

Product Code: 3001/O UIN: IRDAN115RP0001V02201920

Reference No.: W474684115
Date: Oct 12, 2025
ANUJ KUMAR
S/O SHYAM LAL KUSHWAHA, NASIR KHEDA
UNNAO
UTTAR PRADESH 209801
Mobile No: 81*****55

Sub: Risk Assumption Letter

Dear ANUJ KUMAR,

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. **3001/O/411744618/00/000**, 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	ANUJ KUMAR
Period of Insurance - Own Damage	Oct 29, 2025 to Oct 28, 2026
Vehicle Make / Model	M & M / XUV 3XO AX5 L AT
RTO City	UTTAR PRADESH-UNNAO
Vehicle Registration No.	24BH9851M
Vehicle Registration Date	Nov 07, 2024
Engine No.	NVRZK50839
Chassis No.	MA1NS2NVPR2K76789
Current Year NCB(%)	20%
Ownership Serial Number	1
Previous Policy Details	
Previous Policy No.	MIB/1292329
Previous Policy Period	29-10-2024 to 28-10-2025
Previous Year NCB(%)	0%
Claims Made Under Previous Policy	0
Previous Insurer Name	SBI
Previous Policy Type	Bundled Package Policy
Third Party Insurance Details	
Third Party Policy No.	MIB/1292329
Third Party Insurance Period	Oct 29, 2024 to Oct 28, 2027
Third Party Insurer Name	SBI GIC

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.

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, 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.
- 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.
- 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 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.

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, 6th 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 12, 2025

CORP/SUP/OP/2014/1777

CERTIFICATE OF INSURANCE CUM POLICY SCHEDULE

Stand-Alone Own Damage Private Car Insurance Policy

Product Code: 3001/O UIN: IRDAN115RP0001V02201920



Name of the Insured	: ANUJ KUMAR	Policy No.	: 3001/O/411744618/00/000
Address	: S/O SHYAM LAL KUSHWAHA, NASIR KHEDA, UNNAO, UTTAR PRADESH 209801	Period of Insurance - Own Damage	: Oct 29, 2025 00:00 to Midnight of Oct 28, 2026
Telephone No	: - Mobile No: 81*****55	Tenure	: 1 Year
Email Address	: KU*****@GMAIL.COM	E-Policy No.	:
Nominee Name	: - Named Passenger's Nominee:	Policy Issued On	: Oct 12, 2025
Relationship	: -	Covernote No.	: 411744618
Age	: -	RTO Location	: UTTAR PRADESH-UNNAO
GSTIN No. (Customer)	:	Hypothecated To	: BANK OF INDIA ,UNNAO
Servicing Branch Name	: Lucknow	Invoice No.	: 101025985977

This policy covers only Own Damage Risk with no other liability in connection with Private Car vehicle including third party cover and is issued basis following : Third Party Policy No. - MIB/1292329 valid from Oct 29, 2024 to Oct 28, 2027, Insured bySBI GIC

Servicing Branch Address : Summit Building B-503 To B- 508, Fifth Floor, Plot No Tcg 3/3, Vibhutikhand Gomti Nagar, Lucknow Uttar Pradesh-226010

Are you or any of the proposed applicants/beneficial owner a PEP* or Family member/ Close relatives/Associates of PEPs*?								No
Vehicle Registration No.	Make	Model	Type of Body	CC/KW	Mfg Yr	Seating Capacity	Chassis No.	Engine No.
24BH9851M	M & M	XUV 3XO AX5 L AT	SUV	1197	2024	5	MA1NS2NVPR2K76789	NVRZK50839
Vehicle IDV (₹)	Trailer (₹)	Non Electrical Accessories (₹)	Electrical / Electronic Accessories (₹)		CNG / LPG Unit (₹)		Total IDV (₹)	
11,46,650.00	0.00	0.00	0.00		0.00		11,46,650.00	

Premium Details			
OWN DAMAGE(A)			(₹)
Basic OD Premium			16,466.00
Zero Depreciation (ZD -)			4,243.00
IL Smart Assist			499.00
Consumables			917.00
Return to Invoice			2,293.00
Engine Protect Plus			1,147.00
Key Protect of ₹ 25000			250.00
Smart Saver Plus			100.00
Sub Total			25,915.00
Less:			
No Claim Bonus 20%			3,293.00
Sub-Total Deductions			3,293.00
Total Own Damage Premium(A)			22,622.00
		CGST	% 9.00
			₹ 2,035.98
		SGST	% 9.00
			₹ 2,035.98
		UTGST	% 0.00
			₹ 0.00
		IGST	% 0.00
			₹ 0.00
		Total Tax Payable in ₹	4,072.00
		Total Premium Payable In ₹	26,694.00

Unique Identification Number (UIN) Details						
Zero Depreciation	Return to Invoice	Consumable	Engine Protect Plus	Key Protect	ILSmartAssist	Smart Saver Plus
IRDAN115RP0001V01 201920/A0035V01201 819	IRDAN115RP0001V01 201920/A0036V01201 819	IRDAN115RP0001V01 201920/A0008V01201 920	IRDAN115RP0001V01 201920/A0009V01201 920	IRDAN115RP0001V01 201920/A0010V01201 920	IRDAN115RP0001V02 201920/A0102V01202 526	IRDAN115RP0001V02 201920/A0003V01202 425
Geographical Area: India				Applicable IMT Clauses: 7 , 22.00		
Compulsory Deductible: ₹ 1,000.00				Voluntary Deductible: ₹ 0.00		

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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 Private Car Insurance Policy

Product Code: 3001/O UIN: IRDAN115RP0001V02201920



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 and HydroStatic Lock are not covered under Zero Depreciation unless opted as separate add-on.

3.IL Smart Assist - List of Services: Towing on breakdown/accident upto 50 km, Arrangement/Supply of fuel, Emptying of Fuel Tank, Arrangement of keys, Battery jump start, Flat Tyre, Breakdown support over phone, Message Relay, Minor Repairs, Arrangement of rental vehicle, Arrangement of accommodation, Referring a Legal Advisor, Referring a Hospital, Location and Delivery of Spare Parts, Taxi Benefits, Accommodation Benefits, Legal Assistance- Sum Insured Rs 25000,Towing on breakdown/accident upto 50 km, Arrangement/Supply of fuel, Emptying of Fuel Tank, Arrangement of keys, Battery jump start, Flat Tyre, Breakdown support over phone, Message Relay, Minor Repairs, Arrangement of rental vehicle, Arrangement of accommodation, Referring a Legal Advisor, Referring a Hospital, Location and Delivery of Spare Parts, Taxi Benefits, Accommodation Benefits, Legal Assistance- Sum Insured Rs 25000

4. Smart Saver Plus ensures your damaged car is repaired within 5 days and also provides 24 months assurance on the quality of workmanship (for own damage claims where our liability is below Rs. 50,000). You are also eligible for alternate travel arrangements beyond 5 days of repair time (up to Rs. 700 per day for a maximum of 5 days). Provided claim should be reported directly to our call center on 1800 2666 (toll-free)and vehicle must be reported to selected preferred partner garages (List of preferred partner garages can be accessed through <https://www.icicilombard.com/cashless-garages>).

Premium Collection No.	1248770685	Premium Amount (₹)	₹ 26,694.00	Receipt Date	12-10-2025
GSTIN Reg.No	09AAACI7904G1ZL	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 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".

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 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. For detailed grievance redressal mechanism please visit the "Grievance Redressal" section on our website 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 Oct 12, 2025 in lieu of Covernote No. 411744618. 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.



Agency Code : DB79719
Agency Name : POLICY BAZAAR INSURANCE
Agent's Contact No: 1800120800
Contact Person :



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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