

Product Code: 3003 UIN: IRDAN115RP0013V01200203

Reference No.: W366872369

Date: Nov 08, 2024

MR ABHIJIT KARATI

PURBA KANYANAGAR KARATI PARA

KANYANAGAR

24 PARAGANA (SOUTH)

WEST BENGAL 743398

Mobile No: 98*****10

Sub: Risk Assumption Letter

Dear MR ABHIJIT KARATI,

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. **3003/367927708/00/000**, 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	MR ABHIJIT KARATI
Period of Insurance	Nov 13, 2024 to Nov 12, 2025
Vehicle Make / Model	TATA MOTORS / 1112 LPT
RTO City	WEST BENGAL-ALIPORE H O
Vehicle Registration No.	WB19L8169
Vehicle Registration Date	Nov 23, 2023
Engine No.	4SPCR19HWX628150
Chassis No.	MAT792098P8H13918
Current Year NCB(%)	20%
Vehicle Usage	MARKET LOADS
Previous Policy Details	
Previous Policy No.	993492323340004761
Previous Policy Period	13-11-2023 to 12-11-2024
Previous Year NCB(%)	0%
Claims Made Under Previous Policy	0
Previous Insurer Name	RGIC
Previous Policy Type	Comprehensive Package

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@icicilombard.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 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.icicilombard.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 does not have a valid driving license.

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.

IRDA Reg. No.115 CIN: L67200MH2000PLC129408

Nov 08, 2024

CERTIFICATE OF INSURANCE CUM POLICY SCHEDULE

Goods Carrying Vehicles Package Policy

Product Code: 3003 UIN: IRDAN115RP0013V01200203



Name of the Insured	: MR ABHIJIT KARATI	Policy No.	: 3003/367927708/00/000
Address	: PURBA KANYANAGAR KARATI PARA, KANYANAGAR, 24 PARAGANA (SOUTH), WEST BENGAL 743398	Period of Insurance	: Nov 13, 2024 00:00 to Midnight of Nov 12, 2025
Telephone No	: - Mobile No: 98*****10	E-Policy No.	: -
Email Address	: TA*****@GMAIL.COM	Policy Issued On	: Nov 08, 2024
Nominee Name	: -	Covernote No.	: 367927708
Relationship	: -	RTO Location	: WEST BENGAL-ALIPORE H O
Age	: -	Hypothecated To	: -
GSTIN No. (Customer)	: -	Vehicle Class	: Public Carrier
Servicing Branch Name	: Kolkata	Category	: -
		Invoice No.	: 101124490382

Servicing Branch Address : Seventh Apeejay House 15 Park Street Kolkata West Bengal 700016

Politically Exposed Person (PEP)/close relative of PEP:										No		
Vehicle Registration No.		Make	Vehicle SubClass	Model	Model Build	Type of Body	GVW	Mfg Yr	Carrying Capacity	Chassis No.	Engine No.	Trailer Chassis No.
WB19L8169		TATA MOTORS	TRUCKS	1112 LPT	FULLY BUILT	Open	11450	2023	3	MAT792098P8H 13918	4SPCR19HWX6 28150	0
Trailer Registration No.	Body IDV (₹)	Chassis IDV (₹)	Trailer (₹)	Electrical / Electronic Accessories (₹)			Non Electrical Accessories (₹)		CNG / LPG Unit (₹)		Total IDV (₹)	
	0.00	17,10,000.00	0.00	0.00			0.00		0.00		17,10,000.00	

Premium Details			
OWN DAMAGE(A)		LIABILITY(B)	(₹)
Basic OD Premium		Basic Third Party Liability	27,186.00
IMT-23 Loading		Total	27,186.00
Sub Total		Add:	
Less:		Legal Liability to Paid Driver	50.00
No Claim Bonus 20%		Legal Liability for Cleaner/Conductor	50.00
Sub-Total Deductions		Sub-Total	100.00
Total Own Damage Premium(A)		Total Liability Premium(B)	27,286.00
		Total Package Premium (A+B)	34,075.00
		Premium Taxable @ 12% (Basic TP Liability)	27,186.00
		- CGST @ 6%	1,631.16
		- SGST @ 6%	1,631.16
		Premium Taxable @ 18% (Other than Basic TP Liability)	6,889.00
		CGST @ 9%	620.01
		- SGST @ 9%	620.01
		Total Tax Payable in ₹	4,502.00
		Total Premium Payable in ₹	38,577.00

Geographical Area: India	Applicable IMT Clauses: 23
Compulsory Deductible: ₹ 1,000.00	Voluntary Deductible: ₹ 0.00

Premium Collection No.	1220669654	Premium Amount (₹)	38,577.00	Receipt Date	08-11-2024
GSTIN Reg.No	19AAACI7904G1ZK	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-I(i) of the policy: Death of or bodily injury & (b) Under Section II-I(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 0.00/-. The Compulsory Personal Accident cover has not been opted in this policy on account that, the owner does not have a valid driving license. **Limitations as to Use:** The Policy covers use only under a permit within the meaning of the Motor Vehicles Act,1988 or such a carriage falling under sub section(3) of Section 66 of the Motor Vehicles Act,1988. The policy does not cover 1) Use for organised racing, pace making, reliability trails or speed testing, 2) Use whilst drawing a trailer except the towing (other than for reward) of any one disabled mechanically propelled vehicle 3) Use of carrying passengers in the vehicles; except employees(other than the driver) not exceeding the number permitted in the registration document and coming under the purview of Workmens's Compensation Act, 1923. **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 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

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.

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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.

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 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 M.V. Act, 1988. In witness whereof, this Policy has been signed at Mumbai on Nov 08, 2024 in lieu of Covernote No. 367927708. The stamp duty of ₹ 0.50 paid vide deface no. CSD372024252885 dated Jul 15, 2024.

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 : DB87921
Agency Name : CERTIGO INSURANCE
BROKERS PRIVATE LIMITED

Agent's Contact No: 9109447500

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.



वसुधैव कुटुम्बकम्
ONE EARTH • ONE FAMILY • ONE FUTURE

Signature Not Verified

Digitally signed by DS ICICI
LOMBARD GENERAL
INSURANCE CO LTD 1
Date: 2024.11.08 11:13:10 IST

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Nov 08, 2024

CORP/SUP/OPI/2014/1777