

Product Code: 3005/O UIN: IRDAN115RP0002V01201920

Reference No.: W173905707

Date: Oct 14, 2022

HARSH SANJAYKUMAR PATEL

A/9 KIRITKUNJ SOC., RANIP

AHMEDABAD

GUJARAT 382480

Mobile No: 7600772883

**Sub: Risk Assumption Letter**

Dear HARSH SANJAYKUMAR PATEL,

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/262496165/00/000**, The same has been issued based on below mentioned details, provided by you at the time of policy purchase.

Insured & Vehicle Details	
Name of the Insured	HARSH SANJAYKUMAR PATEL
Period of Insurance - Own Damage	Oct 16, 2022 to Oct 15, 2023
Vehicle Make / Model	HONDA MOTORCYCLE / ACTIVA 6G DLX
RTO City	GUJARAT-AHMEDABAD
Vehicle Registration No.	GJ01VN9879
Vehicle Registration Date	Oct 15, 2021
Engine No.	5020449
Chassis No.	ME4JF918KMW020700
Current Year NCB(%)	20%
Previous Policy Details	
Previous Policy No.	NotApplicable
Previous Policy Period	16-10-2021 to 15-10-2022
Previous Year NCB(%)	0%
Claims Made Under Previous Policy	0
Previous Insurer Name	ICLB
Previous Policy Type	Bundled Package Policy
Third Party Insurance Details	
Third Party Policy No.	3005/229214711/00/000
Third Party Period of Insurance	Oct 15, 2021 to Oct 14, 2026
Third Party Insurer Name	ICLB

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@icicilombard.com](mailto:customersupport@icicilombard.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.

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.

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

Oct 14, 2022

CERTIFICATE OF INSURANCE CUM POLICY SCHEDULE

Stand-Alone Own Damage Two wheeler Insurance Policy

Product Code: 3005/O UIN: IRDAN115RP0002V01201920



Name of the Insured	: HARSH SANJAYKUMAR PATEL	Policy No.	: 3005/O/262496165/00/000
Address	: A/9 KIRITKUNJ SOC., RANIP, AHMEDABAD, GUJARAT 382480	Period of Insurance - Own Damage	: Oct 16, 2022 12:00:00 to Midnight of Oct 15, 2023
Telephone No	: Mobile No: 7600772883	Tenure	: 1 year
Email Address	: INSURANCE@MADHIKAHONDA.COM	E-Policy No.	: 3005/O/262496165/00/000
Nominee Name	: -	Policy Issued On	: Oct 14, 2022
Relationship	: -	Covernote No.	: 262496165
Age	: -	RTO Location	: GUJARAT-AHMEDABAD
GSTIN No. (Customer)	: -	Hypothecated To	: -
Servicing Branch Name	: Ahmedabad	Invoice No.	: 1010221199655

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. - 3005/229214711/00/000, valid from Oct 15, 2021 to Oct 14, 2026, Insured by ICLB

Servicing Branch Address : Third Zodiac Square S G road Ahmedabad Gujarat 380054

Vehicle Registration No.	Make	Model	Type of Body	CC/KW	Mfg Yr	Seating Capacity	Chassis No.	Engine No.
GJ01VN9879	HONDA MOTORCYCLE	ACTIVA 6G DLX	Solo With Pillion	110	2021	2	ME4JF918KMW020700	5020449
Vehicle IDV (₹)	Side Car (₹)	Additional Accessories (₹)	Electrical / Electronic Accessories (₹)		Non Electrical Accessories (₹)		CNG / LPG Unit (₹)	Total IDV (₹)
61,089.00	0.00	0.00	0.00		0.00		0.00	61,089.00

Premium Details			
OWN DAMAGE(A)			(₹)
Basic OD Premium			718.00
Zero Depreciation (Silver)			519.00
Return to Invoice			153.00
Sub Total			1,390.00
Less:			
No Claim Bonus 20%			144.00
Sub-Total Deductions			144.00
Total Own Damage Premium(A)			1,246.00
CGST			% 9
			₹ 112.14
SGST			% 9
			₹ 112.14
Total Tax Payable in ₹			224.00
Total Premium Payable In ₹			1,470.00

Unique Identification Number (UIN) Details	
Zero Depreciation	Return to Invoice
IRDAN115RP0002V01201920/A0003V01201920	IRDAN115RP0002V01201920/A0004V01201920
Geographical Area: India	Applicable IMT Clauses: 22
Compulsory Deductible: ₹ 100.00	Voluntary Deductible: ₹ 0.00

Features of Add-on Covers:

1. Return to Invoice Coverage: Sum Insured under this add-on, determined as the difference between the Insured's Declared Value (IDV) and the total actual expenses incurred towards acquisition of a new vehicle of same make and model, as specified in the on-road price listed by the manufacturer/dealer upon the occurrence of Total Loss including Theft/ Constructive Total Loss as defined in the Policy

2. Zero Depreciation Coverage : Zero Depreciation covers only the depreciation on the replaced parts. Consumables are not covered under Zero Depreciation unless opted as separate add-on.

Premium Collection No.	1153914029	Premium Amount (₹)	1,470.00	Receipt Date	Oct 14, 2022
GSTIN Reg.No	24AAACI7904G1ZT	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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IRDA Reg. No.115 CIN: L67200MH2000PLC129408

**CERTIFICATE OF INSURANCE CUM POLICY SCHEDULE****Stand-Alone Own Damage Two wheeler Insurance Policy**

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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 trails 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". 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 Chapter XI of Motor Vehicle Act, 1988. In witness whereof, this Policy has been signed at Mumbai on this date of Oct 14, 2022 in lieu of Covernote No.. 262496165. The stamp duty of ₹ 0.50 paid vide deface no. CSD32520221695 dated Apr 19, 2022.

**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 : AAOCM3994L101225  
Agency Name : MADHIKA AUTO PRIVATE  
LIMITED  
Agent's Contact No: 9512009090  
Contact Person :

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