

**TWO WHEELER VEHICLE PACKAGE POLICY**  
 Certificate cum Policy Schedule  
 Certificate cum Policy No: 3005/W-68184327/00/000  
 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	MR SHAILENDRA KUMAR MITTAL	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	4 Ews Residency Area Ahilya Puri Colony Near Sanmati School, INDORE, MADHYA PRADESH, 452001	Period of Insurance	From 00:00:00 hrs of 23-Dec-2017 to Midnight of 22-Dec-2018
Contact No.	8103194076	Policy Issuing on	23-Dec-2017
Email Address	kroy.iips@gmail.com	Cover Note No	W-68184327
GSTIN Number		RTO Location	INDORE
Invoice Number		Hypothecated to	N/A
Invoice Date	23-Dec-2017	Type of Agreement	None
		Name of the servicing IL Branch	
		Address of the IL branch	
		GSTIN Reg. No	

#### VEHICLE DETAILS

Registration Number	Make	Model	Type of body	CC	Mfg. Year	Seating Capacity	Chassis Number	Engine Number
MP-09-SE-9712	HERO HONDA	PLEASURE	Solo	102	2009	2	15195	15288

#### 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.)
20757	0	0	0	0	20757

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

Own Damage(A)		Liability(B)	
Basic Premium	565	Basic Premium including premium for TPPD vehicle	720
Road Side Assistance	199	<b>Total :</b>	<b>720</b>
<b>Total :</b>	<b>764</b>	<b>Add</b>	
<b>Add</b>		PA cover for Owner Driver	50
<b>Less</b>		PA cover for Unnamed Passenger	140
Deduct 20 % for NCB	113	<b>Sub Total(Additions) :</b>	190
<b>Total :</b>	<b>-113</b>	<b>Less</b>	
		<b>Sub Total(Deductions) :</b>	0
<b>Total Own Damage Premium</b>	<b>651</b>	<b>Total Liability Premium</b>	<b>910</b>

<b>Total Package Premium ( A + B )</b>	<b>1561</b>
<b>Tax</b>	<b>281</b>
<b>CGST (0% on Total Premium)</b>	<b>0</b>
<b>SGST (0% on Total Premium)</b>	<b>0</b>
<b>UTGST (0% on Total Premium)</b>	<b>0</b>
<b>IGST (0% on Total Premium)</b>	<b>0</b>
<b>Total Premium Payable(in Rs.)</b>	<b>1842</b>

Compulsory deductibles : Rs. 100/-

Geographical Area : India

<b>Features of Add-on cover:</b>
1 . List of Services for Road side assistance: Towing on breakdown/accident - upto 50 KMs,Arrangement/Supply of fuel,Flat Tyre support,Breakdown support over phone,Minor on spot Repairs,Accommodation Benefits for one person upto Rs. 1000

**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. 1842 / 23/12/2017

**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 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).

**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

**GSTIN Reg. No. :**

**HSN/SAC code: -, .**

**IRDA Registration No.115**

In Witness whereof this policy has been signed at Mumbai this in lieu of covernote No The stamp duty of Rs. paid in cash or by demand draft or by pay order,vide Receipt/Challan no. dated

For ICICI Lombard General Insurance Company Ltd



Duly Constituted Attorney(s)

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)	INDORE	Registration number	MP-09-SE-9712
Manufacturer	HERO HONDA	Engine number	15288
Model	PLEASURE	Chassis number	15195
Manufacturing year	2009	Purchase / Registration date	09-Aug-2009
Color		Registration type	Individual
Current showroom price (Rs.)	41514		

## 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	MR SHAILENDRA KUMAR MITTAL	Relationship	0
Address of Two Wheeler Owner (Policy will be sent here)	4 Ews Residency Area Ahilya Puri Colony Near Sanmati School	City	INDORE
Pincode	452001		

## New policy details

Insurance value (IDV) (Rs.)	20757	No Claim Bonus (%)	20
Policy start date	23-Dec-2017 12:00:00	Policy end date	Midnight of 22-Dec-2018

**Total Premium Amount :** 1842

#### 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.