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Third Party Plan

Bike

Honda Shine 125CC

Reg. no.

AP09BW9972

Bike Owner

**K PRASHANT
KUMAR**

Policy Starts

2022

2
January

Policy Expires

2025

Renew
before

1
January

Plan Coverages

Third-party bike insurance is a basic, mandatory vehicle insurance policy that covers you against third-party liabilities for three year . However, it is not beneficial in case your bike gets damaged, as the repair cost here is not paid by the insurance provider.

Third Party

Third Party liability

Covers financial or legal losses due to damage to any third-party person (unlimited) or property (up to Rs. 7.5 Lac).

What's not covered

Accident	Coverage for damages and losses to your vehicle resulting from accidents and collisions.
Theft	Coverage for losses (up to the total declared insurance value) in the event of theft of your vehicle.
Fire	Coverage for damages and losses to your vehicle resulting from accidental fires.
Calamities	Coverage for damages and losses resulting from calamities such as earthquakes, floods, and cyclones.
Non-Accidental Damages	Damages resulting from wear and tear, breakdowns, and mechanical failures.
Tyres & Tubes	Regular wear and tear of these items is not covered by the policy. However, if the items are damaged in an accident, they will be covered with a 50% depreciation cut.
Undeclared Non-OEM parts	If you are installing non-OEM parts such as halogen bulbs, stereos, or bifuel kits, please inform us in advance so that we can add them to your coverage.



QUICK TIP

As per the Indian Motor Tariff Act, it is mandatory for the bike owners to at least get their bike insured under a third party insurance plan.



Had an accident? 3 easy ways to claim!



Via
Acko app

FASTEST



Visit
www.acko.com



Call us
1800 266 2256

How do I claim with ACKO?

STEP 1



Inform ACKO first via **acko.com** or **Acko app**

STEP 2



We handle your
claim process

STEP 3



We **settle**
approved
claim amount

Track realtime status of your repair/claim on our **Acko App**

What are my out of pocket expenses?

**Compulsory
Deductible ₹100**

You will be charged ₹100 at the time of claim. This amount is fixed across insurance companies and as regulated by Motor Tariff.

What are the reasons my claim might get rejected?



Commercial usage of the bike

If the bike is registered as a private vehicle and is used for commercial purposes, then the losses or liabilities due to accidents during such usage are not covered under this policy.



Illegal Driving

Damage resulting from a person driving the bike without a valid driving license or under the influence of liquor/drugs is not covered under this policy.



Bike & Premium details(Liability Only Policy - Two-Wheeler Long Term)

Certificate of insurance cum policy schedule

Bike details

Registration number	AP09BW9972	Registration year	NA
Reg. Authority name	AP-09	Engine CC/ Fuel type	125/Petrol
Bike	Honda Shine 125CC	Engine number	JC36E9538542
Hypothecation	NA	Chassis number	ME4JC366M08359721

What you paid to ACKO - Third Party Plan

Liability Premium (B)

Basic Third Party ₹ 2,256.00

Net Liability Premium (B) ₹ 2,256.00

Total Package Premium ₹ 2,256.00

IGST (18%) ₹ 406.00

Total Premium ₹ 2,662.00

Previous Policy document is required in case of claim within 30 days of Acko Policy Start Date



Scan this to renew your policy



For Acko General Insurance
Ltd. Constituted Attorney



QUICK TIP

In case you need ACKO's GSTIN, here it is - 27AAOCA9055C1ZJ



Do more with Acko app!

Register &
Track your
claims



One click
renewal of
your Policy!



Want to
sell your
Bike?



Want to update
details in your
policy?



Add your
Policy to
Digilocker!



Planning to
buy new
insurance?



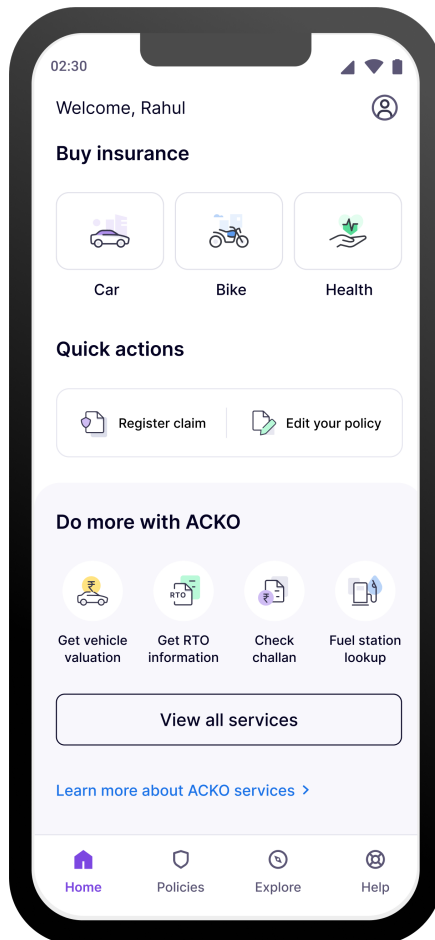
Looking to
insure your
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your traffic
challan



Looking to
insure your
holiday trip?



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AVAILABLE ON
App Store



**QUICK
TIP**

Now you can view your pending e-challans at **Acko app**



Limitations as to use

The Policy covers use of the vehicle for any purpose other than:

- | | | |
|--|---|-----------------------|
| a. Hire or Reward | b. Carriage of goods (other than samples or personal luggage) | c. Organized racing |
| d. Pace making | e. Speed testing | f. Reliability Trials |
| g. Any purpose in connection with Motor Trade. | | |

Persons or Class of Persons entitled to drive:

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.

Limits of Liability:

- Under Section II-1 (i) of the policy - Death of or bodily injury - Such amount as is necessary to meet the requirements of the Motor Vehicles Act, 1988.
- Under Section II - 1(ii) of the policy -Damage to Third Party Property - Rs. 750000.0
- P. A. Cover under Section III for Owner - Driver (CSI): Rs. 0.0

Terms, Conditions & Exclusions:

As per the Indian Motor Tariff. A personal copy of the same is available free of cost on request & the same is also available at our website.

I / We hereby certify that the policy to which the certificate relates as well as the certificate of insurance are issued in accordance with the provision of chapter X, XI of M. V. Act 1988. Stamp Duty of Rs 0.50 is paid as provided under Article 47 of Indian Stamp Act, 1899 and included in Consolidated Stamp Duty Paid to the Government of Maharashtra Treasury vide Order of Addl. Controller of Stamps, Mumbai at General Stamp Office, Fort, Mumbai - 400001., vide this Order No. (ENF-1/LOA/CSD/22/2023/Validity Period Dt. 29/11/2023 To Dt. 31/12/2024 / 4852 Date :30/11/2023)

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".

Intermediary details:

Policy issue office	Mumbai	Intermediary name	Acko General Insurance
Phone number	NA	Intermediary code	218

Disclaimer:

The Policy shall be void from inception if the premium cheque is not realized. In the event of misrepresentation, fraud or non-disclosure of material fact, the Company reserves the right to cancel the Policy. Please note that the insured vehicle was pre-inspected and a report was prepared accordingly. The existing damages to the vehicle as mentioned in the report shall not be paid by the Company. The policy is issued basis the information provided by you, which is available with the company. This policy is to be read in conjunction with the policy wordings (<https://www.acko.com/download>) available on the website of the company. In case of discrepancy/non recording of relevant information in the policy, the insured is requested to bring the same to the notice of the company within 15 days.

Prohibition of rebated (section 41) of the insurance act - 1938 (as amended)

- No person shall allow or offer to allow, either directly or indirectly as an inducement to any person to take out or renew or continue and insurance in respect of any kind or risk relating to lives or property in India, any rebate of the whole or part of the commission payable or any rebate of the premium shown on the policy, nor shall any person taking out or renewing or continuing a policy accept any rebate expect such rebate as may be allowed in accordance with the prospectus or tables of the Insurer.
- Any person making default in complying with the provisions of this section shall be liable for a penalty which may extend to 10 lakh rupees.



For Acko General Insurance Ltd.
Duly Constituted Attorney

ACKO General Insurance Limited

B-Wing, B-501 5th Floor, Lotus Corporate Park, Off Western
Express Highway, Goregaon East, Mumbai - 400063

Product: Liability Only Policy - Two-Wheeler Long Term

CIN : U66000MH2016PLC287385

UIN : IRDAN157P0009V01201718

IRDAI Reg No.: 157

HSN: 9971



Proposal Form

Dear KANDUKURI PRASHANT KUMAR,

We wish to inform you that the Insurance policy number **DBTR00464947173/00** has been issued on the basis of the information and declaration given by you, the transcript whereof is mentioned below.

Please be informed that this Policy shall be construed to be void ab initio/invalid in the event we find that you have not disclosed material or correct information required for the purpose of providing the below insurance cover and in case of any claim arising under the policy in such a scenario, we shall be under no obligation whatsoever to settle such claim to you and the premium paid by you under this policy shall stand fully forfeited.

Policy Details

Policy number	DBTR00464947173/00
Period of insurance	02 Jan 22 12:00 AM to 01 Jan 25 11:59 PM
Policy issuance date	01 Jan 22 10:21 PM

Bike owner details

Name	K PRASHANT KUMAR
Email	pr*****@gmail.com
Mobile number	99*****52
Pincode	506009

Bike details

Bike number	AP09BW9972
Make/ Model	Honda Shine 125CC
Type	private
Fuel type	Petrol
Registration year	0

Previous policy details

Previous policy expired	Not Expired
Previous policy insurer	NA
Previous Claim	false

Premium receipt

Invoice number	DBTR00464947173/00
Net Premium	₹ 2,256.00
IGST (18%)	₹ 406.00
Total Premium	₹ 2,662.00
Payment Date	01 Jan 22 10:20 PM

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 of CGST Rules 2017. We are not required to prepare an invoice in terms of the provisions of the said sub-rule.