 9910** [GST# for workshop Invoice 27AAOCA9055C1ZJ]

Acko General Insurance Ltd.

Unit No. 301, 3rd Floor, E Wing, Lotus Corporate Park, Goregaon (E), Mumbai- 400063

Email: hello@acko.com | Toll Free: 1800 266 2256 | www.acko.com

Product: Private Car Package Policy | CIN : U66000MH2016PLC287385

IRDAI Reg No. 157 | HSN: 997134 | GST: 27AAOCA9055C1ZJ

UIN: IRDAN157P0007V01201718, A0038V01201920

What's Covered

A snapshot of all the coverages in this policy.



Accidents

Damages to the car due to an accident.



Fire

In case your car catches fire, resulting from self-ignition, explosion or lightning.



Theft

If your car is stolen, we will pay you the value as per policy of your car.



Calamities

Damage due to natural or man made causes like earthquake, riots, etc.



Third - Party Losses

Death, injury or property damage to any third party arising from your car.



Consumables

Covers the cost of consumables like nut, bolt, lubricant etc. consumed during car repair due to accident.

What's Not Covered

A snapshot of all the coverages that are not covered in this policy.

Non-Accident Damage

Like depreciation, wear & tear, breakdown, failures & breakages, and deductibles.

Consequential Loss & Contractual Liability

Indirect damage or liability arising due to your car accident.

Nuclear Risk & War

Damages to your car due to nuclear risk, war & mutiny

Illegal Driving

Damage due to the car driven by a person without a valid driving license or under influence of liquor/drugs.

Tyre, Tubes & Engine

Not included unless the tyre, tubes & engine are damaged due to an accident.

Car Review Exception

Pre-existing Damages as found on vehicle inspection.

Commercial usage of the Car

If the Car is registered as Private vehicle & if it is used for commercial purpose than the losses or liability due to accident during such usage is not covered in this policy.

Voluntary deductible

The policyholder will bear Rs. 5000 in the event of a claim not availed at Acko partner garages, over and above the aforementioned exclusions.



COMPREHENSIVE POLICY

Private Car Package Policy



POLICY DETAILS

Insured Name: HEMANTH KUMAR M
Address/Pincode: 600081
Period of Insurance: 15 Nov 21 (00:00 hrs) to 14 Nov 22 (23:59 hrs)
Policy Issuance Date: 14 Nov 21
Policy Number: DCAR00443143872/00

VEHICLE DETAILS

Registration Number: TN55AH9779
Make/Model: Honda Amaze
Registration Year: 2014
Registration Month: Feb
Engine CC: 1198
Seating Capacity: 5

INSURED DECLARED VALUE (IDV)

Vehicle IDV (₹)	Accessories (₹)	Bifuel Kit (₹)	Total IDV (₹)
356320	0.0	0	356320.0

PREMIUM DETAILS (₹)

Own Damage Premium (A)		Liability Premium (B)	
Basic Own Damage	₹ 1352.23	Basic Third Party Liability	₹ 3221.00
NCB Discount	₹ (676.12)		
Consumables	₹ 43.54		
Net Own Damage Premium (A)	₹ 719.66	Net Liability Premium (B)	₹ 3221.00
Total Package Premium		₹ 3940.66	
IGST (18%)		709.32	
Total Premium		₹ 4649.982	

Geographical Area: India Hypothecation: NA Voluntary Deductible: ₹ 5000*
No-Claim Bonus: 50% Compulsory Deductible: ₹ 1000

*The policyholder will bear Rs. 5000 over and above the standard charges in the event of a claim not availed at Acko partner garages

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 a valid 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 a valid 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. 750000 3. P. A. Cover under Section III for Owner - Driver (CSI): Rs. 1500000 **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 Motor Vehicles Act, 1988. "The stamp duty of Rs. 0.50 paid by electronic medium vide GRAS Deface no. 0001649200202122 dated 12/07/2021 as prescribed in Government Notification Revenue & Forest Department No. Mudrank - 2017/C.R.97/M-1, dated 09/01/2018. GSTN: 27AAOCA9055C1ZJ. **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 Vehicles Act, 1988 is recoverable from the Insured. See the clause headed "AVOIDANCE OF CERTAIN TERMS AND RIGHT OF RECOVERY" in the policy wordings. **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. 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. 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 of the policy including premium rate may be subject to change.

INTERMEDIARY DETAILS

Policy Issuing Office: Direct - Mumbai Intermediary Name: Direct
Phone Number: N/A Intermediary Code: N/A

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For ACKO General Insurance Ltd.

Duly Constituted Attorney

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RECEIPT

Received with thanks from HEMANTH KUMAR M a sum of ₹ 4649.98 towards premium on Car Insurance Policy

INSURED DETAILS

Name of Insured: HEMANTH KUMAR M
Address/Pincode: 600081
Period of Insurance: 15 Nov 21 (00:00 hrs) to 14 Nov 22 (23:59 hrs)
Policy Number: DCAR00443143872/00
Payment Date: 14 Nov 21

PREMIUM DETAILS (₹)

Gross Premium	₹3940.66
IGST (18%)	₹709.32
Total Premium	₹4649.98

TERMS & CONDITIONS:

Issuance of this receipt does not amount to acceptance of the risk by Acko General Insurance Limited. The insurance cover for the risk shall be as per the terms and conditions of the Insurance Policy if and when issued. * Cheque/DD/PO receipt is valid subject to realization of the instrument.

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For ACKO General Insurance Ltd.
Duly Constituted Attorney



PROPOSAL FORM

Dear HEMANTH KUMAR M,

We wish to inform you that the Insurance policy number **DCAR00443143872/00** 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.

The vehicle shall be repaired at Acko's partner garages only. In case of any vehicle repaired outside the partner garages, policyholders will have to bear the voluntary deductible of Rs. 5000/-. In case of a dispute the decision lies with Acko General Insurance.

POLICY DETAILS

Policy Number:	DCAR00443143872/00
Period of Insurance:	15 Nov 21 (00:00 hrs) to 14 Nov 22 (23:59 hrs)
Policy Issuance Date:	14 Nov 21

PREVIOUS POLICY DETAILS

Previous Policy Expired:	Not Expired
Previous Policy Insurer:	Bajaj Allianz General Insurance Co. Ltd
Previous Policy Type:	Package

CAR DETAILS

Car Number:	TN55AH9779
Make/Model:	Honda Amaze
Fuel Type:	petrol
Registration Year:	2014
Registration Month:	Feb
Insured Declared Value (IDV):	356320
Accessories (IDV):	0.0

CAR OWNER DETAILS

Name:	HEMANTH KUMAR M
Email Address:	jXXXXXXXXXXn@gmail.com
Mobile Number:	XXXXXX3661
Pincode:	600081

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PROPOSAL FORM

COVER DETAILS

Add-ons/ Others	Included	Excluded
PA Cover	-	✓
Consumables	✓	-
Zero Depreciation	-	✓
Voluntary Deductible (₹ 5000*)	✓	-

The policyholder will bear Rs. 5000 over and above the standard charges in the event of a claim not availed at Acko partner garages

TERMS & CONDITIONS:

"I/We desire to insure with Acko General Insurance Limited in respect of the vehicle described in this proposal form and confirm that the statements contained in this application are my/our true and accurate representations. I/We undertake that if any of the statements are found to be false or incorrect, the benefits under this policy would stand forfeited. I/We agree that this application and declaration shall be promissory and shall be the basis of the contract between me/us and Acko General Insurance Limited. I/We agree to the Company taking appropriate measures to capture the voice log for all such telephonic transactions carried out by me/us as required by the procedures/regulations internal or external to the Company and shall not hold the Company responsible or liable for relying/using such recorded telephonic conversation. In the event of nonrealization of the cheque or non-receipt of the amount of premium by the Company the policy shall be deemed cancelled 'ab-initio' and the Company shall not be responsible for any liabilities of whatsoever nature under this Policy." I/We agree to receive 'Certificate of Insurance or Policy Schedule' only and shall access the policy terms, conditions and exclusions on the company's website.

PROHIBITION OF REBATED (SECTION 41) OF THE INSURANCE ACT - 1938 (AS AMENDED)

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 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 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 liable for a penalty which may extend to 10 lakh rupees.

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