

Product Code: 3003 UIN: IRDAN115P0013V01200203

Ref. No. W118030676

RANISATI TRANSPORT CO PVT LTD  
 C/O- ASHOK KAUMAR AGRAWAL  
 AT/PO- PURUNAKATAK  
 BOUDH  
 ORISSA 762014  
 Mobile No: 7064368722

**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. **3003/159621176/03/000**, which has been issued based on the below mentioned details:

Insured & Vehicle Details	
Name of Insured	RANISATI TRANSPORT CO PVT LTD
Period of Insurance	Nov 21, 2021 to Nov 20, 2022
Vehicle Make / Model	ASHOK LEYLAND / ECOMET 1212 SMART
RTO City	ORISSA-SAMBALPUR
Vehicle Registration No.	OD12B7671
Vehicle Registration Date	Nov 21, 2018
Engine No.	JAEZ429108
Chassis No.	MB1AXGCDXJRY9841
Current Year NCB(%)	35%
Previous Policy Details	
Previous Policy No.	3003/159621176/02/000
Previous Policy Period	21-11-2020 to 20-11-2021
Previous Year NCB(%)	25%
Claims Made Under Previous Policy	0
Previous Insurer Name	ICICI LOMBARD
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.

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 vehicle to be insured is not owned by an individual.

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

Nov 22, 2021

CERTIFICATE OF INSURANCE CUM POLICY SCHEDULE

Goods Carrying Vehicles Package Policy

Product Code: 3003 UIN: IRDAN115P0013V01200203



Insured Name	: RANISATI TRANSPORT CO PVT LTD	Policy No	: 3003/159621176/03/000
Address	: C/O- ASHOK KAUMAR AGRAWAL, AT/PO- PURUNAKATAK, BOUDH, ORISSA 762014	Period of Insurance	: Nov 21, 2021 00:00 to Midnight of Nov 20, 2022
Telephone No	: - Mobile No: 7064368722	E-Policy No	: R8J1OTU0UNDPN3HSK7ECWBDJK5JTD
Email Address	: RANISATIPADDY@GMAIL.COM	Policy Issued On	:
Nominee Name	: -	Covernote No	: 159621176
Relationship	: -	RTO Location	: ORISSA-SAMBALPUR
Age	: -	Hypothecated To	: HDB FINANCIAL SERVICES LTD,SAMBALPUR
GSTIN Number (Customer)	:	Vehicle Class	: Public Carrier
Servicing Branch Name	: Bhubaneshwar	Category	:
		Invoice Number	: 1011211404246

Servicing Branch Address : Plot no.29, Third Anuj Building Satya Nagar, Bhubaneshwar Orissa 751007

Registration No.	Make	Vehicle SubClass	Model	Model Build	Type of Body	GVW	Mfg Yr	Carrying Capacity	Chassis No.	Engine No.	Trailer Chassis No.
OD12B7671	ASHOK LEYLAND	TRUCKS	ECOMET 1212 SMART	PARTIALLY BUILT	Open	13800	2018	2	MB1AXGCDXJ RYY9841	JAEZ429108	0
Body IDV (₹)	Chassis IDV (₹)	Trailer (₹)	Electrical / Electronic Accessories (₹)			Non Electrical Accessories (₹)			CNG / LPG Unit (₹)	Total IDV (₹)	
90000	822000	0	0			0			0	912000	

Premium Details			
OWN DAMAGE(A)	(₹)	LIABILITY(B)	(₹)
Basic OD Premium	7303	Basic Third Party Liability	33418
IMT-23 Loading	1095	Total	33418
Sub Total	8398	Add:	
Less:		Legal Liability to Paid Driver	50
No Claim Bonus 35%	2939	Legal Liability for Cleaner/Conductor	50
Sub-Total Deductions	2939	Sub-Total	100
		Less:	
		TPPD Discount	200
		Sub-Total Deductions	200
Total Own Damage Premium(A)	5459	Total Liability Premium(B)	33318
		Total Package Premium (A+B)	38777
		Premium Taxable @ 12% (Basic TP Liability)	33218
		- CGST @ 6%	1993.08
		- SGST @ 6%	1993.08
		Premium Taxable @ 18% (Other than Basic TP Liability)	5559.00
		CGST @ 9%	500.31
		- SGST @ 9%	500.31
		Total Tax Payable in ₹	4987
		Total Premium Payable in ₹	43764

Geographical Area: India	Applicable IMT Clauses: 7 , 20 , 23 , 21 , 40
Compulsory Deductible: ₹ 1000	Voluntary Deductible: ₹ 0

Premium Collection No.	1134535169	Premium Amount	₹ 43764	Receipt Date	20-11-2021
GSTIN Reg.No	21AAACI7904G1ZZ	HSN/SAC code	997134 / 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 ₹ 6000/-; 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 vehicle to be insured is not owned by an individual. **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).

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

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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IRDA Reg. No.115 CIN: L67200MH2000PLC129408

**CERTIFICATE OF INSURANCE CUM POLICY SCHEDULE****Goods Carrying Vehicles Package Policy**

Product Code: 3003 UIN: IRDAN115P0013V01200203



Chapter XI of M.V. Act, 1988. In witness whereof, this Policy has been signed at Mumbai on in lieu of Covernote no. 159621176. The stamp duty of ₹ 0.5 paid vide deface no. CSD17520214442 dated Nov 01, 2021.

**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 : 10074165  
Agency Name : JYOTI RANJAN DAS  
Agent's Contact No: 9776149559  
Contact Person :

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Nov 22, 2021

CORP/SUP/OPI/2014/1777