



Insurance Corporation
of British Columbia
(the Corporation)

PLACE STAPLE HERE

Owner's Certificate of Insurance and Vehicle Licence

Transaction Timestamp 20240531161703

Owner's BC Driver's Licence Number *****498

Owner

MOULIK PROGYADEEP
3260 WAGNER DR
ABBOTSFORD BC V2T 5E9

Certificate Number 8E.N01

Effective Date 28Jun2024

Expiry Date 27Jun2025

Registration Number 02068723

Licence Plate Number NP989R

VIN 2T1BR32E74C815932

NSC Number NOT*REQD

Transaction Type RENEW

Agency Number 67224

Document Number 4J667NPW



Proof of Insurance

The owner and/or the operator of the vehicle described herein is insured against liability for bodily injury and property damage by reason of the operation of such vehicle. The coverage provided by this certificate also satisfies the minimum limits set out by the respective legislation governing vehicle insurance in any area of Canada and the USA.

This document is to be signed and carried in the insured vehicle as proof of insurance.

Vehicle Use Vehicle driven to or from or part way to or from work or school a maximum one way distance of 15km. use beyond 15km, business use or commercial use under 5001 kgs gvw allowed on not more than 6 days in a calendar month. vehicle also used for pleasure.

Declaration of Principal Driver Principal Driver will be PROGYADEEP MOULIK, with BC driver's licence number *****498

**Conditional
Factor**

By signing here, you:

- apply for a Vehicle Licence and Registration under the Motor Vehicle Act or Commercial Transport Act, or for Registration under the Off-Road Vehicle Act;
- apply for an Owner's Certificate of Insurance under the Insurance (Vehicle) Act (the Act) and regulations pursuant to the Act (the Regulations);
- apply for optional insurance for which a premium is shown, in accordance with the terms and conditions of the ICBC Autoplan Optional Policy (the Optional Policy);
- if optional insurance is purchased, accept delivery of a copy of the Optional Policy by viewing it at www.icbc.com/optionalpolicy, or ☐ acknowledge receipt of a copy of the Optional Policy;
- certify that the driver is correct for all new plate, renewal transactions, and for adding or removing drivers;
- certify that coverage, use, territory and where applicable, location address are correct;
- acknowledge that the description of vehicle use set out is a summary of permitted uses in the indicated rate class and that complete details are available to you from your Autoplan agent or ICBC;
- certify that the vehicle is not currently required to be registered and licensed in another jurisdiction;
- certify that you, if under 18 years of age, have the consent of a parent or (legal) guardian to license and register this vehicle;
- certify that all information on all pages of this form is true and agree that you are responsible for any inaccuracies on any page or pages of this form.

Under section 75 of the Insurance (Vehicle) Act, your claim is invalid if at any time you fail to provide complete and accurate information, violate a term or condition of your policy or commit fraud. This is a summary. For full information, see section 75 of the Insurance (Vehicle) Act.

If the lessee signs this form, the lessee agrees to be jointly and severally liable with the lessor for all premium or premium-related debt.

NOT VALID UNLESS STAMPED BY
AUTHORIZED ISSUING OFFICE

67224

MAY 31 2024

Customer Copy
Signature(s) Not Required

SIGNATURE OF OWNER

Customer Copy
Signature(s) Not Required

SIGNATURE OF OWNER



Insurance Corporation
of British Columbia
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Registered Owner

MOULIK PROGYADEEP
3260 WAGNER DR
ABBOTSFORD BC V2T 5E9

Number of Owners 1

This Certificate must be carried in the vehicle. This Certificate must be signed by the owner as seller if the vehicle is sold.

When you sell the vehicle, the buyer must take the Registration and submit it with an application for transfer within 10 days of the purchase. Contact your Autoplan agent for details.

SIGNATURE OF OWNER

SIGNATURE OF OWNER

Vehicle Registration

Certificate Number 8E.N01

Registration Number 02068723

Licence Plate Number NP989R

Year 2004

Make Toyota

Model Crola

Body Style 4 Door Sedan

VIC YDP45N

Colour Green

VIN 2T1BR32E74C815932

Fuel Type Gasoline

Net Weight (kg) 1,135

GVW (kg)/Disp. (cc)

Seating Capacity

Vehicle Type PASSENGER

Anti-Theft Device PASSIVE IMMOBILIZER

Vehicle Status NORMAL

Import Code

Right-Hand Drive NO

ORV NO



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Owner's Certificate of Insurance and Vehicle Licence

Transaction Timestamp 20240531161703

Owner MOULIK PROGYADEEP

Certificate No. 8E.N01
Plate No. NP989R

Effective Date 28Jun2024
Expiry Date 27Jun2025

Location Address 3260 WAGNER DR, ABBOTSFORD, BC V2T 5E9

Location address means the place where a vehicle is kept when not in use. Your location address is used to determine your territory and premiums. Complete details about your territory are available from your Autoplan agent or ICBC.

Last Reported Odometer Reading 272,209 km

Coverages, Fees and Premiums

| | | | Your Cost |
|--|---|--|-----------------|
| Basic As per the Act and the Regulations | Territory H Rate Class 003 | Combined Driver Factor (CDF)* 0.912 | \$1,491 |
| The following is included in your Basic premium: • Unlisted Driver Protection Included | | | |
| Third Party Liability As per the Act and (Vehicle) Regulation | Limit \$200,000 | | Included |
| Comprehensive (Optional Policy, Division 5) | Deductible \$300** | | \$138 |

* The calculation of the premiums for this APV250 have applied Individual Driver Factors (IDFs) and Combined Driver Factors (CDFs) that may have had up to six decimal places. The IDFs and CDFs displayed on this APV250 have been rounded to three decimal places for illustrative purposes only.

Annual Insurance Total **\$1,629**

** Comprehensive coverage with a \$300 deductible includes a \$200 deductible for any claim for windshield damage caused by missiles or flying objects.

| Customer Copy Signature(s) Not Required | Customer Copy Signature(s) Not Required | Customer Copy Signature(s) Not Required |
|--|--|--|
| SIGNATURE OF CUSTOMER | SIGNATURE OF CUSTOMER | SIGNATURE OF AGENT |

Your annual insurance costs include the following savings:

- Anti-Theft Passive Immobilizer Discount

Annual Licence Fee **\$53.00**

Agent Comments

email consent received / po rc terr coverage basic tpl comp 300 ded odm confirmed / coll declined/ renewal no change /

Total Amount Due **\$1,682.00**

Total Paid **\$0.00**
Amount Financed **\$1,682.00**

Applicable Tax Situation Private sale (non-registrant)

List of Drivers

Drivers weighted in Basic CDF

| Name | | Driver's Licence No. | Household Member/ Employee | Weighting in Basic CDF | Senior Driver Factor Applied |
|--------------------|------------------|-------------------------|----------------------------------|---------------------------|---------------------------------|
| MOULIK, PROGYADEEP | Principal Driver | ****498 | --- | 100% | No |

Non-Insurance Costs

Note: Your Basic insurance premium includes the following non-insurance costs.

The Non-insurance costs for the Road safety and Driver services categories represent average dollar amounts paid by each Basic policy holder.

| | |
|--|---------|
| Road safety including enhanced law enforcement | \$10.94 |
| Driver and vehicle licensing, vehicle registration, and other services | \$52.11 |
| Premium tax (4.4%) | \$65.60 |



Owner MOULIK PROGYADEEP

Certificate No. 8E.N01
Plate No. NP989R

Effective Date 28Jun2024
Expiry Date 27Jun2025

Motor Vehicle Liability Insurance Card Canada Inter-Province

This certificate is subject to the terms and conditions of the insurer's standard automobile policy.

This certifies that the party named herein is insured against liability for bodily injury and property damage by reason of the operation of the motor vehicle described herein, in an amount not less than the statutory minimum requirements in any area of Canada.

WARNING — Any person who issues or produces a card to show that there is in force a policy of insurance as indicated herein that is in fact not in force is liable to a heavy fine and/or imprisonment and his licence may be suspended.

This card should be carried in the insured vehicle for production as proof of insurance when demanded by police.

Le présent certificat est assujéti aux dispositions et conditions de la police d'assurance automobile de l'Assureur.

Ce certificat atteste que la personne susnommée est assurée contre la responsabilité pour blessures et dommages aux biens découlant de l'usage du véhicule ci-décrié conformément aux limites minimales exigées par les lois d'assurances en vigueur partout au Canada.

AVERTISSEMENT — Quiconque émet ou présente un tel certificat comme preuve d'une police d'assurance responsabilité qui effectivement n'est pas en vigueur, est coupable d'une infraction passible d'une forte amende et/ou d'emprisonnement et suspension de son permis.

Ce certificat doit être laissé dans le véhicule assuré afin d'être présenté comme preuve d'assurance lorsque la police l'exige.

INSURANCE CORPORATION OF BRITISH COLUMBIA

WARNING

1. Contact your local Autoplan broker when you change your address, vehicle description or use, or place where your vehicle is kept or operated. If you don't, your claim may be denied.
2. A certificate is invalid if issued for a vehicle that is not required to be licensed under the Motor Vehicle Act.
3. A certificate is deemed invalid as soon as the vehicle is registered and licensed in another province or state.
4. Use of the vehicle by persons or for purposes not permitted by the governing legislation or by the rate class shown on the certificate may invalidate the certificate.

**Autoplan coverage applies only in Canada and the USA (including Hawaii and Alaska).
Coverage does not extend to Mexico or any other country.**

For Cancellations Only

1. You may be required to pay a service charge to cancel your insurance.
2. You will be required to pay an additional charge if you do not surrender your insurance/licence document or number plate(s).
3. Cancellation will not be allowed earlier than the date shown on the agent's authorization stamp.
4. The amount of refundable premium will be added to the amount of refundable licence fees and the total will be payable to the registered owner.
5. Any refund payable will be applied first to any debt of the owner(s)/lessee(s) owed to ICBC.
6. Short-term surcharges are not refundable.
7. The additional fee for personalized number plates is not refundable. If you wish to reserve your number plate slogan for the remainder of the term, advise your agent. To have your personalized number plates reissued, you must forward an application to ICBC Head Office. If not, your number plate slogan may be reissued to someone else.

Procedure for making changes to your insurance

Please contact your Autoplan agent when any change is required to your name, address, vehicle description, insurance coverage or listed drivers.

If you have an accident or claim

- Obtain the licence number of all vehicles involved; and the names and addresses of all drivers, injured persons and witnesses.
- Report the accident immediately to the police if injury has occurred.
- Call us at 604-520-8222 (Lower Mainland) or 1-800-910-4222 (toll free), or report your claim online at icbc.com

General correspondence and Privacy Notice

- The information you provide on this form is collected in accordance with Section 26 of the Freedom of Information and Protection of Privacy Act (BC) (FIPPA), Motor Vehicle Act, Off-Road Vehicle Act, Commercial Transport Act, or Insurance (Vehicle) Act, as applicable and the Regulations pursuant to such statutes. This information will be used primarily for the purpose of considering your application for a vehicle registration, licensing or insurance transaction. ICBC may use and disclose this information in accordance with the provisions of the FIPPA and may disclose this information, along with your claims history, to an insurer in another province if you apply for vehicle insurance outside of British Columbia. ICBC may also collect information from other insurers to verify your claims history. Questions about the collection of this information may be addressed to the Manager, Privacy, at the address below, or by phone 604-661-2800.

- For general correspondence, please quote your plate number, fleet or garage policy number, and send to:
ICBC
PO Box 5050, Station Terminal
Vancouver BC V6B 4T4

To Contact Us

- Please call us at 604-661-2800 or toll-free at 1-800-663-3051. A Customer Contact Service Representative will assist you.
- To contact us by mail, please use the following address:
ICBC, c/o Customer Contact
L299152B
151 W Esplanade
North Vancouver BC V7M 3H9



Insurance Corporation
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(the Corporation)

Payment Plan Agreement

Transaction Timestamp 20240531161703

Account Holder Name and Address
PROGYADEEP MOULIK
3260 WAGNER DR, ABBOTSFORD, BC V2T 5E9

Plan Number SE.N01
Policy Effective Date 28Jun2024
Policy Expiry Date 27Jun2025
Licence Plate Number NP989R

Account Holder Financial Institution
Branch 00001 - 703 **Account** 14970487

| | | | |
|---------------------------|------------|--------------------------|---------|
| Insurance Premiums | \$1,682.00 | Payment Frequency | Monthly |
| Finance Fee | \$104.28 | Finance Rate | 6.20% |
| Total | \$1,786.28 | APR Rate | 11.45% |

Payment Plan Schedule:

| Withdrawal Date | Amount Due | Withdrawal Date | Amount Due |
|-----------------|------------|-----------------|------------|
| 28Jun2024 | \$148.82 | 30Dec2024 | \$148.86 |
| 29Jul2024 | \$148.86 | 28Jan2025 | \$148.86 |
| 28Aug2024 | \$148.86 | 28Feb2025 | \$148.86 |
| 01Oct2024 | \$148.86 | 28Mar2025 | \$148.86 |
| 28Oct2024 | \$148.86 | 28Apr2025 | \$148.86 |
| 28Nov2024 | \$148.86 | 28May2025 | \$148.86 |

Note: We will initiate a withdrawal on the dates indicated above. This is not a loan but a payment plan.

By signing here, you (the account holder):

- understand and accept that Insurance Premiums will include an enrollment fee for new payment plan participants.
- authorize ICBC to withdraw funds from your account in accordance with the "Payment Plan Schedule" described above (plus any necessary withdrawal and deposit adjustments) in payment of amounts due to ICBC.
- understand and agree the total amount collected will not exceed the total payment plan amount, however it is possible that small differences due to rounding may arise for payments.
- agree to accept this agreement or an amended document or receipt as pre-notification of the amounts and dates of withdrawals.
- understand and accept the attached terms and conditions of this Payment Plan Agreement.
- agree that your Financial Institution may process debits against your account in accordance with the rules of the Canadian Payments Association.
- agree to attach a specimen cheque marked "VOID" to this pre-authorized debit (PAD) Agreement if requested for an enrollment or change of financial information.
- understand and accept that an additional \$18 fee may be applied to each payment withdrawal transacted that fails and becomes due, without notice to you.
- understand and agree that ICBC may provide to or request your credit information from any credit bureau or reporting agency in accordance with the Business Practices and Consumer Protection Act.
- certify that all the information shown on this agreement is true and correct.

Customer Copy Signature(s) Not Required

AUTHORIZED SIGNATURE(S)

Thank you for choosing ICBC payment plan.



Owner MOULIK PROGYADEEP

Plan No. 8E.N01
Plate No. NP989R

Effective Date 28Jun2024
Expiry Date 27Jun2025

Payment Plan Agreement Terms and Conditions

How we apply your payments

- Past due payment amounts are in addition to the amounts identified on the "Payment Plan Schedule".
- We will apply each payment first to pay any past due payment amount and unpaid additional fees incurred, followed by the current payment due amount which will reduce the Total Plan Amount.
- Each payment amount includes a Finance fee. This amount is determined by applying the finance rate to your monthly or quarterly payment amount.

Failure to pay and default charges

- Unpaid Total Plan Amount balance and/or additional fees, under a terminated Payment Plan Agreement, will become immediately due upon ICBC's discretion. All legal costs and expenses incurred to collect the outstanding amount owed to ICBC must be paid by you.

Pre-notification waiver – fixed pre-authorization debits (PADs)

- You will receive notification at point-of-sale if there is a change in the amount or payment date(s).

Canadian Payments Association

- All Canadian Financial Institutions are members of the Canadian Payments Association (CPA). CPA promotes the efficiency, safety and soundness of the clearing and settlement systems (including cheques, wire transfers, direct deposits, pre-authorized debits, bill payments and point-of-sale debits). CPA rules and related processes ensure that the system is safe and sound and that payments are exchanged efficiently.
- You may make a claim for a reimbursement where a PAD is erroneously charged to your account under one of the declared conditions as set out in 23 (b) and (c) of Rule H1 of the Canadian Payments Association.

Increase in Total Plan Amount

- You may opt to increase the Total Plan Amount of your Payment Plan Agreement when you process a mid-term change to your vehicle, licence and insurance with your Autoplan broker.
- All, or a portion of the increased fees and premium amounts, will increase the remaining Total Plan Amount and result in the recalculation of payment withdrawal amounts.
- Terms and conditions of the initial agreement will continue to apply to the increased agreement.
- A new Payment Plan Agreement (with a recalculated Payment Plan Schedule as of the change transaction effective date) will be issued to replace the original agreement.

Changes to Payment Plan Agreement

- Please see your nearest Autoplan broker to request any changes to this Agreement, which include the following:
 - a. Additional payments applied to the Total Plan Amount,
 - b. Account information changes,
 - i. notify your Autoplan broker immediately if your bank account information changes, and,
 - ii. provide your Autoplan broker a specimen cheque marked "VOID" for financial information changes to comply with pre-authorized debit (PAD) as recommended by the Canadian Payments Association.
 - c. Payment day changes,
 - i. changes to the payment day may result in two payment withdrawals in one month, if payment day falls on a weekend or statutory holiday.
 - ii. It is your responsibility to ensure there are sufficient funds in the account to cover each payment withdrawal. And,
 - d. Mid-term increases or decreases to the Total Plan Amount.

Decrease refunds and/or cancellation refunds

- You authorize ICBC to apply any Autoplan refund amount due to you, to the remaining Total Plan Amount.
- We will send you a refund for any unused portion of premiums, after the refund has been applied to the remaining Plan Amount in full, and provided that there is no outstanding account balance with ICBC.

Termination/Cancellation of insurance and Payment Plan Agreement

- Cancellation of both your Autoplan Policy and Payment Plan Agreement will require immediate full payment of any unpaid Withdrawal Amount(s) including any additional fees up to the Autoplan Policy's Termination Date. If a credit balance exists on the customer's account, it will be refunded providing there is no outstanding account balance with ICBC. Please see your nearest Autoplan broker to cancel your insurance and agreement.

Termination/Cancellation of Payment Plan Agreement only (and not insurance)

- ICBC or the account holder may terminate or cancel the Payment Plan Agreement authorization at any time, and keep the Autoplan Insurance in effect. Upon such termination, any outstanding balance for the Payment Plan will require immediate full payment; otherwise, the vehicle licence and insurance must be cancelled at the same time. Please see your nearest Autoplan broker to cancel your agreement.

Additional disclosures

- You have chosen to finance payment of one or more of insurance premiums, licence fees and registration fees. For information on those premiums, fees and coverages, refer to the Owner's Certificate of Insurance and Vehicle Licence (APV250) that accompanies this agreement.
- The enrollment fee, if applicable, is charged on the date the policy is issued. Included in the fee is a \$9.18 commission fee that is paid to the broker.
- The Finance Fee is charged from the Effective date of the policy.
- Interest begins to accrue on the Effective date of the policy.
- You are entitled to prepay the full outstanding balance at any time without any prepayment charge or penalty.
- You are entitled to make partial payments in excess of the Payment Plan Schedule at any time, without penalty.

To contact us

- Please call us at 604-661-2800 or toll-free at 1-800-663-3051. A Customer Contact Service Representative will assist you.
- To contact us by mail, please use the following address:
ICBC, c/o Customer Contact
L299152B
151 W Esplanade
North Vancouver BC V7M 3H9