

Insured Details	Partner Details
Name	Partner Name
CHAITALI OMKAR PATIL	
Address	Partner Code
1404 14TH FLOOR TOWER NO 12 RUNWAL EIRENE NEAR NARAYANA E TECHNO SCHOOL BALKUM THANE WEST, THANE, MAHARASHTRA - 400608	
Mobile Number:	Partner Mobile Number:
9819316186	
Policy No	Partner Email:
3001/O/239254156/00/000	

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
InstaSpect[#] 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@icilombard.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, 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

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 InstaSpect 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 CHITALI 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/A0035V0 1201819	IRDAN115RP0001V01201920/A0036V0 1201819	IRDAN115RP0001V01201920/A0039V0 1201819	IRDAN115RP0001V01201920/A0008V0 1201920

Coverages, add-on, exclusions mentioned above are indicative. For more details on risk factors, terms condition and exclusions, please read the policy wordings available at 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	Period of Insurance - Own Damage Feb 11, 2022 00:00 to Midnight of Feb 10, 2023	
Nominee Name -	Relationship -	Age -
Named Passenger's Nominee -	Relationship -	Age -
Servicing Branch Name Mumbai	Servicing Branch Address 414, ICICI LOMBARD HOUSE, VEER SAVARKAR MARG, NEAR SIDDHI VINAYAK TEMPLE MAIN GATE, PRABHADEVI, MUMBAI, 400025, MAHARASHTRA	GSTIN Number (Customer)
		Invoice Number 100222621033

Previous Policy Details

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

Third Party Insurance Details

Third Party Policy No. 31009978150000	Third Party Insurance Period Feb 11, 2021 to Feb 10, 2024	Third Party Insurer Name TATA AIG
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. MH04KR1552	Make KIA MOTORS	Model SONET G 1.0 HTX T GDI IMT	Type of Body SUV	CC/KW 998	Mfg Yr 2021	Seating Capacity 5	Chassis No. MZBFF811LMN051662	Engine No. G3LCMM177094
Vehicle IDV (₹) 891650	Trailer (₹) 0	Non Electrical Accessories (₹) 0			Electrical / Electronic Accessories (₹) 0		CNG / LPG Unit (₹) 0	Total IDV (₹) 891650

Premium Break-up

Own Damage Premium (A)		(₹)
Basic OD Premium		9484
Zero Depreciation (ZD)		3567
Consumables		892
Return to Invoice		1337
Road Side Assistance (RSA-Standard)		199
Sub-Total		15479

Savings - You have saved the following amount on your premium

Anti-theft Device Discount	237
No Claim Bonus 50%	4624
Total Own Damage Premium (A)	10618

	CGST	₹ 955.62
	%	9
	SGST	₹ 955.62
	%	9
Total Tax Payable in ₹		1911
Total Premium Payable In ₹		12529

Geographical Area: No Extension	Applicable IMT Clauses: 7 , 10 , 28 , 22
Compulsory Deductible: ₹ 1000	Voluntary Deductible: ₹ 0

Premium Collection No.	1138849776	Premium Amount	12529	Receipt Date	10/02/2022
GSTIN Reg.No	27AACI7904G1ZN	HSN/SAC code	997134/GENERAL INSURANCE SERVICES		

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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 trials 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@icilombard.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@icilombard.com. For detailed grievance redressal mechanism please visit the "Grievance Redressal" section on our website www.icilombard.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.icilombard.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.

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	EHS User One
Certificate Reviewed By:	Date: 30.06.2025 02:25:13 PM
	Engg / User Department (Cipla Ltd.)