


**TWO WHEELER VEHICLE PACKAGE POLICY**

Certificate cum Policy Schedule

Certificate cum Policy No: 3005/W-51012899/00/000

For CLAIMS : Call 1800 2666 (Toll free from all phones)

 For RENEWALS : Visit [www.icicilombard.com](http://www.icicilombard.com) or call 1800 2666

DETAILS OF POLICY HOLDER		POLICY DETAILS	
Insured Name	PRATAP KUMAR KALE	Policy Issuing Office	ICICI Lombard General Insurance Company Ltd. ICICI Lombard House, 414, Veer Savarkar Marg, Near Siddhi Vinayak Temple, Prabhadevi, Mumbai 400 025
Insured Address	Sr.No51,Plot.No114,Flat.No12,B.G. Residency Bhairav Ngr, Dhanori Road NEAR MUSJID, PUNE, MAHARASHTRA, 411015	Tenure	2 Years
Contact No.	8888480994	Period of Insurance	From 00:00:00 hrs of 22-Nov-2016 to Midnight of 21-Nov-2018
Email Address	pratapkale@gmail.com	Policy Issuing on	21-Nov-2016
		Cover Note No	W-51012899
		RTO Location	PUNE
		Hypothecated to	N/A
		Type of Agreement	None

**VEHICLE DETAILS**

Registration Number	Make	Model	Type of body	CC	Mfg. Year	Seating Capacity	Chassis Number	Engine Number
MH12LM9384	HONDA MOTORCYCLE	ACTIVA.	Solo With Pillion	109	2014	2	7274439	71274453

**INSURED DECLARED VALUE**

Vehicle IDV (in Rs.)	Side Car	Non-Electrical Acc (in Rs.)	Elec/Electronic Acc (in Rs.)	CNG / LPG Unit (in Rs.)	Total Value (in Rs.)
33976	0	0	0	0	33976

**SCHEDULE OF PREMIUM(IN RS.)**

Own Damage(A)		Liability(B)	
Basic Premium	815	Basic Premium including premium for TPPD vehicle	1238
<b>Total:</b>	<b>815</b>	<b>Total:</b>	<b>1238</b>
<b>Add</b>		<b>Add</b>	
Less		PA cover for Owner Driver	100
Deduct 25 % for NCB	204	PA cover for Unnamed Passenger	280
<b>Total:</b>	<b>-204</b>	<b>Sub Total(Additions):</b>	<b>380</b>
		<b>Less</b>	
		<b>Sub Total(Deductions):</b>	<b>0</b>
<b>Total Own Damage Premium</b>	<b>611</b>	<b>Total Liability Premium</b>	<b>1618</b>

**Total Package Premium ( A + B )**
**2229**
**Service Tax @ 15 % (includes 0.5% of Swachh Bharat Cess & 0.5% Krishi Kalyan Cess)**
**334**
**Total Premium Payable(in Rs.)**
**2563**
**Compulsory deductibles : Rs. 100/-**
**Geographical Area : India**
**No Claim Bonus Benefit : Avail 30% NCB on renewal for zero claims during the policy tenure**
**INSURED DECLARED VALUE**

The schedule of age-wise insured declared(IDV) as shown in the below table is applicable for the purpose of Total loss including theft/constructive Total Loss (TL/CTL) claims on basis of loss date falling in the respective year. A vehicle will be considered to be a CTL where the aggregate cost of retrieval and/or repair of the vehicle subject to terms and conditions of the policy exceeds 75% of the IDV.

TENURE	TOTAL IDV
From 22-Nov-2016 to 21-Nov-2017	33976
From 22-Nov-2017 to 21-Nov-2018	29122

**LIMITS OF LIABILITY:** (a) Under Section II - 1 (i) of the policy -> Death of or bodily injury : Such amount as is necessary to meet there requirements of the motor vehicles Act.1988.

(b) Under Section II - 1 (i) of the policy -> Damage to Third Party Property Rs 1,00,000 ; PA Cover for Owner-Driver under section III-CSI Rs 1,00,000

**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 or personal luggage), Organized racing, Pace making, Speed testing, Reliability trials, Any purpose in connection with Motor Trade.

**DRIVER'S CLAUSES :** 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.

**Subject to IMT Endorsement Nos. & Memorandum printed herein / attached hereto : 22,16**

**Premium Collection Details :-** [Collection No/Amount/ReceiptDate] NA/Rs. 2563 / 21/11/2016

**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.

**Grievance Clause**

For resolution of any query or grievance, Insured may contact the respective branch office of the Company or may call toll free no.1800-2666 or may approach us at the sub section "Grievance Redressal" on our website [www.icicilombard.com](http://www.icicilombard.com) (Customer Support section). However, if the resolution provided by us is not satisfactory you may approach Insurance Regulatory and Development Authority (IRDA) through the Integrated Grievance Management Section (IGMS) or IRDA Grievance Call Centre (IGCC) at their toll free no.155255. You may also approach Insurance Ombudsman, subject to vested jurisdiction, for the redressal of grievance. Details of Insurance Ombudsman offices are available at IRDA website: [www.irdaindia.org](http://www.irdaindia.org), or on the Company's website at [www.icicilombard.com](http://www.icicilombard.com).

**Policy is valid subject to realization of cheque. We accept premium only via legally recognized modes except for cash. If our representative request you to pay in cash, kindly report it to us. For information on ombudsman you may visit our website [www.icicilombard.com](http://www.icicilombard.com)**

I/We here by 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

**Service Tax Registration No. :GIS/ MUMBAI-I /1528 /2001**

**Service Tax Code Number :AAACI7904GST001**

**Category: - General Insurance Business Services 00440005.**

**IRDA Registration No.115**

In Witness whereof this policy has been signed at Mumbai this 22-Nov-2016 in lieu of covernote No W-51012899 The stamp duty of Rs. 0 paid in cash or by demand draft or by pay order,vide Receipt/Challan no. 6118899 dated 21-Jun-2016

For ICICI Lombard General Insurance  
Company Ltd

Duly Constituted Attorney(s)

ICICI Lombard General Insurance Company Ltd.

Mailing Add. Office:

ICICI Lombard General Insurance Company Ltd.ICICI Lombard House, 414,  
Veer Savarkar Marg, Near Siddhi Vinayak Temple, Prabhadevi, Mumbai 400  
025

Registered Office:

ICICI Lombard General Insurance Company Ltd.ICICI Lombard House, 414,  
Veer Savarkar Marg, Near Siddhi Vinayak Temple, Prabhadevi, Mumbai 400  
025

Two Wheeler PA **Proposal Form**

## Vehicle Details

Registration location (RTO)	PUNE	Registration number	MH12LM9384
Manufacturer	HONDA MOTORCYCLE	Engine number	71274453
Model	ACTIVA.	Chassis number	7274439
Manufacturing year	2014	Purchase / Registration date	22-Nov-2014
Color		Registration type	Individual
Current showroom price (Rs.)	48537		

## Details of discounts &amp; additional covers

Electrical accessories (Rs.)	0	Voluntary deductible (Rs.)	0
Non-electrical accessories(Rs.)	0	ARAI approved anti-theft device	No
Automobile association membership		Consumables	No
Value of LPG / CNG kit if any (Rs.)	0	Return to invoice cover	No
No claim bonus protection cover	No		
Garage cash cover	No		

## Insured details

Name of the Insured	PRATAP KUMAR KALE	Relationship	0
Address of Two Wheeler Owner (Policy will be sent here)	Sr.No51,Plot.No114,Flat.No12,B.G. Residency Bhairav Ngr, Dhanori Road NEAR MUSJID	City	PUNE
Pincode	411015		

## New policy details

Insurance value (IDV) (Rs.)	33976	No Claim Bonus (%)	25
Policy start date	22-Nov-2016 12:00:00	Policy end date	Midnight of 21-Nov-2018

**Total Premium Amount :** 2563

#### I. Own Damage

This product protects you against loss or damage to your motor vehicle and/or accessories due to \*Fire \*Self Ignition \*Explosion \*Lightning \*Theft \* Burglary \*Housebreaking \*Riot \*Strike \*Earthquake \*Flood and allied perils \*Accidental external means \*Malicious acts \*Terrorist activity \*Transit \*Landslide / rockslide

#### II. Third Party Liability

In addition to the coverage noted above, this product covers you against legal liability towards third party, in respect of the following: \*Death of or bodily injury to any person \*damage to property as per the provisions of Motor Vehicle Act. We are pleased to inform you that in addition, the product also includes the following:

- Personal accident benefits for owner driver upto a value of Rs.200,000.
- Legal liability towards the paid driver.
- Cover for Rs. 7.5 Lacs third party property damage.
- PA cover for Un-named passengers.

#### Significant Exclusions:

We would like you to know that the policy does not cover consequential loss, depreciation, normal wear and tear, mechanical or electrical breakdown failures or breakages. The vehicle is not held covered if used for commercial purposes or if driven by an unauthorized driver. Note: The foregoing is only an indication of the cover offered. For details please refer to the policy. It is our endeavor to provide consistent quality service to all our customers. We would like to let you know that insurance is a contract of Utmost Good Faith requiring the customer to disclose all material facts. If in your opinion any fact is material and is not covered by the information sought in the application form, we request you to disclose it. It is important to note that our liability will commence only after we have accepted your proposal and the premium has been received in full.

#### Declaration:

I/We hereby declare that the statements made by me/us in this Proposal Form are true to the best of my/our knowledge and belief and no material information, which may be relevant, has been withheld or not disclosed I/We hereby agree that this declaration shall form the basis of the contract between me/us and the "ICICI Lombard General Insurance Co. Ltd."

I/We also declare that any additions or alterations are carried out after the submission of this proposal form then the same would be conveyed to the insurers immediately.

I/We agree that the Policy shall become void able at the option of the Insurer, in the event of any untrue or incorrect statement, misrepresentation, non-description or non-disclosure in any material particular in the proposal form / personal statement, declaration and connected documents, or any material information has been withheld by me or anyone acting on my behalf to obtain any benefit under this policy. I/We hereby declare and warrant that the above statements are true, accurate and complete. I/We desire to effect an insurance as described herein with the Company and I/We agree that this proposal and declarations shall be the basis of contract between me/us and the Company and I/We agree to accept a policy subject to the conditions prescribed by the Company.

#### Prohibition of Rebates Under Section 41 of Insurance Law (Amendment Act 2015)

1. 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 an 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 except such rebate as may be allowed in accordance with the prospectus or tables of the Insurer.
2. Any person making default in complying with the provisions of this section shall be liable for a penalty, which may extend to ten lakhs rupees.

#### SCHEDULE OF DEPRECIATION FOR ARRIVING AT IDV

AGE OF THE VEHICLE	% OF DEPRECIATION FOR FIXING IDV
Not exceeding 6 months	5%
Exceeding 6 months but not exceeding 1 year	15%
Exceeding 1 year but not exceeding 2 years	20%
Exceeding 2 years but not exceeding 3 years	30%
Exceeding 3 years but not exceeding 4 years	40%
Exceeding 4 years but not exceeding 5 years	50%

Note. IDV of obsolete models of vehicles (ie. Models which the manufacturers have discontinued to manufacture) and vehicles beyond 5 years of age will be determined on the basis of and understanding understanding between the insurer and the insured.