

Ref. No. W49067749
Date: Nov 06, 2019
SIDDHARTH GUPTA
D-902, SUPREME PALMS
BALEWADI
NEAR COMFORT ZONE
PUNE
MAHARASHTRA 411007
Mobile No: 9911911680

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. **3001/185139048/00/000**, which has been issued based on the below mentioned details:

Insured & Vehicle Details	
Name of Insured	SIDDHARTH GUPTA
Period of Insurance	Nov 10, 2019 to Nov 09, 2020
Vehicle Make / Model	HYUNDAI / I10 ERA
RTO City	MAHARASHTRA-PIMPRI CHINCHWAD
Vehicle Registration No.	MH14BR3567
Vehicle Registration Date	Nov 01, 2009
Engine No.	G4HG9M705791
Chassis No.	MALAM51BR9M280841A
Current Year NCB(%)	50%
Previous Policy Details	
Previous Policy No.	0
Previous Policy Period	10-11-2018 to 09-11-2019
Previous Year NCB(%)	45%
Claims Made Under Previous Policy	0
Previous Insurer Name	NIC
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.

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, 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.

CERTIFICATE OF INSURANCE CUM POLICY SCHEDULE

Private Car Package Policy

Product Code: 3001 UIN: IRDAN115P0017V01200102



Insured Name	: SIDDHARTH GUPTA	Policy No	: 3001/185139048/00/000
Address	: D-902, SUPREME PALMS, BALEWADI, NEAR COMFORT ZONE, PUNE, MAHARASHTRA 411007	Tenure	: 1
Telephone No	: - Mobile No: 9911911680	Period of Insurance	: Nov 10, 2019 00:00 to Midnight of Nov 09, 2020
Email Address	: WRITE2SIDDHARTHG@GMAIL.COM	E-Policy No	: 3001/W-96621687/00/000
Nominee Name	: Ruchi Gupta Named Passenger's Nominee:	Policy Issued On	: Nov 06, 2019
Relationship	: WIFE -	Covernote No	: 185139048
Age	: 34 -	RTO Location	: MAHARASHTRA-PIMPRI CHINCHWAD
GSTIN Number (Customer)	:	Hypothecated To	: -
Servicing Branch Name	: Mumbai	Invoice Number	: 101119176596

Servicing Branch Address	: 414, ICICI LOMBARD HOUSE, VEER SAVARKAR MARG, NEAR SIDDHI VINAYAK TEMPLE MAIN GATE, PRABHADEVI, MUMBAI, 400025, MAHARASHTRA
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Registration No.	Make	Model	Type of Body	CC/KW	Mfg Yr	Seating Capacity	Chassis No.	Engine No.
MH14BR3567	HYUNDAI	I10 ERA	Saloon	1086	2009	5	MALAM51BR9M280841A	G4HG9M705791
Vehicle IDV (₹)	Trailer (₹)	Non Electrical Accessories (₹)	Electrical / Electronic Accessories (₹)			CNG / LPG Unit (₹)		Total IDV (₹)
112164	0	0	0			0		112164

Premium Details			
OWN DAMAGE(A)	(₹)	LIABILITY(B)	(₹)
Basic OD Premium	2308	Basic Third Party Liability	3221
Road Side Assistance (RSA-Standard)	199	Total	3221
Sub Total	2507	Add:	
Less:		Legal Liability to Paid Driver	50
No Claim Bonus 50%	1154	Sub-Total	50
Sub-Total Deductions	1154	Total Liability Premium(B)	3271
Total Own Damage Premium(A)	1353	Total Package Premium(A+B):	4624
		CGST	% 9
			₹ 416.16
		SGST	% 9
			₹ 416.16
		Total Tax Payable in ₹	832
		Total Premium Payable In ₹	5456

Unique Identification Number (UIN) Details	
Road Side Assistance	
IRDAN115A0002V01201213	

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

Features of Add-on Covers:	
1. List of services for Road Side Assistance :Arrangement of keys,Arrangement/Supply of fuel,Arrangement of rental vehicle,Towing on breakdown/accident,Battery jump start,Message Relay,Arrangement of Accommodation,Flat Tyre support,Minor on spot Repairs,Breakdown support over phone	

Premium Collection No.	1102993794	Premium Amount	₹ 5456	Receipt Date	06-11-2019
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 Nov 06, 2019 in lieu of Covernote no. 185139048. The stamp duty of ₹ 0.5 paid vide deface no. MH007639701201920M dated Oct 23, 2019. **Policy Issuina Office:** ICICI Lombard General Insurance Compaanv Limited. ICICI LOMBARD HOUSE. 414. Veer Savarkar Mara. Near Siddhi Vinavak Temple. Prabhadevi.

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**

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Nov 06, 2019

CORP/SUP/OPI/2014/1777

CERTIFICATE OF INSURANCE CUM POLICY SCHEDULE

Private Car Package Policy

Product Code: 3001 UIN: IRDAN115P0017V01200102



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.



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