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Own Damage

Policy Number: DBOR10322267546/01

Bike
Honda CB350 RS

Reg. no.
TS08KB3014

Bike Owner
**PERURI GIRI
SAINATH**

Insured Value
₹ 1,74,480

Policy Starts

2025

11
January

Policy Expires

2026

Renew
before

11
January

Plan Coverages

An own-damage-only plan that offers complete coverage for damages to your bike for one year.

Own Damage

Accident

Coverage for damages and losses to your vehicle resulting from accidents and collisions.

Fire

Coverage for damages and losses to your vehicle resulting from accidental fires.

Theft

Coverage for losses (up to the total declared insurance value) in the event of theft of your vehicle.

Calamities

Coverage for damages and losses resulting from calamities such as earthquakes, floods, and cyclones.

Addons Selected

Engine Protect

Get covered for engine and gearbox damage from oil leakage, water penetration during floods or rains—this damage is not covered by your standard plan.

Please refer to the addon detail page for more information.

What's not covered

Third party liability

Covers financial or legal losses due to damage to any third-party person (unlimited) or property (up to Rs. 7.5 Lac).

Non-Accidental Damages

Damages resulting from wear and tear, breakdowns, and mechanical failures.

Tyres & Tubes

Regular wear and tear of these items is not covered by the policy. However, if the items are damaged in an accident along with the vehicle damage, they will be covered with a 50% depreciation cut.

Undeclared Non-OEM parts

If you are installing non-OEM parts such as halogen bulbs, stereos, or bifuel kits, please inform us in advance so that we can add them to your coverage.



QUICK TIP

In case of an accident or breakdown, all you have to do is inform ACKO, and we will take care of everything!



Had an accident? 3 easy ways to claim!



Via
Acko app

FASTEST



Visit
www.acko.com



Call us
1800 266 2256

How do I claim with ACKO?

STEP 1



Inform ACKO first via **acko.com** or **Acko app**

STEP 2



We handle your claim process

STEP 3



We **settle** approved claim amount

Track realtime status of your repair/claim on our **Acko App**

What are my out of pocket expenses?

Compulsory Deductible ₹100

You will be charged ₹100 at the time of claim. This amount is fixed across insurance companies and as regulated by Motor Tariff.

What are the reasons my claim might get rejected?



Commercial usage of the bike

If the bike is registered as a private vehicle and is used for commercial purposes, then the losses or liabilities due to accidents during such usage are not covered under this policy.



Aggravated loss

Aggravated loss refers to the damage caused to a vehicle resulting from its continued use after it has been damaged in an accident.



Illegal Driving

Damage resulting from a person driving the bike without a valid driving license or under the influence of liquor/drugs is not covered under this policy.



QUICK TIP

If you don't make any claims during your policy period, you'll be eligible for an increased No Claim Bonus discount.

Bike & Premium details(Stand-Alone Own Damage Two Wheeler Policy)

Certificate of insurance cum policy schedule

Bike & bike owner details

Registration number	TS08KB3014	Name	PERURI GIRI SAINATH
Reg. Authority name	TS-08	Email ID	Gi*****@gmail.com
Bike	Honda CB350 RS	Phone number	87*****23
Hypothecation	NA		
Registration year	2024	Address	9-141/ADR and MMS/Block-A/1001, ADR and Makuta My Space-1, Opp KGR Convention, VTC: Bachpalle
Engine CC/ Fuel type	348/Petrol	Pincode	500090
Engine number	NC58EA3004459	Place of supply	Telangana
Chassis number	ME4NC58CFPA001726		

What you paid to ACKO - Own Damage

Own Damage Premium (A)

Basic Own Damage ₹ 3,427.00

NCB Discount(20%) ₹ 685.43

Addon(s) Premium

Engine Protect ₹ 190.00

Net Own Damage Premium (A) ₹ 2,931.57

Total Package Premium ₹ 2,932.00

IGST (18%) ₹ 528.00

Total Premium ₹ 3,460.00

Previous Policy document is required in case of claim within 30 days of Acko Policy Start Date

Reverse Charge-Not applicable



Scan this to renew your policy



For Acko General Insurance Ltd. Constituted Attorney

Things to know about calculation of depreciation during claims

What is Depreciation? It is the factor that affects the value of bike & its parts with time due to wear and tear so the insurer considers depreciation factor and would pay you the claims only after deducting the depreciation. If you already have a Zero depreciation plan you may not worry about these deductions due to depreciation.

Depreciation applied at the time of claim

Depreciation % on various parts	
For all plastic, rubber, nylon parts & batteries	50%
For fibre components	30%
For glass components	0%
For Paint Material	50%

Depreciation % on Metal parts	
Under 6 months	0%
6 months to 1 year	5%
More than 1 year to 2 years	10%
More than 2 years to 3 years	15%
More than 3 years to 4 years	25%
More than 4 years to 5 years	35%
More than 5 years to 10 years	40%
More than 10 years	50%

Let's understand Zero depreciation cover with an example.

Let's say your bike meets with an accident and the front fender which is made of plastic gets completely damaged! Sad

Repair Cost : ₹10,000

Depreciation cost on plastic materials is flat 50%

Without zero depreciation plan

Depreciation Cost to be paid by Customer - 50% of ₹10,000 = ₹5000

With zero depreciation plan

You don't have to pay the depreciation cost so you save ₹5000 in this case



Do more with Acko app!

**Register &
Track your
claims**



**One click
renewal of
your Policy!**



**Want to
sell your
Bike?**



**Want to update
details in your
policy?**



**Add your
Policy to
Digilocker!**



**Planning to
buy new
insurance?**



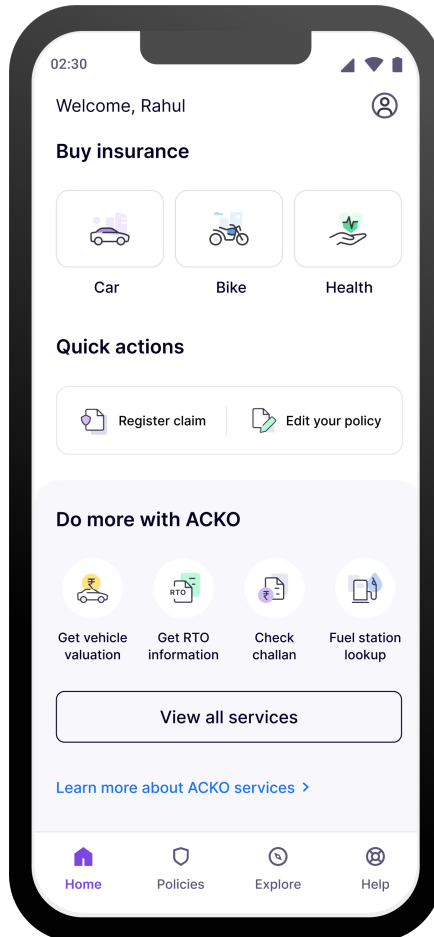
**Want to check
your traffic
challan**



**Looking to
insure your
health?**



**Looking to
insure your
holiday trip?**



Download the ACKO app



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AVAILABLE ON
App Store



**QUICK
TIP**

Now you can view your pending e-challans at **Acko app**

Selected Addon's Explained



Engine Protect

Validity: 11th Jan 25 - 10th Jan 26

UIN: A0055V02201920

While standard Bike insurance policies cover damages caused to your Bike's internal engine, gearbox, and differential assembly during accidents, this add-on provides protection, not only in the event of an accident but also in case of aggravated damages such as water ingress, hydrostatic lock, or coolant/lubricating oil leakage due to any accidental means. For example, if your Bike is caught in heavy rain and water enters the engine, causing it to shut down, the cost of repair or replacement would be covered by the engine protect add-on.



QUICK TIP

Add-ons are just like toppings on pizza, they enhance coverage of your bike insurance policy!

Limitations as to use

The Policy covers use of the vehicle for any purpose other than:

- | | | |
|--|---|-----------------------|
| a. Hire or Reward | b. Carriage of goods (other than samples or personal luggage) | c. Organized racing |
| d. Pace making | e. Speed testing | f. Reliability Trials |
| g. Any purpose in connection with Motor Trade. | | |

Persons or Class of Persons entitled to drive:

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.

Limits of Liability:

- Under Section II-1 (i) of the policy - Death of or bodily injury - Such amount as is necessary to meet the requirements of the Motor Vehicles Act, 1988.
- Under Section II - 1(ii) of the policy -Damage to Third Party Property - Rs. 0.0
- P. A. Cover under Section III for Owner - Driver (CSI): Rs. 0.0

Terms, Conditions & Exclusions:

As per the Indian Motor Tariff. A personal copy of the same is available free of cost on request & the same is also available at our website.

I / We hereby certify that the policy to which the certificate relates as well as the certificate of insurance are issued in accordance with the provision of chapter X, XI of M. V.Act 1988.Stamp Duty of Rs 0.50 is paid as provided under Article 47 of Indian Stamp Act, 1899 and included in the Consolidated Stamp Duty paid with the Department of Stamps, Bengaluru - Karnataka

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".

Intermediary details:

Policy issue office	Bengaluru	Intermediary name	Acko General Insurance
Phone number	NA	Intermediary code	218

Disclaimer:

The Policy shall be void from inception if the premium cheque is not realized. In the event of misrepresentation, fraud or non-disclosure of material fact, the Company reserves the right to cancel the Policy. Please note that the insured vehicle was pre-inspected and a report was prepared accordingly. The existing damages to the vehicle as mentioned in the report shall not be paid by the Company. The policy is issued basis the information provided by you, which is available with the company. This policy is to be read in conjunction with the policy wordings (<https://www.acko.com/download>) available on the website of the company. On renewal, the benefits provided under the policy and/or terms and conditions on the policy including premium rate may be subject to change. In case of any kind of total loss or theft, settlement will be done after adjusting for subsidy. In case of discrepancy/non recording of relevant information in the policy, the insured is requested to bring the same to the notice of the company within 15 days.

Prohibition of rebated (section 41) of the insurance act - 1938 (as amended)

- No person shall allow or offer to allow, either directly or indirectly as an inducement to any person to take out or renew or continue and insurance in respect of any kind or risk relating to lives or property in India, any rebate of the whole or part of the commission payable or any rebate of the premium shown on the policy, nor shall any person taking out or renewing or continuing a policy accept any rebate expect such rebate as may be allowed in accordance with the prospectus or tables of the Insurer.
- Any person making default in complying with the provisions of this section shall be liable for a penalty which may extend to 10 lakh rupees.



For Acko General Insurance Ltd.
Duly Constituted Attorney

ACKO General Insurance Limited

Acko Address - 36/5, Hustlehub One East, Somasandrapalya
27th Main Rd, Sector 2,HSR Layout, Bengaluru, 560102

Product: Stand-Alone Own Damage Two Wheeler Policy

CIN : U66000KA2016PLC138288

UIN : IRDAN157RP0034V02201920

IRDAI Reg No.: 157

HSN: 997134



Proposal Form

Dear PERURI GIRI SAINATH,

We wish to inform you that the Insurance policy number **DBOR10322267546/01** has been issued on the basis of the information and declaration given by you, the transcript whereof is mentioned below.

Please be informed that this Policy shall be construed to be void ab initio/invalid in the event we find that you have not disclosed material or correct information required for the purpose of providing the below insurance cover and in case of any claim arising under the policy in such a scenario, we shall be under no obligation whatsoever to settle such claim to you and the premium paid by you under this policy shall stand fully forfeited.

Policy Details

Period of insurance 11 Jan 25 09:31 PM to 11 Jan 26 11:59 PM
Policy endorsed date 10 Jan 25 09:56 PM

Bike owner details

Name PERURI GIRI SAINATH
Email Gi*****@gmail.com
Mobile number 87*****23
NCB 20%
Pincode 500090
Address 9-141/ADR and MMS/Block-A /1001, ADR and Makuta My Space-1, Opp KGR Convention, VTC: Bachpalle

Bike details

Bike number TS08KB3014
Make/ Model Honda CB350 RS
Type private
Fuel type Petrol
Registration year 2024
Registration month January

Nominee

Name Peruri uma madhavi
Relationship Mother
Age 49

Premium receipt

Invoice number DBOR10322267546/01
Net Premium ₹ 2,932.00
IGST (18%) ₹ 528.00
Total Premium ₹ 3,460.00
Payment Date 08 Jan 25 09:31 PM

Previous policy details

Previous policy expired Expired(Within 90 days)
Previous policy insurer Tata AIG General Insurance Co. Ltd.
Previous Claim false

Insured Declared Value (IDV)

Tenure	Period	Vehicle IDV (₹)	Total IDV (₹)
Year 1	11th Jan 25 to 10th Jan 26	₹ 1,74,480	₹ 1,74,480

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 of CGST Rules 2017. We are not required to prepare an invoice in terms of the provisions of the said sub-rule.