

PRIVATE CAR -INSURANCE COVER NOTE

Cover Note No : W-27815423

<p>The insured, described in Form '52' referred to below, having proposed for insurance in respect of Motor Vehicle(s) described therein and having paid the sum of Rs. 6777 as premium, the risk is hereby held covered under the terms of the Company's usual form of Package Policy applicable thereto (subject to any Special Condition mentioned below) unless the cover be terminated by the Company by notice in writing in which case the insurance will thereupon cease and a proportionate part of the premium otherwise payable for such insurance shall be charged for the time the Company had been at risk.</p>					<p>The Cover Note wordings provided on the other side constitute the legal document with regard to the coverage. In order to help you understand the cover note better, we are providing you with this commentary. The explanation, interpretation, commentary provided here shall not be construed as part of the Cover Note attached alongside. We are not liable by any interpretation in this commentary and the contract is restricted to the wordings provided alongside. For any further clarification, please contact our Call Centres. As per your declaration in the proposal form with reference to your vehicle described below and the premium paid by you, we are commencing an insurance cover for your vehicle under PRIVATE CAR Package Policy from the date and time mentioned below (subject to special conditions described below, if applicable). The cover would be provided for the duration described below unless due to some circumstances, we have to cancel the policy. In such a case, we would send you a written notice and cancel the policy by proportionately refunding premium to you for the unexpired period of cover</p>				
Make, Model & Reg. No. of the vehicle	Year of Manufacture	Cubic Capacity	Gross Vehicle Weight (GVW) (Good Carrying Vehicle)	Licensed Carrying Capacity (LCC)	Insured Declared Value (IDV)				
					For Vehicle Rs.	Accessories not included in Mfr's listed selling price Rs.			
HYUNDAI, I10 SPORTZ, AP28DJ0138	2011	1197		5	300000	0			
Engine No: G4LABM607923		Chassis No: MALAN51CMBM836418XA			The details of your vehicle are as described alongside.				
Additional Risks, if any:									
Special Conditions:					Special conditions if applicable to your policy are as described here.				
Hypothecated To : N/A									

Form 52 (See Rule 142(1) of Central Motor Vehicle Rules, 1989)

1. Registration mark and number or description of the vehicle insured	AP28DJ0138	This represents your vehicle, for which we are providing the insurance cover
2. Name and address of insured	MRS VARSHA MAHAJAN, Novartis Healthcare Pvt. Ltd., Building No. 6, Raheja Mindspace, Hitech City, Madhapur , HYDERABAD, ANDHRA PRADESH, 500080	Your Name and address as mentioned by you in the proposal form
3. Effective date and time of commencement of insurance for the purpose of this Act	Time : 12:00 Date : 13-Jun-2014	The date and time of the commencement of this insurance cover.
4. Date of expiry of insurance	12-Jun-2015	The date and time of the expiry of this insurance cover.
5. Persons or classes of persons entitled to drive	Any person including the insured: Provided that a person driving holds an effective Driving Licence at the time of the accident and is not disqualified from holding or obtaining such a licence. Provided also that the person holding an effective Learner's Licence may also drive the vehicle and such a person satisfies the requirement of Rule 3 of the Central Motor vehicles Rules, 1989.	For the cover to be valid, the driver of your vehicle must have a valid license. It also becomes void if the driver of your vehicle, at the time of accident was disqualified from holding or obtaining a driver's license. This cover also allows a driver of your vehicle holding a learner's license provided that such a driver satisfies the requirements of Central Motor Vehicle Rules as prescribed by the government.
6. Any limitations as to use of Motor vehicle	The Policy covers use for any purpose other than (a) Hire or reward (b) Carriage of goods (other than samples or personal luggage) (c) Organised racing (d) Pace making (e) Speed testing (f) Reliability trials (g) Any purpose in connection with Motor Trade	This insurance cover is not valid if your vehicle is used for the purpose of (a) Hire or reward (b) Carriage of goods (other than samples or personal luggage) (c) Organised racing (d) Pace making (e) Speed testing (f) Reliability Trials (g) Any purpose in connection with Motor Trade
7. The period of validity of this cover note will expire on	12-Aug-2014	The validity of this Cover Note is till the date mentioned

I/We hereby certify that this Cover Note is issued in accordance with the provisions of Chapter XI of the Motor Vehicles Act, 1988

Date of issue : 13-Jun-2014
Time of issue : 12:00

For ICICI Lombard General Insurance Company Ltd



N.B.: In the event of dishonour of cheque, insurance cover provided under this document automatically stands cancelled from inception irrespective of whether a separate communication is sent or not.	Please note that in case the cheque or any other instrument given by you for premium gets dishonoured, the insurance cover provided to your vehicle automatically gets cancelled from the date of commencement of your policy.
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N.B.: Intermediary or relevant contact details will be provided in the policy schedule

ICICI Lombard General Insurance Company Limited
Regd. Office: ICICI Bank Towers, Bandra-Kurla Complex, Bandra (East), Mumbai - 400 051
Service Tax Reg. No. : GIS/Mumbai - I/1528/2001