

Product Code: 3005 UIN: IRDAN115P0015V02200708

Ref. No. W156002645

Date: Sep 19, 2019

SANGEETHA N
FLAT B-207, SURAKSHA GOLDEN PALMS,
SARASWATHIPURAM, NYANAPPANAHALLI
BANGALORE
KARNATAKA 560076
Mobile No: 9632206922

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. **3005/180621334/00/000**, which has been issued based on the below mentioned details:

Insured & Vehicle Details	
Name of Insured	SANGEETHA N
Period of Insurance	Sep 22, 2019 to Sep 21, 2022
Vehicle Make / Model	HONDA MOTORCYCLE / ACTIVA.
RTO City	KARNATAKA-SAGAR
Vehicle Registration No.	KA51EL0864
Vehicle Registration Date	Sep 14, 2014
Engine No.	JF50ET1269685
Chassis No.	ME4JF502HET268331
Current Year NCB(%)	50%
Previous Policy Details	
Previous Policy No.	UNAVAILABLE
Previous Policy Period	22-09-2018 to 21-09-2019
Previous Year NCB(%)	50%
Claims Made Under Previous Policy	0
Previous Insurer Name	ICLB
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.

IRDA Reg. No.115 CIN: L67200MH2000PLC129408

Jun 23, 2022

CERTIFICATE OF INSURANCE CUM POLICY SCHEDULE

Two Wheeler Vehicles Package Policy

Product Code: 3005 UIN: IRDAN115P0015V02200708



Insured Name	: SANGEETHA N	Policy No	: 3005/180621334/00/000
Address	: FLAT B-207, SURAKSHA GOLDEN PALMS,, SARASWATHIPURAM, NYANAPPANAHALLI, BANGALORE, KARNATAKA 560076	Tenure	: 3 years
Telephone No	: Mobile No: 9632206922	Period of Insurance	: Sep 22, 2019 00:00:00 to Midnight of Sep 21, 2022
Email Address	: SANGEETHA.DESHMUKH@GMAIL.COM	E-Policy No	: 3005/180621334/00/000
Nominee Name	: Vedika	Policy Issued On	: Sep 19, 2019
Relationship	: DAUGHTER	Covernote No	: 180621334
Age	: 5	RTO Location	: KARNATAKA-SAGAR
GSTIN Number (Customer)	:	Hypothecated To	: -
Servicing Branch Name	: Mumbai	Invoice Number	: 100919984504
Servicing Branch Address : 414, ICICI LOMBARD HOUSE, VEER SAVARKAR MARG, NEAR SIDDHI VINAYAK TEMPLE MAIN GATE, PRABHADEVI, MUMBAI, 400025, MAHARASHTRA			

Registration No.	Make	Model	Type of Body	CC/KW	Mfg Yr	Seating Capacity	Chassis No.	Engine No.
KA51EL0864	HONDA MOTORCYCLE	ACTIVA.	Solo With Pillion	109	2014	2	ME4JF502HET268331	JF50ET1269685
Vehicle IDV (₹)	Side Car (₹)	Additional Accessories (₹)	Electrical / Electronic Accessories (₹)	Non Electrical Accessories (₹)	CNG / LPG Unit (₹)	Total IDV (₹)		
18903	0	0	0	0	0	18903		

Premium Details			
OWN DAMAGE(A)	(₹)	LIABILITY(B)	(₹)
Basic OD Premium	449	Basic Third Party Liability	2256
Sub Total	449	Total	2256
Less:		Add:	
No Claim Bonus 50%	225	PA Cover for Owner Driver	1045
Sub-Total Deductions	225	Sub-Total	1045
Total Own Damage Premium(A)	224	Total Liability Premium(B)	3301
		Total Package Premium(A+B):	3525
		IGST	% 18
			₹ 634.50
		Total Tax Payable in ₹	635
		Total Premium Payable In ₹	4160
Geographical Area: India		Applicable IMT Clauses: 22	
Compulsory Deductible: ₹ 100		Voluntary Deductible: ₹ 0	

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 Sep 22, 2019 To Sep 21, 2020	18903
From Sep 22, 2020 To Sep 21, 2021	16803
From Sep 22, 2021 To Sep 21, 2022	14702

Premium Collection No.	1099915967	Premium Amount	₹ 4160	Receipt Date	19-09-2019
GSTIN Reg.No	27AAACI7904G1ZN	HSN/SAC code	/ 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 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 Sep 19, 2019 in lieu of Covernote no. 180621334. The stamp duty of ₹ 0.5 paid vide deface no. CSD1052019379319 dated Aug 05, 2019.
Policy Issuing Office: ICICI Lombard General Insurance Company Limited, ICICI LOMBARD HOUSE, 414, Veer Savarkar Marg, Near Siddhi Vinayak Temple, Prabhadevi, Mumbai 400 025.

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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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