



COMPREHENSIVE BIKE INSURANCE POLICY
Certificate of Insurance cum Policy Schedule

POLICY DETAILS

Insured Name: HARIHARAN S
Pincode: 641108
Period of Insurance: 24 Apr 23 00:00 hrs to 23 Apr 24 23:59 hrs
Policy Issuance Date: 21 Apr 23
Policy Number: DBCR00522190170/00
Owner Number: XXXXXX9090
Owner Email: hXXXXXXXXXXXXXXXXXXXX9@gmail.com

VEHICLE DETAILS

Registration Number: TN38CP2658
Make/Model: Royal Enfield Classic 350 (350CC)
Registration Year: 2018
Engine No: U3S5C2JF155721
Chassis No: ME3U3S5C2JF193723



INSURED DECLARED VALUE (IDV)

Tenure	Period	IDV of the vehicle (₹)	IDV of Accessories (₹)	Total IDV (₹)
Year 1	24 Apr 2023 - 23 Apr 2024	110364	0	110364

PREMIUM DETAILS (₹)

Own Damage Premium (A)		Liability Premium (B)	
Basic Own Damage	377.00	Basic Third Party Liability	1193.00
NCB Discount	-170.00		
Net Own Damage Premium (A)	₹ 207.00	Net Liability Premium (B)	₹ 1193.00
Total Package Premium (A+B)			₹ 1400.00
IGST (18%)			252.0
Total Premium			₹ 1652.00

Geographical Area: India Compulsory Deductible: ₹ 100
No-Claim Bonus: 45% Voluntary Deductible: ₹ 0

Please Note: Previous Policy document is required in case of claim within 30 days of Acko Policy Start Date.

INTERMEDIARY DETAILS

Policy Issuing Office: Direct - Mumbai
Phone Number: N/A
Intermediary Name: Direct
Intermediary Code: N/A

Acko General Insurance Ltd.
Unit No. 301, 3rd Floor, E Wing, Lotus Corporate Park, Goregaon (E), Mumbai- 400063
Email: hello@acko.com | Phone : 1800 266 2256 | www.acko.com
CIN : U66000MH2016PLC287385 | IRDAI Reg No. 157 | UIN: IRDAN157RP0002V01201819



Signature

For Acko General Insurance Ltd.
Duly Constituted Attorney



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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 a valid 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 a valid 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.** 1. 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. 2. Under Section II - 1(ii) of the policy -Damage to Third Party Property - Rs. 100000 3. 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. "The stamp duty of Rs. 0.50 paid by electronic medium vide GRAS Deface no. 0004334894202122 dated 24/11/2021 & GRAS Deface no. 0004334962202122 dated 24/11/2021 as prescribed in Government Notification Revenue & Forest Department No. Mudrank - 2017/C.R.97/M-1, dated 09/01/2018. GSTN: 27AAOCA9055C1ZJ." **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 the policy wordings. **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. 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 of the policy including premium rate may be subject to change.

Prohibition of Rebated (Section 41) of the Insurance Act - 1938 (as amended)

1. 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 except such rebate as may be allowed in accordance with the prospectus or tables of the Insurer.

2. 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.

Acko General Insurance Ltd.

Unit No. 301, 3rd Floor, E Wing, Lotus Corporate Park, Goregaon (E), Mumbai- 400063

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For Acko General
Insurance Ltd.
Duly Constituted
Attorney