

Reference No.: W473208955

Date: Oct 08, 2025

BHAWESH DEEPAK

B/2 615, TOWER-15, PURVANCHAL SILVER CITY PI-2, GREATER NOIDA,

GAUTAM BUDH NAGAR

UTTAR PRADESH 201310

Mobile No: 93\*\*\*\*\*84

**Sub: Risk Assumption Letter**

Dear BHAWESH DEEPAK,

We value your relationship with ICICI Lombard General Insurance Company Limited and thank you for choosing us as your preferred insurance provider.

Please find enclosed Policy No. **3001/O/360070093/01/000**, The same has been issued based on below mentioned details, provided by you at the time of policy purchase.

Insured & Vehicle Details	
Name of the Insured	BHAWESH DEEPAK
Period of Insurance - Own Damage	Oct 23, 2025 to Oct 22, 2026
Vehicle Make / Model	Tata Motors / HARRIER XZA PLUS OPTION
RTO City	UTTAR PRADESH-NOIDA
Vehicle Registration No.	UP16DY9942
Vehicle Registration Date	Oct 25, 2023
Engine No.	463544514238149
Chassis No.	MAT631599PWB06464
Current Year NCB(%)	25%
Ownership Serial Number	1
Previous Policy Details	
Previous Policy No.	3001/O/360070093/00/000
Previous Policy Period	23-10-2024 to 22-10-2025
Previous Year NCB(%)	20%
Claims Made Under Previous Policy	0
Previous Insurer Name	ICICI LOMBARD
Previous Policy Type	Standalone Own Damage
Third Party Insurance Details	
Third Party Policy No.	0000000520932736
Third Party Insurance Period	Oct 23, 2023 to Oct 22, 2026
Third Party Insurer Name	ZUNO GENERAL

The commencement of coverage of risk under the policy is subject to realisation of payment of premium in full. In case the premium is not realised 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.

Please check the policy details for accuracy. Should you find any discrepancy / require any changes in the Certificate of Insurance cum Policy Schedule, please contact us immediately at our toll free number 1800 2666 or email us at [customersupport@icilombard.com](mailto:customersupport@icilombard.com), so that we can rectify the same. 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:**

- Any accidental loss, damage and/or liability caused, sustained or incurred, while vehicle not being registered permanently will not be covered.
  - 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.
  - 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.
  - 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](http://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.

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<sup>th</sup> 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

**CERTIFICATE OF INSURANCE CUM POLICY SCHEDULE**

**Stand-Alone Own Damage Private Car Insurance Policy**

Product Code: 3001/O UIN: IRDAN115RP0001V02201920



Name of the Insured	: BHAWESH DEEPAK
Address	: B/2 615, TOWER-15, PURVANCHAL SILVER CITY PI-2, GREATER NOIDA,, GAUTAM BUDH NAGAR, UTTAR PRADESH 201310
Telephone No	: -
Email Address	: BH*****@YAHOO.COM
Nominee Name	: -
Relationship	: -
Age	: -
GSTIN No. (Customer)	:
Servicing Branch Name	: New Delhi

Policy No.	: 3001/O/360070093/01/000
Period of Insurance - Own Damage	: Oct 23, 2025 00:00 to Midnight of Oct 22, 2026
Tenure	: 1 Year
E-Policy No.	: -
Policy Issued On	: Oct 08, 2025
Covernote No.	: 360070093
RTO Location	: UTTAR PRADESH-NOIDA
Hypothecated To	: -
Invoice No.	: 101025523191

This policy covers only Own Damage Risk with no other liability in connection with Private Car vehicle including third party cover and is issued basis following : Third Party Policy No. - 0000000520932736 valid from Oct 23, 2023 to Oct 22, 2026, Insured by ZUNO GENERAL

**Servicing Branch Address** : Fourth Parsvnath Capital Tower Bhai Veer Singh Marg, New Delhi New Delhi 110001

Are you or any of the proposed applicants/beneficial owner a PEP\* or Family member/ Close relatives/Associates of PEPs\*?  Yes  No

Vehicle Registration No.	Make	Model	Type of Body	CC/KW	Mfg Yr	Seating Capacity	Chassis No.	Engine No.
UP16DY9942	Tata Motors	HARRIER XZA PLUS OPTION	SUV	1956	2023	5	MAT631599PWB06464	463544514238149
Vehicle IDV (₹)	Trailer (₹)	Non Electrical Accessories (₹)	Electrical / Electronic Accessories (₹)				CNG / LPG Unit (₹)	Total IDV (₹)
19,76,470.00	0.00	0.00		0.00			0.00	19,76,470.00

**Premium Details**

OWN DAMAGE(A)		(₹)
Basic OD Premium		3,442.00
Zero Depreciation (ZD -)		7,433.00
IL Smart Assist		499.00
Consumables		1,487.00
Return to Invoice		2,230.00
Engine Protect Plus		2,527.00
Tyre Protect		3,716.00
Key Protect of ₹ 10000		100.00
Loss of Personal Belongings PLAN A of ₹ 50000		500.00
<b>Sub Total</b>		<b>21,934.00</b>
<b>Less:</b>		
No Claim Bonus 25%		861.00
<b>Sub-Total Deductions</b>		<b>861.00</b>
<b>Total Own Damage Premium(A)</b>		<b>21,073.00</b>

CGST	%	0.00
SGST	%	0.00
UTGST	%	0.00
IGST	%	18.00
<b>Total Tax Payable in ₹</b>		<b>3,793.00</b>
<b>Total Premium Payable In ₹</b>		<b>24,866.00</b>

**Unique Identification Number (UIN) Details**

Zero Depreciation	Return to Invoice	Tyre Protect	Consumable	Engine Protect Plus	Key Protect	Loss of Personal Belongings	ILSmartAssist
IRDAN115RP0001V01201920/A0035V01201819	IRDAN115RP0001V01201920/A0036V01201819	IRDAN115RP0001V01201920/A0012V01201920	IRDAN115RP0001V01201920/A0008V01201920	IRDAN115RP0001V01201920/A0009V01201920	IRDAN115RP0001V01201920/A0010V01201920	IRDAN115RP0001V01201920/A0011V01201920	IRDAN115RP0001V02201920/A0102V01202526

Geographical Area: India

Applicable IMT Clauses: 22.00

Compulsory Deductible: ₹ 2,000.00

Voluntary Deductible: ₹ 0.00

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<sup>th</sup> 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

**CERTIFICATE OF INSURANCE CUM POLICY SCHEDULE**  
**Stand-Alone Own Damage Private Car Insurance Policy**  
Product Code: 3001/O UIN: IRDAN115RP0001V02201920



**Features of Add-on Covers:**

1.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

2.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.

3.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.	1247035009	Premium Amount (₹)	₹ 24,866.00	Receipt Date	23-09-2025
GSTIN Reg.No	07AACI7904G1ZP	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.

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**CERTIFICATE OF INSURANCE CUM POLICY SCHEDULE****Stand-Alone Own Damage Private Car Insurance Policy**

Product Code: 3001/O UIN: IRDAN115RP0001V02201920



**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. **Disclaimer:** Please visit [www.icicilombard.com](http://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](mailto:customersupport@icicilombard.com). For detailed grievance redressal mechanism please visit the "Grievance Redressal" section on our website [www.icicilombard.com](http://www.icicilombard.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.

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 Oct 08, 2025 in lieu of Covernote No. 360070093. The stamp duty of ₹ 0.50 paid vide deface no. CSD4920251428 dated Apr 24, 2025.

**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 : ILG39385  
Agency Name : RAVI KUMAR SAH  
Agent's Contact No: 8448673953  
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.

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