


	TWO WHEELER CERTIFICATE-POLICY SCHEDULE ( COMPREHENSIVE PACKAGE )					
	Cert No. 3005/36813207/60588/000	ICICI Lombard General Insurance Company Ltd , 414,Veer Savarkar Marg,Near Siddhi Vinayak Temple, Prabhadevi, Mumbai 400025 , customersupport@icicilombard.com		Prev. Policy No: 39010231166200270604		
Insured	Business/Profession	Address of The Insured		Valid From	To	
Mr N SARAVANA MANIKANDAN	Employed	27/9A, SINGARAM STREET, KUMBAKKONAM TAMIL NADU 612001		29-05-2017 12:00:00 AM	Midnight Of 28-05-2018	
Vehicle Regn No.	Engine No.	Frame No.	Make & Model	Year of Mfg	Cubic Capacity	
TN-10-Z-4902	HA10EAA9D11678	MBLHA10EEA9D06685	Hero MotoCorp SPLENDOR PLUS SPOKE WHEEL	2010	100	
Declared Value (IDV) of Vehicle	Side Car IDV	Non-Electrical Accessories IDV	Electrical Accessories IDV	CNG/LPG/Bi Fuel IDV	Total IDV	
14600.00	0.00	0.00	0.00	0.00	14600.00	
Place of Regn.	Body Type	HP/Lease/Hire-Purchase Agreement With	Branch Office of HP/Lease/Hire-Purchase	Seating Capacity	Premium	
CHENNAI	Solo			2	1111.00	
A. Own Damage Premium Computation (Section I) in Rs.			B. Liability Premium Computation (Section II) in Rs.			
<b>Basic Premium On</b> Vehicle 262.00 Accessories 0.00 Electronic & Electrical Accessories 0.00 Bi-Fuel Kit Total 262.00 <b>Add Extras :</b> Geographical Extension 0.00 ND cover 0.00 For any other extra Sub Total 262.00 Less Discounts For anti-theft devices 0.00 Any other discount NCB 66.00 Total Deductions 66.00 <b>Net Own Damage Premium(A)</b> 196.00			<b>Basic Premium Including Premium for TPPD</b> Vehicle 720.00 CNG/LPG/Bi-Fuel Kit Add a) Compulsary PA Cover ( Owner Driver) 50.00 b) Optional PA Cover(Un Named Passenger) 0.00 c) Optional PA Cover(Pillion Rider) 0.00 Legal Liability d) Legal Liability Cover (Paid Drivers, Cleaners) 0.00 e) Legal Liability Cover (Other then Paid Drivers, Cleaners) 0.00 <b>Total Liability Premium(B)</b> 770.00 <b>Total Premium (A+B)</b> 966.00 For any other extra <b>Add Service Tax</b> 145.00 <b>Gross Premium</b> 1111.00			
1. <b>Registration No. :</b> 115    2. <b>CIN No. :</b> U67200MH2000PLC29408    3. <b>ST No. :</b> GIS / MUMBAI-I / 1528 / 2001						
Mapped Office Name and Address:-						
<b>IMPORTANT NOTICE :</b> 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 RIGHTS OF RECOVERY'						
<b>Driver :</b> Any person including insured: Provided that a person driving holds an effective driving licence at the time of the accident and is not disqualified from Holding or obtaining such a licence. Provided also that the person holding an effective Learner's Licence may also drive the vehicle and that such a person satisfies the requirements of Rule 3 of the Central Motor Vehicle Rules, 1989.						
<b>LIMIT OF LIABILITY :</b> Limit of the amount of the Company's liability under the Section II-I(i) in respect of any one accident as per M.V. Act 1988. Limit of the amount of the Company's liability under Section II-I(ii) in respect of any one claim or series of claims arising out of one event : Upto Rs.100000/-						
I/We certify that the policy to which the certificate relates as well the certificate of insurance are issued in accordance with the provisions of Chapter X & XI of M.V.Act 1988						
	<b>Corporate Agent: Hero Corporate Service Pvt. Ltd.</b>			The policy is subject to a compulsory excess of Rs. 100/-& Depreciation is applicable as per policy terms & conditions* (Please turn overleaf for details) Consolidated Stamp Duty Paid Endorsements: IMT-22		
	Premium of Rs.	1111.00	Received Vide Cash/Cheque No.			
	Dated	28/05/2017	Nominee Name			ARCHAN A M
	Drawn on		Nominee Age			24
	Acknowledgement Dt	28/05/2017	Nominee Relation			Wife
This is a system generated policy certificate	<b>Registration No: CA0034 Tel No: 1800-102-4376</b> <b>FOR FURTHER ASSISTANCE: SHRI VIJAYALAKSHMI MOTORS</b> 50A, MEDAVAKKAM MAIN ROAD,KEELKATTALAI <b>Ph: 044-22473267</b>			On behalf of ICICI Lombard General Insurance Company Ltd  Duly Constituted Attorney		
	<b>Regd. &amp; Head Office : ICICI Lombard Insurance Company Limited,ICICI Bank Tower,Bandra Kurla Complex,Bandra East,Mumbai-400051</b>					
	<b>For further information about motor insurance policy please also visit <a href="http://irda.gov.in">http://irda.gov.in</a>&gt;&gt;Grievances&gt;&gt;Policyholder Handbooks</b>					

**AVOIDANCE OF CERTAIN TERMS AND RIGHT TO RECOVERY**

Nothing in this Policy or and endorsement hereon shall affect the right of any person indemnified by this policy or any other person to recover an amount under or by virtue of the Provisions of the Motor Vehicles Act.

But the Insured shall repay to the Company all sums paid by the Company which Company would not have been liable to pay but for the said provisions.

**IMPORTANT:--**IN THE EVENT OF TRANSFER OF OWNERSHIP, INSURANCE IS NOT AUTOMATICALLY TRANSFERRED IN THE NAME OF TRANSFEREE UNLESS APPLICATION IS MADE WITHIN FOURTEEN DAYS THERE OF SEEKING TRANSFER OF INSURANCE.

**GRIEVANCE CLAUSE:--**

**LIMITATIONS AS TO USE :** The Policy covers use of the vehicle for any purpose other than: a) Hire Or Reward b) Carriage of goods (other than samples or personal luggage) c) Organized Racing d) Pace Making e) Speed Testing f) Reliability Trials g) Any purpose in connection with Motor Trade.

**SCHEDULE OF DEPRECIATION FOR ARRIVING AT IDV**

AGE OF THE VEHICLE	RATE OF DEPRECIATION FOR FIXING IDV
Not exceeding 6 months	5%
Exceeding 6 months but not exceeding 1 year	15%
Exceeding 1 year but not exceeding 2 years	20%
Exceeding 2 year but not exceeding 3 years	30%
Exceeding 3 year but not exceeding 4 years	40%
Exceeding 4 year but not exceeding 5 years	50%

**Depreciation of Partial Loss Claims**

a. Rate of depreciation for all rubber/nylon/plastic parts, tyres and tubes, batteries and air bags	50%
b. Rate of depreciation for all fiber glass components	30%
c. Rate of depreciation for all parts of glass	NIL

**RATE OF DEPRECIATION FOR ALL OTHER PARTS**

AGE OF THE VEHICLE	RATE DEPRECIATION
Not exceeding 6 months	NIL
Exceeding 6 months but not exceeding 1 year	5%
Exceeding 1 year but not exceeding 2 years	10%
Exceeding 2 year but not exceeding 3 years	15%
Exceeding 3 year but not exceeding 4 years	25%
Exceeding 4 year but not exceeding 5 years	35%
Exceeding 5 year but not exceeding 10 years	40%
Exceeding 10 years	50%

**PREMIUM RATE OF NIL DEPRECIATION**

**Rate of Depreciation for Painting:-** In the case of painting, the depreciation rate of 50% shall be applied only on the material cost of total painting charges. In case of a consolidated bill for painting charges, the material component shall be considered as 25% of the total painting charges for the purpose of applying the depreciation

AGE OF THE VEHICLE	ND RATE ON (OD)	RTI RATE ON (IDV)
Not exceeding 1 year	15%	0.28%
Exceeding 1 year but not exceeding 2 year	25%	0.46%
Exceeding 2 year but not exceeding 3 years	35%	0.61%
Exceeding 3 year but not exceeding 4 years	40%	NA
Exceeding 4 year but not exceeding 5 years	40%	NA

**Notes: ND**

1. Excess Clause 5% of the claim amount subject to a minimum of Rs.250 and maximum of Rs.1000

**Notes: Return To Invoice****RTI**

1. Cover is applicable only on occurrence of total loss/Constructive loss.

2. The amount insured under RTI is the lower of the difference between the IDV & current Ex show room Price/Invoice Value.

3. Amount paid towards Registration/Road Tax/Octroi would be covered up to 10% of the invoice value.

**DO'S FOR THE INSURED**

1. In the event of accident to the vehicle, please Inform in writing to the authorised Hero Motocorp dealer &/ or Insurance Company's office immediately.

2. Please complete and sign the claim form.

3. Document like claim form, original driving licence, original registration certificates, copy of policy, police report( in case of the theft /third party loss) and Satisfaction Voucher be submitted to the authorised Hero Motocorp Dealer.

4. If the vehicle is to be repaired at a workshop other than Hero Motocorp authorized workshop, please intimate to the nearest office of ICICI Lombard General Insurance Company Ltd along with copy of policy for appointment of surveyor to assess the loss.

**DONT'S FOR THE INSURED**

1. In case of Third Party Loss/ extensive Damage to own vehicle inform the police for obtaining proper F.I.R. and do not admit any liability or enter in to any compromise without written consent of the Insurance Company.

2. Do not proceed with the repairs or replacement job unless approved by the Insurer/authorized surveyor.