

Product Code: 3005 UIN: IRDAN115RP0015V03201415

Reference No.: W171855701  
Date: Oct 01, 2022RAVI KIRAN N  
93 FIRST FLOOR 5TH CROSS BALAJI NAGAR  
BSK 3RD STAGE  
BANGALORE  
KARNATAKA 560050  
Mobile No: 8050608856**Sub: Risk Assumption Letter**

Dear RAVI KIRAN N,

We value your relationship with ICICI Lombard General Insurance Company Limited and thank you for choosing us as your preferred insurance provider.

Please find enclosed Policy No. **3005/230124661/01/000**, The same has been issued based on below mentioned details, provided by you at the time of policy purchase.

Insured & Vehicle Details	
Name of the Insured	RAVI KIRAN N
Period of Insurance	Oct 31, 2022 to Oct 30, 2024
Vehicle Make / Model	Suzuki / ACCESS
RTO City	KARNATAKA-BANGALORE
Vehicle Registration No.	KA05JE7224
Vehicle Registration Date	May 23, 2014
Engine No.	F4862557254
Chassis No.	MB8CF4CAEE8376492
Current Year NCB(%)	50%
Previous Policy Details	
Previous Policy No.	3005/230124661/00/000
Previous Policy Period	31-10-2021 to 30-10-2022
Previous Year NCB(%)	50%
Claims Made Under Previous Policy	0
Previous Insurer Name	ICICI LOMBARD
Previous Policy Type	Comprehensive Package

The commencement of coverage of risk under the policy is subject to realisation of payment of premium in full. In case the premium is not realised due to cheque dishonour or any other reason, the insurance cover shall be void ab-initio.

We have issued the policy basis your confirmation that you hold a valid PUC and/or Fitness certificate, as applicable.

"Updating your bank details with us would help facilitating future transactions. Bank details can be easily updated using "IL – Take care" App. Download the app now for all your insurance and wellness needs and for faster resolution"



Please check the policy details for accuracy. Should you find any discrepancy / require any changes in the Certificate of Insurance cum Policy schedule, please contact us immediately at our toll free number 1800 2666 or email us at customersupport@icicilombard.com, so that we can rectify the same. 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.

The information provided is merely illustrative and shall not be construed to be an evidence of existence of a contract of insurance. The Risk Assumption Letter is to be read in conjunction with the policy and shall be considered null and void without the same.

In case of a 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 Interface Building No. 16, 601 / 602, 6<sup>th</sup> 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

Oct 01, 2022

CERTIFICATE OF INSURANCE CUM POLICY SCHEDULE

Two Wheeler Vehicles Package Policy

Product Code: 3005 UIN: IRDAN115RP0015V03201415



Name of the Insured	: RAVI KIRAN N	Policy No.	: 3005/230124661/01/000
Address	: 93 FIRST FLOOR 5TH CROSS BALAJI NAGAR, BSK 3RD STAGE, BANGALORE, KARNATAKA 560050	Tenure	: 2 years
Telephone No	: Mobile No: 8050608856	Period of Insurance	: Oct 31, 2022 00:00:00 to Midnight of Oct 30, 2024
Email Address	: RAVIKIRANN1989@GMAIL.COM	E-Policy No.	: 3005/230124661/01/000
Nominee Name	: Aswini D	Policy Issued On	: Oct 01, 2022
Relationship	: SPOUSE	Covernote No.	: 230124661
Age	: 29	RTO Location	: KARNATAKA-BANGALORE
GSTIN No. (Customer)	:	Hypothecated To	: -
Servicing Branch Name	: Mumbai	Invoice No.	: 10102241205

Servicing Branch Address	: 414, ICICI LOMBARD HOUSE, VEER SAVARKAR MARG, NEAR SIDDHI VINAYAK TEMPLE MAIN GATE, PRABHADEVI, MUMBAI, 400025, MAHARASHTRA
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Vehicle Registration No.	Make	Model	Type of Body	CC/KW	Mfg Yr	Seating Capacity	Chassis No.	Engine No.
KA05JE7224	Suzuki	ACCESS	Solo With Pillion	125	2014	2	MB8CF4CAEE8376492	F4862557254
Vehicle IDV (₹)	Side Car (₹)	Additional Accessories (₹)	Electrical / Electronic Accessories (₹)		Non Electrical Accessories (₹)		CNG / LPG Unit (₹)	Total IDV (₹)
17,182.00	0.00	0.00	0.00		0.00		0.00	17,182.00

Premium Details			
OWN DAMAGE(A)	(₹)	LIABILITY(B)	(₹)
Basic OD Premium	77.00	Basic Third Party Liability	1,428.00
Road Side Assistance (TW-398)	398.00	Total	1,428.00
Sub Total	475.00	Add:	
Less:		Unnamed PA Cover for 2 Persons of ₹ 100000 each per year	280.00
No Claim Bonus 50%	39.00	PA Cover for Owner Driver	717.00
Sub-Total Deductions	39.00	Sub-Total	997.00
Total Own Damage Premium(A)	436.00	Total Liability Premium(B)	2,425.00
		Total Package Premium(A+B):	2,861.00
		IGST	% 18.00
			₹ 514.98
		Total Tax Payable in ₹	515.00
		Total Premium Payable In ₹	3,376.00

Geographical Area: India	Applicable IMT Clauses: 16 , 22
Compulsory Deductible: ₹ 100.00	Voluntary Deductible: ₹ 0.00

Features of Add-on Covers:
1. List of services for Road Side Assistance :Towing on breakdown/accident - upto 50 KMs,Accommodation Benefits for one person upto Rs. 1000,Minor on spot Repairs,Breakdown support over phone,Flat Tyre support,Arrangement/Supply of fuel

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 only 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 Oct 31, 2022 To Oct 30, 2023	17,182.00
From Oct 31, 2023 To Oct 30, 2024	17,182.00

Premium Collection No.	1152806945	Premium Amount (₹)	₹ 3,376.00	Receipt Date	Oct 01, 2022
GSTIN Reg.No	27AAACI7904G1ZN	HSN/SAC code	997134 / GENERAL INSURANCE SERVICES		

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, we are not required to prepare an invoice in terms of the provisions of the said sub-rule.

**Limits of Liability:** (a) Under Section II-I(i) of the policy: Death of or bodily injury - Such amount as is necessary to meet the requirements of the Motor Vehicles Act 1988. (b) Under Section II-I(ii) of the policy: Damage to Third Party Property ₹ 1,00,000.00/-; PA Cover for Owner-Driver under Section III: CSI ₹ 15,00,000.00/- for 2 years. **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 trails 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".

In consideration of the premium for this extension being calculated at a pro-rata proportion of the annual premium, it is hereby declared and agreed by the insured that upon expiry of this extension, this policy shall be renewed for a period of twelve months, failing which the difference between the extension premium now paid on pro rata basis and the premium at short period rate shall become payable by the insured.

For Legal interpretation, English version will hold good. **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. The policy is valid subject to realization 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. In case

In case of a claim, immediately notify ICICI Lombard General Insurance Company Limited on the Toll Free Number **1800 2666** / (Chargeable) **8655 222666** or SMS **"CLAIM"** to **575758**

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# CERTIFICATE OF INSURANCE CUM POLICY SCHEDULE

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of any discrepancy with respect to the policy, please revert within 15 days from the policy start date. This policy is underwritten on the basis of the information provided by you and as detailed in the Risk Assumption Letter shared with you along with the policy. On renewal, the benefits provided under the policy and/or terms and conditions of the policy including premium rate may be subject to change. **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. For detailed grievance redressal mechanism please visit the "Grievance Redressal" section on our website www.icicilombard.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 X and Chapter XI of Motor Vehicle Act, 1988. In witness whereof, this Policy has been signed at Mumbai on this date of Oct 01, 2022 in lieu of Covernote No. 230124661. The stamp duty of ₹ 0.50 paid vide deface no. CSD32520221695 dated Apr 19, 2022.

**Policy Issuing Office:** ICICI Lombard General Insurance Company Limited, ICICI LOMBARD HOUSE, 414, Veer Savarkar Marg, Near Siddhi Vinayak Temple, Prabhadevi, Mumbai 400 025.

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.



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CORP/SUP/OPI/2014/1777