

Reference No.: W490659942

Date: Nov 27, 2025

ALICE PARINITA KACHHAP  
 AT H.NO 221, BARA GHAGHRA SIROM TOLI, PO AND PS DORANDA ,DISTRICT  
 RANCHI ,STATE JH ,PIN CODE 834002  
 RANCHI  
 JHARKHAND 834002  
 Mobile No: 7004612526

**Sub: Risk Assumption Letter**

Dear ALICE PARINITA KACHHAP,

We value your relationship with ICICI Lombard General Insurance Company Limited and thank you for choosing us as your preferred insurance provider.

Please find enclosed Policy No. 3005/O/418694191/00/000, The same has been issued based on below mentioned details, provided by you at the time of policy purchase.

<b>Insured &amp; Vehicle Details</b>	
Name of the Insured	ALICE PARINITA KACHHAP
Period of Insurance - Own Damage	Nov 28, 2025 to Nov 27, 2026
Vehicle Make / Model	TVS / TVS NTORQ
RTO City	JHARKHAND-RANCHI
Vehicle Registration No.	JH01FW5241
Vehicle Registration Date	Dec 05, 2024
Engine No.	BK3NR2400121
Chassis No.	MD626CK33R2N00129
Current Year NCB(%)	20%
<b>Previous Policy Details</b>	
Previous Policy No.	37813831070000
Previous Policy Period	28-11-2024 to 27-11-2025
Previous Year NCB(%)	0%
Claims Made Under Previous Policy	0
Previous Insurer Name	TAIG
Previous Policy Type	Bundled Package Policy
<b>Third Party Insurance Details</b>	
Third Party Policy No.	37813831070000
Third Party Period of Insurance	Nov 27, 2024 to Dec 04, 2029
Third Party Insurer Name	TATA AIG

The commencement of coverage of risk under the policy is subject to realisation of payment of premium in full. In case the premium is not realised 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.

"Updating your bank details with us would help facilitating future transactions. Bank details can be easily updated using "IL – Take care" App. Download the app now for all your insurance and wellness needs and for faster resolution"



Please check the policy details for accuracy. Should you find any discrepancy / require any changes in the Certificate of Insurance cum Policy Schedule, please contact us immediately at our toll free number 1800 2666 or email us at [customersupport@icilombard.com](mailto:customersupport@icilombard.com), so that we can rectify the same. 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.

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****Stand-Alone Own Damage Two wheeler Insurance Policy**

Product Code: 3005/O UIN: IRDAN115RP0002V02201920



c. 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.

d. In case of total loss / constructive total loss / Total theft / cash loss 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)

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.

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**CERTIFICATE OF INSURANCE CUM POLICY SCHEDULE**

**Stand-Alone Own Damage Two wheeler Insurance Policy**

Product Code: 3005/O UIN: IRDAN115RP0002V02201920



Name of the Insured	: ALICE PARINITA KACHHAP
Address	: AT H.NO 221, BARA GHAGHRA SIROM TOLI, PO AND PS DORANDA, DISTRICT RANCHI, STATE JH, PIN CODE 834002, RANCHI, JHARKHAND 834002
Telephone No	: Mobile No: 7004612526
Email Address	: ICICILOMBARD2025@GMAIL.COM
Nominee Name	: -
Relationship	: -
Age	: -
GSTIN No. (Customer)	: -
Servicing Branch Name	: Chennai

Policy No.	: 3005/O/418694191/00/000
Period of Insurance - Own Damage	: Nov 28, 2025 00:00 to Midnight of Nov 27, 2026
Tenure	: 1 year
E-Policy No.	: 3005/O/418694191/00/000
Policy Issued On	: Nov 27, 2025
Covernote No.	: 418694191
RTO Location	: JHARKHAND-RANCHI
Hypothecated To	: -
Invoice No.	: 1011252987652

This Policy covers only Own Damage Risk with no other liability in connection with Two Wheeler Vehicle including Third Party Cover and is issued basis the following: Third Party Policy No. - 37813831070000, valid from Nov 27, 2024 to Dec 04, 2029, Insured by TATA AIG

**Servicing Branch Address** : Unit No.684-690, Third Floor, Seethakathi Business Centre, 4 Moores Road Thousand Lights Anna Salai, Chennai, Tamil Nadu-600006

Are you or any of the proposed applicants/beneficial owner a PEP\* or Family member/ Close relatives/Associates of PEPs\*?  Yes  No

Vehicle Registration No.	Make	Model	Type of Body	CC/KW	Mfg Yr	Seating Capacity	Chassis No.	Engine No.
JH01FW5241	TVS	TVS NTORQ	Solo With Pillion	125	2024	2	MD626CK33R2N00129	BK3NR2400121
Vehicle IDV (₹)	Side Car (₹)	Additional Accessories (₹)	Electrical / Electronic Accessories (₹)		Non Electrical Accessories (₹)	CNG / LPG Unit (₹)	Total IDV (₹)	
90,294.00	0.00	0.00	8,000.00		0.00	0.00	98,294.00	

**Premium Details**

OWN DAMAGE(A)		(₹)	
Basic OD Premium		832.00	
Electrical-Fitting Premium		320.00	
<b>Sub Total</b>		<b>1,152.00</b>	
Less:			
No Claim Bonus 20%		230.00	
<b>Sub-Total Deductions</b>		<b>230.00</b>	
<b>Total Own Damage Premium(A)</b>		<b>922.00</b>	
		IGST	% 18
			₹ 165.96
<b>Total Tax Payable in ₹</b>		<b>166.00</b>	
<b>Total Premium Payable In ₹</b>		<b>1,088.00</b>	

Geographical Area: India

Applicable IMT Clauses: 24, 22

Compulsory Deductible: ₹ 100.00

Voluntary Deductible: ₹ 0.00

Features of Add-on Covers:

Premium Collection No.	1252796194	Premium Amount (₹)	1,088.00	Receipt Date	27-11-2025
GSTIN Reg.No	33AAACI7904G2ZT	HSN/SAC code	997134 / GENERAL INSURANCE SERVICES		

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, we are not required to prepare an invoice in terms of the provisions of the said sub-rule.

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**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 trials 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".

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 / cash loss 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 Motor Vehicle Act, 1988. In witness whereof, this Policy has been signed at Mumbai on this date of Nov 27, 2025 in lieu of Covernote No. 418694191. The stamp duty of ₹ 0.50 paid vide deface no. CSD4920251428 dated Apr 24, 2025.

**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.

**Point of Sale (POS) Details**

POS Number	POS Name	Contact Details	PAN Card Number
201474482203	PAVAN KUMAR	9585953525	GYNPB0845M



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.

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