

**Product Code: 3005 UIN: IRDAN115P0015V02200708**

Ref. No. 13467292

Date: Jul 16, 2018

SADANAND LOWANSHI  
355/5, ROAD NO. 05, NEAR NAGESHWAR SCHOOL,  
NEHRU NAGAR,  
INDORE  
MADHYA PRADESH 452001  
Mobile No: 9993004063

**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. **3005/151510355/00/B00**, which has been issued based on the below mentioned details:

Insured & Vehicle Details	
Name of Insured	SADANAND LOWANSHI
Period of Insurance	Jul 19, 2018 to Jul 18, 2019
Vehicle Make / Model	TVS / APACHE RTR
RTO City	MADHYA PRADESH-INDORE
Vehicle Registration No.	MP-09-QN-4035
Vehicle Registration Date	Jul 06, 2015
Engine No.	OE4FF2793561
Chassis No.	MD634KE41F2F58621
Current Year NCB(%)	35%
Previous Policy Details	
Previous Policy No.	3005/132984290/00/B00
Previous Policy Period	Jul 13, 2017 to Jul 12, 2018
Previous Year NCB(%)	25%
Previous Insurer Name	0
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.

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 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.

In case of a claim, immediately notify ICICI Lombard General Insurance Company Limited on the

**Toll Free Number 1800 2666 or SMS "CLAIM" to 575758**

For quick reference during emergencies, we recommend that you save the policy details and the contact numbers 1800 2666(Toll Free)/09223622666(Chargeable)  
on your easily accessible mobile handset.

# CERTIFICATE OF INSURANCE CUM POLICY SCHEDULE

## Two Wheeler Vehicles Package Policy

Product Code: 3005 UIN: IRDAN115P0015V02200708



<b>Insured Name</b>	: <b>SADANAND LOWANSHI</b>	<b>Policy No</b>	: <b>3005/151510355/00/B00</b>
<b>Address</b>	: 355/5, ROAD NO. 05, NEAR NAGESHWAR SCHOOL,, NEHRU NAGAR,, INDORE, MADHYA PRADESH 452001	<b>Period of Insurance</b>	: Jul 19, 2018 12:00:00 to Midnight of Jul 18, 2019
<b>Telephone No</b>	: - <b>Mobile No:</b> 9993004063	<b>E-Policy No</b>	: 3005/W-75634726/00/000
<b>Email Address</b>	: S.LOWANSHI94@GMAIL.COM	<b>Policy Issued On</b>	: Jul 16, 2018
<b>Nominee Name</b>	: RAMAKRISHNA <b>Named Passenger's Nominee:</b> LOWANSHI	<b>Covernote No</b>	: 151510355
<b>Relationship</b>	: FATHER -	<b>RTO Location</b>	: MADHYA PRADESH-INDORE
<b>Age</b>	: -	<b>Hypothecated To</b>	: -
<b>GSTIN Number (Customer)</b>	: -	<b>Invoice Number</b>	: 100718348381
<b>Servicing Branch Name</b>	: Mumbai	<b>Servicing Branch Address</b>	: 414, ICICI LOMBARD HOUSE, VEER SAVARKAR MARG, NEAR SIDDHI VINAYAK TEMPLE MAIN GATE, PRABHADEVI, MUMBAI, 400025, MAHARASHTRA

Registration No.	Make	Model	Type of Body	CC	Mfg Yr	Seating Capacity	Chassis No.	Engine No.
MP-09-QN-4035	TVS	APACHE RTR	Solo With Pillion	160	2015	2	MD634KE41F2F58621	OE4FF2793561
Vehicle IDV (₹)	Side Car (₹)	Additional Accessories (₹)	Electrical / Electronic Accessories (₹)	Non Electrical Accessories (₹)	CNG / LPG Unit (₹)	Total IDV (₹)		
56399	0	0	0	0	0	56399		

Premium Details			
OWN DAMAGE(A)	(₹)	LIABILITY(B)	(₹)
Basic OD Premium	893	Basic Third Party Liability	985
<b>Sub Total</b>	<b>893</b>	<b>Total</b>	<b>985</b>
<b>Less:</b>		<b>Add:</b>	
No Claim Bonus 35%	313	Unnamed PA Cover for 2 Persons of ₹ 200000 each per year	280
<b>Sub-Total Deductions</b>	<b>313</b>	PA Cover for Owner Driver	50
		<b>Sub-Total</b>	<b>330</b>
<b>Total Own Damage Premium(A)</b>	<b>580</b>	<b>Total Liability Premium(B)</b>	<b>1315</b>
		<b>Total Package Premium(A+B):</b>	<b>1895</b>
		IGST	% 18
			₹ 341.1
		<b>Total Tax Payable in ₹</b>	<b>341</b>
		<b>Total Premium Payable In ₹</b>	<b>2236</b>

<b>Geographical Area:</b> India	<b>Applicable IMT Clauses:</b>
<b>Compulsory Deductible:</b> ₹ 100	<b>Voluntary Deductible:</b> ₹ 0

Premium Collection No.	1079413973	Premium Amount	₹ 2236	Receipt Date	16/07/2018
GSTIN Reg.No	27AAACI7904G1ZN	HSN/SAC code	00440005 / 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 ₹ 100000/-; PA Cover for Owner-Driver under Section III: CSI ₹ 100000/-. **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 Jul 16, 2018 in lieu of Covernote no. 151510355. The stamp duty of ₹ 0.5 paid vide deface no. MH003080714201819M dated Jun 25, 2018.

**Policy Issuing Office:** ICICI Lombard General Insurance Company Limited, ICICI LOMBARD HOUSE, 414, Veer Savarkar Marg, Near Siddhi Vinayak Temple, Prabhadevi, Mumbai 400 025.

In case of a claim, immediately notify ICICI Lombard General Insurance Company Limited on the  
Toll Free Number **1800 2666** or SMS "**CLAIM**" to **575758**

For quick reference during emergencies, we recommend that you save the policy details and the contact numbers 1800 2666(Toll Free)/09223622666(Chargeable) on your easily accessible mobile handset.

Mailing Address: 401 & 402, 4th Floor, Interface 11, New Linking Road, Malad (West), Mumbai - 400 064, IRDA Reg. No. 115, CIN: L67200MH2000PLC129408

Jul 17, 2018

CORP/SUP/OPI/2014/1777

**CERTIFICATE OF INSURANCE CUM POLICY SCHEDULE**

**Two Wheeler Vehicles Package Policy**

**Product Code: 3005 UIN: IRDAN115P0015V02200708**



In case of a claim, immediately notify ICICI Lombard General Insurance Company Limited on the

**Toll Free Number 1800 2666 or SMS "CLAIM" to 575758**

For quick reference during emergencies, we recommend that you save the policy details and the contact numbers 1800 2666(Toll Free)/09223622666(Chargeable) on your easily accessible mobile handset.

Mailing Address: 401 & 402, 4th Floor, Interface 11, New Linking Road, Malad (West), Mumbai - 400 064, IRDA Reg. No. 115, CIN: L67200MH2000PLC129408

Jul 17, 2018

CORP/SUP/OPI/2014/1777