

Ref. No. 40520910270

Date: May 03, 2020

RUSHIKESH DESHMUKH
 FLAT B 207 SURAKSHA GOLDEN PALMS SARASWATHIPURAM
 NYANAPPANAHALLI BDA 80 FEET ROAD, OFF B G ROAD ARAKERE
 NEAR SAIBABA TEMPLE & NANO HOSPITAL
 BANGALORE
 KARNATAKA 560076
 Mobile No: 9620982619

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. **3005/130488580/01/000**, which has been issued based on the below mentioned details:

Insured & Vehicle Details	
Name of Insured	RUSHIKESH DESHMUKH
Period of Insurance	May 03, 2020 to May 02, 2023
Vehicle Make / Model	HONDA MOTORCYCLE / CB SHINE SP
RTO City	KARNATAKA-BANGALORE
Vehicle Registration No.	KA51EX4572
Vehicle Registration Date	May 03, 2017
Engine No.	JC73ET1021531
Chassis No.	ME4JC735CHT008395
Current Year NCB(%)	40%
Previous Policy Details	
Previous Policy No.	3005/130488580/00/000
Previous Policy Period	May 03, 2017 to May 02, 2020
Previous Year NCB(%)	0%
Previous Insurer Name	ICICI LOMBARD
Previous Policy Type	Comprehensive Package

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.

If you require any changes in the Certificate of Insurance cum Policy Schedule, you are requested to inform us by writing to customersupport@icicilombard.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.

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, 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.

CIN: L67200MH2000PLC129408

May 04, 2020

CERTIFICATE OF INSURANCE CUM POLICY SCHEDULE

POS - Two Wheeler Vehicles Package Policy

Product Code: 3005 UIN: IRDAN115P0015V03201415



Insured Name	: RUSHIKESH DESHMUKH	Policy No	: 3005/130488580/01/000
Address	: FLAT B 207 SURAKSHA GOLDEN PALMS SARASWATHIPURAM, NYANAPPANAHALLI BDA 80 FEET ROAD, OFF B G ROAD ARAKERE, NEAR SAIBABA TEMPLE & NANO HOSPITAL, BANGALORE, KARNATAKA 560076	Tenure	: 3 years
Telephone No	: Mobile No: 9620982619	Period of Insurance	: May 03, 2020 12:40 to Midnight of May 02, 2023
Email Address	: RUSHISSV@GMAIL.COM	E-Policy No	: 3005/W-103960724/00/000
Nominee Name	: -	Policy Issued On	: May 03, 2020
Relationship	: Select	Covernote No	: 130488580
Age	: -	RTO Location	: KARNATAKA-BANGALORE
GSTIN Number (Customer)	: -	Hypothecated To	: -
Servicing Branch Name	: Bangalore	Invoice Number	: 10052018867

Servicing Branch Address	: Second SVR Complex Hosur Main road Bangalore Karnataka 560068
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Registration No.	Make	Model	Type of Body	CC/KW	Mfg Yr	Seating Capacity	Chassis No.	Engine No.
KA51EX4572	HONDA MOTORCYCLE	CB SHINE SP	Solo With Pillion	125	2017	2	ME4JC735CHT008395	JC73ET1021531
Vehicle IDV (₹)	Side Car (₹)	Additional Accessories (₹)	Electrical / Electronic Accessories (₹)		Non Electrical Accessories (₹)		CNG / LPG Unit (₹)	Total IDV (₹)
39517	0	0	0		0		0	39517

Premium Details			
OWN DAMAGE(A)	(₹)	LIABILITY(B)	(₹)
Basic OD Premium	1622	Basic Third Party Liability	2256
Road Side Assistance (TW-597)	597	Total	2256
Sub Total	2219	Add:	
Less:		Unnamed PA Cover for 2 Persons of ₹ 100000 each per year	420
No Claim Bonus 40%	649	PA Cover for Owner Driver	1045
Sub-Total Deductions	649	Sub-Total	1465
Total Own Damage Premium(A)	1570	Total Liability Premium(B)	3721
		Total Package Premium(A+B):	5291
		CGST	% 9
			₹ 476.19
		SGST	% 9
			₹ 476.19
		Total Tax Payable in ₹	952
		Total Premium Payable In ₹	6243

Geographical Area: India	Applicable IMT Clauses: 16 , 22
Compulsory Deductible: ₹ 100	Voluntary Deductible: ₹ 0

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 40% 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 May 03, 2020 To May 02, 2021	39517
From May 03, 2021 To May 02, 2022	32931
From May 03, 2022 To May 02, 2023	32931

Premium Collection No.	1112584418	Premium Amount	₹ 6243	Receipt Date	03/05/2020
GSTIN Reg.No	29AAACI7904G1ZJ	HSN/SAC code	00440005 / GENERAL INSURANCE SERVICES		

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 ₹ 100000/-; PA Cover for Owner-Driver under Section III: CSI ₹ 1500000/- for 3 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". For Legal interpretation, English version will hold good. **Disclaimer:** Please visit 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 of any discrepancy with respect to the policy, please revert within 15 days from the policy start date. This policy is

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Product Code: 3005 UIN: IRDAN115P0015V03201415



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 May 03, 2020 in lieu of Covernote no. 130488580. The stamp duty of ₹ 0.5 paid vide deface no. CSD356202011872020 dated Mar 17, 2020.

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.



Agency Code : AABCH6699G43887
Agency Name : H D A MOTORS PRIVATE LIMITED
Agent's Contact No: 9886844647
Contact Person : SHABREEZ

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CORP/SUP/OPI/2014/1777