

Ref. No. W67413775
Date: Jun 25, 2020
MS. JYOTI GULATI
D O KRISHAN LAL GULATI
D 11 36 2ND FLOOR EXCLUSIVE FLOORS
DLF PHASE - 5 GALLERIA
GURGAON
HARYANA 122009
Mobile No: 9811707905

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. **3001/173279621/01/000**, which has been issued based on the below mentioned details:

Insured & Vehicle Details	
Name of Insured	MS. JYOTI GULATI
Period of Insurance	Jun 29, 2020 to Jun 28, 2021
Vehicle Make / Model	TOYOTA / YARIS G CVT
RTO City	HARYANA-GURGAON
Vehicle Registration No.	HR26DQ5084
Vehicle Registration Date	Jun 29, 2018
Engine No.	2NRX320356
Chassis No.	MBJB23F3X07005390
Current Year NCB(%)	25%
Previous Policy Details	
Previous Policy No.	3001/173279621/00/000
Previous Policy Period	29-06-2019 to 28-06-2020
Previous Year NCB(%)	20%
Claims Made Under Previous Policy	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

Jun 25, 2020

CERTIFICATE OF INSURANCE CUM POLICY SCHEDULE

Private Car Package Policy

Product Code: 3001 UIN: IRDAN115P0017V01200102



Insured Name	: MS. JYOTI GULATI	Policy No	: 3001/173279621/01/000
Address	: D O KRISHAN LAL GULATI, D 11 36 2ND FLOOR EXCLUSIVE FLOORS, DLF PHASE - 5 GALLERIA, GURGAON, HARYANA 122009	Tenure	: 1
Telephone No	: Mobile No: 9811707905	Period of Insurance	: Jun 29, 2020 00:00 to Midnight of Jun 28, 2021
Email Address	: JYOTIGULATI2008@GMAIL.COM	E-Policy No	: 3001/W-106841370/00/000
Nominee Name	: SAMARTH SARIN Named Passenger's Nominee:	Policy Issued On	: Jun 25, 2020
Relationship	: NEPHEW -	Covernote No	: 173279621
Age	: 24 -	RTO Location	: HARYANA-GURGAON
GSTIN Number (Customer)	:	Hypothecated To	: ICICI BANK LTD.,GURGAON
Servicing Branch Name	: Gurgaon	Invoice Number	: 100620618782

Servicing Branch Address : Tower D, Twelfth Global Business Park Mehrauli Gurgaon Road Gurgaon Haryana 122002

Registration No.	Make	Model	Type of Body	CC/KW	Mfg Yr	Seating Capacity	Chassis No.	Engine No.
HR26DQ5084	TOYOTA	YARIS G CVT	Sedan	1496	2018	5	MBJB23F3X07005390	2NRX320356
Vehicle IDV (₹)	Trailer (₹)	Non Electrical Accessories (₹)	Electrical / Electronic Accessories (₹)	CNG / LPG Unit (₹)		Total IDV (₹)		
879796	0	0	0	0		879796		

Premium Details			
OWN DAMAGE(A)	(₹)	LIABILITY(B)	(₹)
Basic OD Premium	14037	Basic Third Party Liability	3221
Zero Depreciation (ZD -)	8358	Total	3221
Engine Protect Plus	2199	Add:	
Road Side Assistance (RSA-Standard)	199	Legal Liability to Paid Driver	50
Sub Total	24793	PA Cover for Owner Driver	325
Less:		Unnamed PA Cover for 5 Persons of ₹ 200000 each	500
No Claim Bonus 25%	3509	Sub-Total	875
Sub-Total Deductions	3509		
Total Own Damage Premium(A)	21284	Total Liability Premium(B)	4096
		Total Package Premium(A+B):	25380
		CGST	% 9
			₹ 2284.20
		SGST	% 9
			₹ 2284.20
		Total Tax Payable in ₹	4568
		Total Premium Payable In ₹	29948

Geographical Area: India	Applicable IMT Clauses: 16 , 28 , 22 , 7
Compulsory Deductible: ₹ 1000	Voluntary Deductible: ₹ 0

Features of Add-on Covers:
1. List of services for Road Side Assistance :Arrangement of keys,Arrangement/Supply of fuel,Arrangement of rental vehicle,Towing on breakdown/accident,Battery jump start,Message Relay,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.

Premium Collection No.	1114201587	Premium Amount	₹ 29948	Receipt Date	25-06-2020
GSTIN Reg.No	06AAACI7904G1ZR	HSN/SAC code	9971 / 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 ₹ 750000/-; PA Cover for Owner-Driver under Section III: CSI ₹ 1500000/-. **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 Jun 25, 2020 in lieu of Covernote no. 173279621. 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.

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CORP/SUP/OPI/2014/1777

CERTIFICATE OF INSURANCE CUM POLICY SCHEDULE

Private Car Package Policy

Product Code: 3001 UIN: IRDAN115P0017V01200102



Agency Code : DB40308
TOYOTA TSUSHO
Agency Name : INSURANCE BROKER INDIA
PVT LTD
Agent's Contact No: 9923080456
Contact Person :

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