

### Insured Details

Name

**CHAITALI OMKAR PATIL**

Address

**1404 14TH FLOOR TOWER NO 12 RUNWAL EIRENE NEAR NARAYANA E TECHNO SCHOOL  
BALKUM THANE WEST, THANE, MAHARASHTRA - 400608**

Mobile Number:

**9819316186**

Policy No

**3001/O/239254156/00/000**

### Partner Details

Partner Name

Partner Code

Partner Mobile Number:

Partner Email:

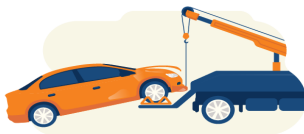
**Hello CHAITALI OMKAR PATIL, we have your car covered!**



**Here is your Stand-Alone Own Damage Private Car Insurance Policy.**

**Call us FIRST on 1800-2666 (Tollfree)  
for a quick and easy claims experience!**

**Download the  
IL Take Care app**



Pick up and drop to  
preferred partner garage



Instant claims through  
InstaSpec<sup>®</sup> on IL Take Care app



6 months' quality  
assurance\* on repairs

**You can also reach us via:**



**WhatsApp**  
77382 82666



**SMS**  
"CLAIM" to 575758



**Mail**  
customersupport@icicilombard.com

In case of 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 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

## Why go to our network garages?

Are you wondering why you should choose our partner garages to get your car repaired? We will help you make the decision easy, or else you'll miss out on the super benefits that you get at our network garages!

Firstly, our partner garages offer cashless repairs. Which means you don't have to spend out of pocket. We directly settle your bill, and you can take possession of your car once it's fixed. Some of the other great benefits that you receive at our partner garages include -

- ✓ Pick up arrangement from your doorstep or accident spot
- ✓ Quick vehicle survey through InstaSpec on our IL Take Care app
- ✓ Service quality assurance for six months on repairs
- ✓ Use of original parts in case of any replacement needed
- ✓ Safety measures including sanitisation of high touch-points and car wash

All this comes at no added cost to you!

So the next time you need to make a car insurance claim, don't fret. Just give us a call or use our app to file the claim. Call us first, and we'll take care of everything!



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Dear CHAITALI OMKAR PATIL,

Thank you for choosing ICICI Lombard General Insurance Company Limited to insure your vehicle. We are delighted to welcome you in the ever growing family of ICICI Lombard. Please find enclosed Policy No. 3001/O/239254156/00/000.

We have taken care to include all the information provided by you in the policy document. Please read this section along with the "Important details" thoroughly.

Let us walk you through the features of your policy.

## What's covered?

### Basic Covers



#### Accidents

We cover damages to the car due to an accident or any accidental external means.



#### Theft

In case your car is stolen, we pay you its insured declared value.



#### Fire

We take care of loss or damage due to fire, explosion, self-ignition or lightning



#### Calamities

We cover damages due to natural or manmade calamities like earthquake, riots, etc.

### Add on covers



#### Roadside Assistance

In case of a breakdown/accident, we help with towing to network garage, battery jumpstart, minor repairs, on-call support and taxi benefits.



#### Zero Depreciation

As your car ages, its parts' value decreases. Under this add-on, we compensate the full value of parts damaged in an accident, instead of the depreciated value.



#### Return to Invoice

In case of total loss, this add-on pays out the difference between the Insured's Declared Value (IDV) and the actual purchase expenses of a similar make/model vehicle.



#### Consumables Items

We pay for repair/replacement of consumables, such as nut and bolt, screw, washer, grease, lubricant, clips, A/C gas, bearings, and engine oil.

## What's not covered



Vehicle being used other than in a manner stated in the limitation as to use



Loss or damage due to war, mutiny and nuclear risks



Consequential loss and depreciation



Normal wear, tear and general ageing of the vehicle



Driving under the influence of intoxicating liquor or drug or without a valid driving license



Mechanical and/or electrical breakdown

## Unique Identification Number (UIN) Details

Zero Depreciation	Return to Invoice	Road Side Assistance	Consumable
IRDAN115RP0001V01201920/A0035V01201819	IRDAN115RP0001V01201920/A0036V01201819	IRDAN115RP0001V01201920/A0039V01201819	IRDAN115RP0001V01201920/A0008V01201920

Coverages, add-on, exclusions metioned above are indicative. For more detials on risk factors, terms condition and exclusions, please read the policy wordings available at [www.icicilombard.com](http://www.icicilombard.com).

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## Policy Certificate

### Stand-Alone Own Damage Private Car Insurance Policy

#### Your Policy Details

Name CHAITALI OMKAR PATIL			Contact no 9819316186	Email OMKARVPATIL@GMAIL.COM
Address 1404 14TH FLOOR TOWER NO 12 RUNWAL EIRENE NEAR NARAYANA E TECHNO SCHOOL BALKUM THANE WEST, THANE, MAHARASHTRA - 400608			Policy No 3001/O/239254156/00/000	E-Policy No -
			Policy Issued On Feb 11, 2022	Covernote No 239254156
			Vehicle Registration No MH04KR1552	Vehicle Registration Date Feb 16, 2021
			Tenure 1 Year	
Nominee Name -	Relationship -	Age -	RTO Location MAHARASHTRA-THANE	Hypothecated To SARASWAT CO-OP. BANK LTD
Named Passenger's Nominee -	Relationship -	Age -	GSTIN Number (Customer)	Invoice Number 100222621033
Servicing Branch Name Mumbai	Servicing Branch Address 414, ICICI LOMBARD HOUSE, VEER SAVARKAR MARG, NEAR SIDDHI VINAYAK TEMPLE MAIN GATE, PRABHADEVI, MUMBAI, 400025, MAHARASHTRA			

#### Previous Policy Details

Previous Policy No <b>31009978150000</b>	Previous Policy Period <b>Feb 11, 2021 to Feb 10, 2022</b>	Previous Insurer Name <b>TATA AIG</b>	Previous Policy Type <b>Bundled Package Policy</b>
Previous Year NCB <b>50</b>		Claims Made Under Previous Policy	

#### Third Party Insurance Details

Third Party Policy No. <b>31009978150000</b>	Third Party Insurance Period <b>Feb 11, 2021 to Feb 10, 2024</b>	Third Party Insurer Name <b>TATA AIG</b>
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. -31009978150000 valid from Feb 11, 2021 to Feb 10, 2024, Insured by TATA AIG		

#### Vehicle and IDV Details

Registration No. <b>MH04KR1552</b>	Make <b>KIA MOTORS</b>	Model <b>SONET G 1.0 HTX T GDI IMT</b>	Type of Body <b>SUV</b>	CC/KW <b>998</b>	Mfg Yr <b>2021</b>	Seating Capacity <b>5</b>	Chassis No. <b>MZBFF811LMN051662</b>	Engine No. <b>G3LCMM177094</b>
Vehicle IDV (₹) <b>891650</b>	Trailer (₹) <b>0</b>	Non Electrical Accessories (₹) <b>0</b>		Electrical / Electronic Accessories (₹) <b>0</b>			CNG / LPG Unit (₹) <b>0</b>	Total IDV (₹) <b>891650</b>

#### Premium Break-up

<b>Own Damage Premium (A)</b>				(₹)			
Basic OD Premium				9484			
Zero Depreciation (ZD )				3567			
Consumables				892			
Return to Invoice				1337			
Road Side Assistance (RSA-Standard)				199			
<b>Sub-Total</b>				<b>15479</b>			
<b>Savings</b> - You have saved the following amount on your premium							
Anti-theft Device Discount				237			
No Claim Bonus 50%				4624			
<b>Total Own Damage Premium (A)</b>				<b>10618</b>			
			<b>CGST</b>	₹	955.62		
				%	9		
			<b>SGST</b>	₹	955.62		
				%	9		
			<b>Total Tax Payable in ₹</b>				<b>1911</b>
			<b>Total Premium Payable In ₹</b>				<b>12529</b>
Geographical Area: <b>No Extension</b>			Applicable IMT Clauses: <b>7 , 10 , 28 , 22</b>				
Compulsory Deductible: ₹ <b>1000</b>			Voluntary Deductible: ₹ <b>0</b>				
Premium Collection No.	<b>1138849776</b>	Premium Amount	<b>12529</b>		Receipt Date	<b>10/02/2022</b>	
GSTIN Reg.No	<b>27AAACI7904G1ZN</b>	HSN/SAC code	<b>997134/GENERAL INSURANCE SERVICES</b>				

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**Features of Add-on Covers:**

- 1.0 List of services for Road Side Assistance : Arrangement of keys,Towing on breakdown/accident upto 50 km,Arrangement/Supply of fuel,Arrangement of rental vehicle,Battery jump start,Message Relay,Arrangement of Accommodation,Flat Tyre support,Minor on spot Repairs,Breakdown support over phone
- 2.0 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
- 3.0 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.

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## Important Details

This page contains information regarding risk assumption clauses, changes, additions, and grievance redressal. We suggest giving it a thorough read.

**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.

**FASTag:** 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.

**PUC:** We have issued the policy basis your confirmation that you hold a valid PUC and/or Fitness certificate, as applicable. 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.

**Changes Required:** If you require any changes in the Certificate of Insurance cum Policy Schedule, you can do so via an endorsement. You are requested to inform us by writing to [customersupport@icicilombard.com](mailto:customersupport@icicilombard.com), visiting our website, or calling our 24 hour toll free helpline on 1800 2666. In case of any discrepancy with respect to the policy, please revert within 15 days from the policy start date. 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.

**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 XI of Motor Vehicle Act, 1988. In witness whereof, this Policy has been signed at Mumbai on this date of Feb 11, 2022 in lieu of Covernote no. 239254156. The stamp duty of ₹ 0.5 paid vide deface no. CSD232202184 dated Jan 06, 2022.

**Disclaimer:** 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.

**Disclaimer:** The information provided is merely illustrative and shall not be construed to be an evidence of existence of a contract of insurance. This document is to be read in conjunction with the policy wordings and shall be considered null and void without the same. Please visit [www.icicilombard.com](http://www.icicilombard.com) for policy wordings and complete details on terms and conditions governing the coverage and NCB.

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This policy is underwritten on the basis of the information provided by you and as detailed in this document. On renewal, the benefits provided under the policy and/or terms and conditions of the policy including premium rate may be subject to change.

\*Quality assurance of 6 months or 6000 km (whichever comes early) is available only at our preferred partner garages. #Approval would be subject to physical survey of the vehicle wherever deemed necessary. The insurer reserves the right to conduct a physical survey in accordance with the regulatory prescriptions. The policy is valid subject to realisation 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.

**Update your bank details in your policy:** Updating your bank details with us would help facilitating future transactions. Bank details can be easily updated using "IL - Take care" App.

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



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<b>Certificate Reviewed By:</b>	<p data-bbox="938 797 1114 831">EHS User One</p> <p data-bbox="847 875 1209 909">Date: 30.06.2025 02:25:13 PM</p> <p data-bbox="810 954 1241 987">Engg / User Department (Cipla Ltd.)</p>
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