



Ref. No. W478553147

Date: Oct 24, 2025

SHIV KUMAR SINGH

RAM BHAWAN, NERA ANAJ MANDI

BAREILLY

UTTAR PRADESH 243001

Mobile No: 98*****71

Sub: Risk Assumption Letter

Dear Sir/Madam,

Thank you for choosing ICICI Lombard General Insurance Company Limited (ICICI Lombard) as your preferred service provider.

Please find enclosed Policy No. 3001/413340360/00/000, which has been issued based on the below mentioned details:

Insured & Vehicle Details	
Name of Insured	SHIV KUMAR SINGH
Period of Insurance	Oct 25, 2025 to Oct 24, 2026
Vehicle Make / Model	Tata Motors / TIAGO XTO 1.2
RTO City	UTTAR PRADESH-BAREILLY
Vehicle Registration No.	UP25CU4155
Vehicle Registration Date	Nov 07, 2019
Engine No.	REVTRN02EPYK51973
Chassis No.	MAT626344KKE41978
Current Year NCB(%)	50%
Previous Policy Details	
Previous Policy No.	461300312410001537
Previous Policy Period	25-10-2024 to 24-10-2025
Previous Year NCB(%)	50%
Claims Made Under Previous Policy	0
Previous Insurer Name	NIC
Previous Policy Add-ons	ZD
Previous Policy Type	Comprehensive Package

I/We further declare that the information furnished by me/us is true and no material information, has been withheld or undisclosed. If any information is found to be false during verification later the company has the right to cancel the policy and I/we shall not be entitled to any benefits/coverages under the said policy.

The information provided above is based on the information received from you and accordingly, the policy has been processed. Coverage of risk is subject to realisation of the full premium, post which, insurance coverage under the policy would commence. In case the premium is not received by us 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.

Government of India has mandated electronic toll payments using FASTag to reduce vehicular traffic at toll plazas. Customers are advised to comply with the direction of the government and get their FASTag from Point of Sale locations at Toll Plazas or from Issuer Agency. Please visit <http://www.fastag.org/> for details.

“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”



If you require any changes in the Certificate of Insurance cum Policy Schedule, you are requested to inform us by writing to customersupport@icilombard.com or calling our 24 hour toll free helpline on 1800 2666. 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.

Important Points:

- Any accidental loss, damage and/or liability caused, sustained or incurred, while vehicle not being registered permanently will not be covered.
- Any minor scratches to the vehicle, paint fading, wear and tear arising out of normal use and requiring touch-up or minor repair under routine maintenance will not be covered.
- Any liability of whatsoever nature caused by, contributed by or arising due to the vehicle being driven by a person without having valid driving license will not be covered.
- In case of total loss / constructive total loss / Total theft / cash loss of the vehicle, the claim will be settled at invoice price i.e amount paid by

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, 6th 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



CERTIFICATE OF INSURANCE CUM POLICY SCHEDULE

Private Car Package Policy

Product Code: 3001 UIN: IRDAN115RP0017V01200102



the insured / policyholder at the time of purchasing the vehicle, excluding subsidy amount, if included in the invoice, or the Insured declared value (IDV) whichever is lower, subject to terms and conditions of the policy and admissibility of claims.

(Please visit www.icilombard.com for the policy wordings, for complete details on terms and conditions governing the coverage and NCB)

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.

The Compulsory Personal Accident cover has not been opted in this policy on account that, the Owner driver has a separate existing Personal Accident cover against Death and Permanent Disability (Total and Partial) for Sum Insured of at least Rs.15 lacs.

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Insured Name	:	SHIV KUMAR SINGH	Policy No	:	3001/413340360/00/000
Address	:	RAM BHAWAN, NERA ANAJ MANDI, BAREILLY, UTTAR PRADESH 243001	Tenure	:	1
Telephone No	:	-	Period of Insurance	:	Oct 25, 2025 00:00 to Midnight of Oct 24, 2026
Mobile No:	98*****71	E-Policy No	:	EC2311W202510241903548207331	
Email Address	:	SK*****@GMAIL.COM	Policy Issued On	:	Oct 24, 2025
Nominee Name	:	-	Covernote No	:	413340360
Relationship	:	-	RTO Location	:	UTTAR PRADESH-BAREILLY
Age	:	-	Hypothecated To	:	-
GSTIN Number (Customer)	:		Invoice Number	:	1010252333134
Servicing Branch Name	:	Mumbai			
Servicing Branch Address	:	414, ICICI LOMBARD HOUSE, VEER SAVARKAR MARG, NEAR SIDDHI VINAYAK TEMPLE MAIN GATE, PRABHADEVI, MUMBAI, 400025, MAHARASHTRA			

Are you or any of the proposed applicants/beneficial owner a PEP* or Family member/ Close relatives/Associates of PEPs*?	No
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Registration No.	Make	Model	Type of Body	CC/KW	Mfg Yr	Seating Capacity	Chassis No.	Engine No.
UP25CU4155	Tata Motors	TIAGO XTO 1.2 Private Car	HATCHBACK	1199	2019	5	MAT626344KKE41978	REVTRN02EPYK51973
Vehicle IDV (₹)	Trailer	Non Electrical Accessories (₹)	Electrical / Electronic Accessories (₹)				CNG / LPG Unit (₹)	Total IDV (₹)
286000	0	0		0		0		286000

Odometer Reading	Odometer captured Date	Opening KM for PAYU	Total KM covered	No. of KM carry forward	Opening KM for PAYU from previous year
14541	24/10/2025	14548	2500	0	0

Premium Details								
OWN DAMAGE(A)				(₹)	LIABILITY(B)			
Basic OD Premium				479	Basic Third Party Liability			3416
Zero Depreciation (ZD -)				3232	Total			3416
Road Side Assistance (RSA-Standard)				199	Add:			
Telematics (pay-as-you-use)				-902	Legal Liability to Paid Driver			50
Sub Total				3008	Sub-Total			50
Less:								
Voluntary Deductible				120				
No Claim Bonus 50%				180				
Sub-Total Deductions				300				
Total Own Damage Premium(A)				2708	Total Liability Premium(B)			3466
					Total Package Premium(A+B):			6174
					IGST	%		18
						₹		1111.32
					Total Tax Payable in ₹			1111
					Total Premium Payable In ₹			7285

Unique Identification Number (UIN) Details		
Zero Depreciation	Road Side Assistance	Telematics (pay-as-you-use)
IRDAN115RP0017V01200102/A0368V01200910	IRDAN115RP0017V01200102/A0027V01201213	IRDAN115RP0017V01200102/A0017V01202223
Geographical Area: India	Applicable IMT Clauses: 22A , 28 , 22	
Compulsory Deductible: ₹ 1000	Voluntary Deductible: ₹ 5000	

Features of Add-on Covers:

1. List of services for Road Side Assistance :Arrangement of keys,Towing on breakdown/accident upto 50 km,Arrangement/Supply of fuel,Arrangement of rental vehicle,Battery jump start,Arrangement of Accommodation,Flat Tyre support,Minor on spot Repairs,Breakdown support over phone
2. Zero Depreciation Coverage : Zero Depreciation covers only the depreciation on the replaced parts. Consumables and HydroStatic Lock are not covered under Zero Depreciation unless opted as separate add-on.
3. Telematics (Pay-As-You-Use) : Section I -Own Damage, Fire & Theft cover would be available only till the time opted kilometres are not exhausted.

Premium Collection No.	1249963495	Premium Amount	₹ 7285	Receipt Date	24-10-2025
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 & (b) Under Section II-I(ii) of the policy: Damage to Third Party Property- Such amount as is necessary to meet the requirements of the Motor Vehicles (Amendment) Act, 2019 ; PA Cover for Owner-Driver under Section III: CSI ₹ 0/- . The Compulsory Personal Accident cover has not been opted in this policy on account that, the Owner driver has a separate existing Personal Accident cover against Death and Permanent Disability (Total and Partial) for Sum Insured of at least Rs.15 lacs. **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 trials 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

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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.icilombard.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 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@icilombard.com. For detailed grievance redressal mechanism please visit the "Grievance Redressal" section on our website www.icilombard.com.

The Company reserves the right to cancel this Policy immediately upon becoming aware of any mis-representation, fraud, non-disclosure of material facts or non-cooperation by or on behalf of the Insured; the Company is not obliged to refund the premium paid under this Policy.

In case of total loss / constructive total loss / Total theft / cash loss of the vehicle, the claim will be settled at invoice price i.e amount paid by the insured / policyholder at the time of purchasing the vehicle, excluding subsidy amount, if included in the invoice, or the Insured declared value (IDV) whichever is lower, subject to terms and conditions of the policy and admissibility of claims.

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 24, 2025 in lieu of Covernote no. 413340360. The stamp duty of ₹ 0.5 paid vide deface no. CSD4920251428 dated Apr 24, 2025.

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.



Click [here](#) or scan the QR code to view the Customer Information Sheet (CIS). It provides an overview of the policy features, service and claim processes, as well as other important terms.

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