

Ref. No. W370127409  
Date: Nov 19, 2024  
HIRAMAN INFRASTRUCTURE PRIVATE LIMITED  
2ND FLOOR, 2D, LP 95/24/8, 15/1A, CHANDRA NATH ROY ROAD,  
TOPSIA  
KOLKATA  
WEST BENGAL 700039  
Mobile No: 97\*\*\*\*\*00

**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. **3003/A/369099473/00/000**, which has been issued based on the below mentioned details:

Insured & Vehicle Details	
Name of Insured	HIRAMAN INFRASTRUCTURE PRIVATE LIMITED
Period of Insurance	Nov 20, 2024 to Nov 19, 2025
Vehicle Make / Model	TATA MOTORS / LPT 810 EX2
RTO City	WEST BENGAL-HOWRAH
Vehicle Registration No.	WB11D1597
Vehicle Registration Date	Oct 05, 2016
Engine No.	497TC70GTY829839
Chassis No.	MAT547401G8G18032
Vehicle Usage	MARKET LOADS
Previous Policy Details	
Previous Policy No.	VGT0346264000100
Previous Policy Period	20-11-2023 to 19-11-2024
Claims Made Under Previous Policy	0
Previous Insurer Name	RSAICL
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](mailto: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.

**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](http://www.icicilombard.com) for the policy wordings, for complete details on terms and conditions governing the coverage and NCB)

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

Goods Carrying Vehicles Liability Policy

Product Code: 3003/A UIN: IRDAN115RP0013V01200102



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.

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Goods Carrying Vehicles Liability Policy

Product Code: 3003/A UIN: IRDAN115RP0013V01200102



Insured Name	: HIRAMAN INFRASTRUCTURE PRIVATE LIMITED	Policy No	: 3003/A/369099473/00/000
Address	: 2ND FLOOR, 2D, LP 95/24/8, 15/1A, CHANDRA NATH ROY ROAD, TOPSIA, KOLKATA, WEST BENGAL 700039	Period of Insurance	: Nov 20, 2024 00:00 to Midnight of Nov 19, 2025
Telephone No	: -	Mobile No:	97*****00
Email Address	: MO*****@GMAIL.COM	E-Policy No	:
Nominee Name	: -	Policy Issued On	: Nov 19, 2024
Relationship	: -	Covernote No	: 369099473
Age	:	RTO Location	: WEST BENGAL-HOWRAH
GSTIN Number (Customer)	: 19AADCH4930Q1Z1	Hypothecated To	: -
Servicing Branch Name	: Kolkata	Vehicle Class	: Public Carrier
		Category	:
		Invoice Number	: 1011241453795

Servicing Branch Address	: Seventh Apeejay House 15 Park Street Kolkata West Bengal 700016
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Politically Exposed Person (PEP)/close relative of PEP:										No	
Registration No.	Make	Vehicle SubClass	Model	Model Build	Type of Body	GVW	Mfg Yr	Carrying Capacity	Chassis No.	Engine No.	Trailer Chassis No.
WB11D1597	TATA MOTORS	TRUCKS	LPT 810 EX2	PARTIALLY BUILT	Open	8720	2016	3	MAT547401G8G18 032	497TC70GTY829 839	

Premium Details	
LIABILITY	
Basic Third Party Liability	(₹)
Total	27186
Add:	
Legal Liability to Paid Driver	50
Legal Liability for Cleaner/Conductor	50
Sub-Total	100
Total Liability Premium	27286
Premium Taxable @ 12% (Basic TP Liability)	27186
- CGST @ 6%	1631.16
- SGST @ 6%	1631.16
Premium Taxable @ 18% (Other than Basic TP Liability)	100.00
CGST @ 9%	9.00
- SGST @ 9%	9.00
Total Tax Payable in ₹	3280
Total Premium Payable in ₹	30566

Geographical Area: India			Applicable IMT Clauses:		
Premium Collection No.	1221570186	Premium Amount	₹ 30566	Receipt Date	19-11-2024
GSTIN Reg.No	19AAACI7904G1ZK	HSN/SAC code	997134 / GENERAL INSURANCE SERVICES		

**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/- . 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](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 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 19, 2024 in lieu of Covernote no. 369099473. The stamp duty of ₹ 0.5 paid vide deface no. CSD372024252885 dated Jul 15, 2024.

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# CERTIFICATE OF INSURANCE CUM POLICY SCHEDULE

## Goods Carrying Vehicles Liability Policy

Product Code: 3003/A UIN: IRDAN115RP0013V01200102



**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: 2024.11.19 18:04:42 IST

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Nov 19, 2024

CORP/SUP/OPI/2014/1777