



COMPREHENSIVE POLICY

Summary

Maruti Ertiga
KA05MS9161

Valid from
21 FEB 19



Valid till (midnight)
20 FEB 20

Car owner
K R Srinivasa

Owner number
8884244499

Owner email
jeevan2857@gmail.com

Plan
Comprehensive
Zero Depreciation

Policy price
₹ 12779.57

Car value
₹ 628021

Please refer overlay for more details

How to claim

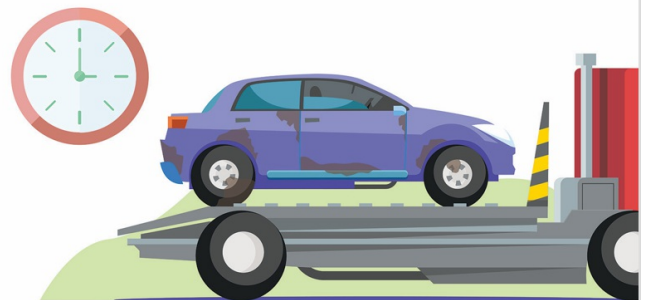
Why go directly to a garage? Tell us first for quick claims and a stress-free experience.

A pickup & drop of your car • Guaranteed cashless process • 3 day repair or get free cab vouchers

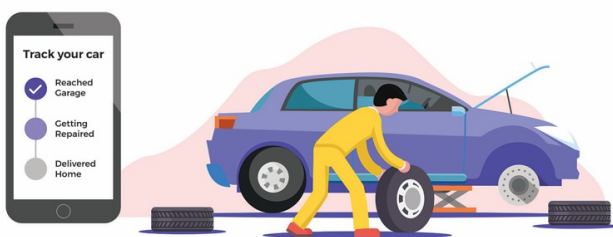
- 1 First, register your claim on Acko.com, or call 1860 266 2256



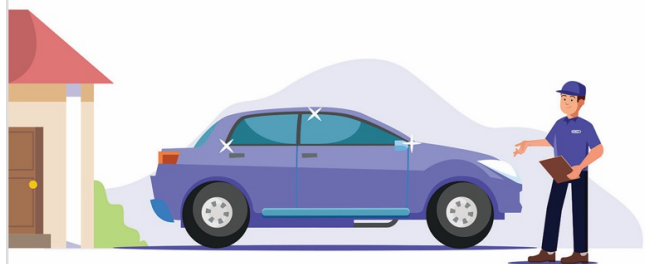
- 2 We will try & pickup your car in under 60 minutes.



- 3 Easily track the repair progress on the app or website.



- 4 Your car's back within 3 days, repaired and ready to go!



CONTACT ACKO



Helpline for K R Srinivasa

For claim registrations and emergencies, call **1860 266 2256**

If you are a workshop or garage staff

Please call Acko for quick settlements on 1800 209 9910 [GST# for workshop Invoice 27AAOCA9055C1ZJ]

Acko General Insurance Ltd.

Unit No. 301 & 302, 3rd Floor, F Wing, Lotus Corporate Park, Goregaon (E), Mumbai- 400063

Email: hello@acko.com | Phone: 1860 266 2256 | www.acko.com

Product: Private Car Package Policy | CIN : U66000MH2016PLC287385

IRDAI Reg No. 157 | HSN: 9971 | GST: 27AAOCA9055C1ZJ

UIN: IRDAN157P0007V01201718, A0006V01201819, A0009V01201819

What's Covered

A snapshot of all the coverages in this policy.



Accidents

Damages to the car due to an accident.



Fire

In case your car catches fire, resulting from self-ignition, explosion or lightning.



Theft

If your car is stolen, we will pay you the value as per policy of your car.



Calamities

Damage due to natural or man made causes like earthquake, riots, etc.



Third - Party Losses

Death, injury or property damage to any third party arising from your car.



Car Owner Cover

Death and disability cover for the car owner.



Consumables

Covers the cost of consumables like nut, bolt, lubricant etc. consumed during car repair due to accident.



Zero depreciation

Covers the depreciation of parts which are replaced during car repair.

What's Not Covered

A snapshot of all the coverages that are not covered in this policy.

Non-Accident Damage

Like wear & tear, breakdown, failures & breakages, and deductibles.

Consequential Loss & Contractual Liability

Indirect damage or liability arising due to your car accident.

Nuclear Risk & War

Damages to your car due to nuclear risk, war & mutiny

Illegal Driving

Damage due to the car driven by a person without a valid driving license or under influence of liquor/drugs.

Tyre, Tubes & Engine

Not included unless the tyre, tubes & engine are damaged due to an accident.

Car Review Exception

Pre-existing Damages as found on vehicle inspection.

Commercial usage of the Car

If the Car is registered as Private vehicle & if it is used for commercial purpose than the losses or liability due to accident during such usage is not covered in this policy.

Above is provided for illustration purpose only. Please refer to detailed [policy wordings](#) and also refer the policy schedule provided overleaf for more details.



COMPREHENSIVE POLICY

Private Car Package Policy



POLICY DETAILS

Insured Name: K R Srinivasa
Period of Insurance: 21 Feb 19 (00:00 hrs) to 20 Feb 20 (23:59 hrs)
Policy Issuance Date: 19 Feb 19
Policy Number: DCP00088320/00

VEHICLE DETAILS

Registration Number: KA05MS9161
Make/Model: Maruti Ertiga
Purchase Year: 2016
Engine CC: 1248
Seating Capacity: 7
Engine Number: D13A5219558
Chassis No: MA3FLEB1S00373271

INSURED DECLARED VALUE (IDV)

Vehicle IDV (₹)	Accessories (₹)	Bifuel Kit (₹)	Total IDV (₹)
628021	0	0	628021

PREMIUM DETAILS (₹)

Own Damage Premium (A)		Liability Premium (B)	
Basic Own Damage	10080.64	Basic Third Party Liability	2863.00
NCB Discount	(2463.50)	PA for Owner Driver	350.00
Net Own Damage Premium (A)	7617.14	Net Liability Premium (B)	3213.00
Total Package Premium		10830.14	
GST		1949.43	
Total Premium		12779.57	

Geographical Area: India Voluntary Deductible: ₹ 0
No-Claim Bonus: 35% Compulsory Deductible: ₹ 1000

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. **Persons or Class of Persons entitled to drive:** 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. **Limits of Liability.** 1. Under Section II-1 (i) of the policy - Death of or bodily injury - Such amount as is necessary to meet the requirements of the Motor Vehicles Act, 1988. 2. Under Section II - 1(ii) of the policy - Damage to Third Party Property - Rs. 750000 3. P. A. Cover under Section III for Owner - Driver (CSI): Rs. 1500000 **Terms, Conditions & Exclusions:** As per the Indian Motor Tariff. A personal copy of the same is available free of cost on request & the same is also available at our website.

I / We hereby certify that the policy to which the certificate relates as well as the certificate of insurance are issued in accordance with the provision of chapter X, XI of M. V. Act 1988. "The stamp duty of Rs. 0.50 paid by electronic medium vide Receipt/Challan no. 3677100201718 dated 26/10/2017 as prescribed in Government Notification Revenue and Forest Department No. Mudrank 2004/4125/CR/690/M-1, dated 31/12/2004. GSTN: 27AAOCA9055C1ZJ. **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". **Disclaimer:** The Policy shall be void from inception if the premium cheque is not realized. In the event of misrepresentation, fraud or non-disclosure of material fact, the Company reserves the right to cancel the Policy. Please note that the insured vehicle was pre-inspected and a report was prepared accordingly. The existing damages to the vehicle as mentioned in the report shall not be paid by the Company. The policy is issued basis the information provided by you, which is available with the company. In case of discrepancy/non recording of relevant information in the policy, the insured is requested to bring the same to the notice of the company within 15 days.

INTERMEDIARY DETAILS

Policy Issuing Office: Direct - Mumbai Intermediary Name: Direct
Phone Number: N/A Intermediary Code: N/A

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UIN: IRDANI57P0007V01201718, A0006V01201819, A0009V01201819



For ACKO General Insurance Ltd.
Duly Constituted Attorney

Received with thanks from K R Srinivasa a sum of ₹ **12779.57** towards premium on Car Insurance Policy

INSURED DETAILS

Name of Insured: K R Srinivasa
Period of Insurance: 21 Feb 19 (00:00 hrs) to 20 Feb 20 (23:59 hrs)
Policy Number: DCP00088320/00

PREMIUM DETAILS (₹)

Gross Premium	10830.14
Add: Goods and Services Tax @ 18%	1949.43
Total Premium	12779.57

NOTE:

- T & C for the acknowledgement receipt issuance:** Issuance of this receipt does not amount to acceptance of the risk by Acko General Insurance Limited. The insurance cover for the risk shall be as per the terms and conditions of the Insurance Policy if and when issued. * Cheque/DD/PO receipt is valid subject to realization of the instrument.
- T& C for the Proposal Form:** "I/We desire to insure with Acko General Insurance Limited in respect of the vehicle described in this proposal form and confirm that the statements contained in this application are my/our true and accurate representations. I/We undertake that if any of the statements are found to be false or incorrect, the benefits under this policy would stand forfeited. I/We agree that this application and declaration shall be promissory and shall be the basis of the contract between me/us and Acko General Insurance Limited. I/We agree to the Company taking appropriate measures to capture the voice log for all such telephonic transactions carried out by me/us as required by the procedures/regulations internal or external to the Company and shall not hold the Company responsible or liable for relying/using such recorded telephonic conversation. In the event of nonrealization of the cheque or non-receipt of the amount of premium by the Company the policy shall be deemed cancelled 'ab-initio' and the Company shall not be responsible for any liabilities of whatsoever nature under this Policy." I/We agree to receive 'Certificate of Insurance or Policy Schedule' only and shall access the policy terms, conditions and exclusions on the company's website.

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For ACKO General Insurance Ltd.
Duly Constituted Attorney

Dear K R Srinivasa,

We wish to inform you that the Insurance policy number **DCP00088320/00** has been issued on the basis of the information and declaration given by you, the transcript whereof is mentioned below.

Please be informed that this Policy shall be construed to be void ab initio/invalid in the event we find that you have not disclosed material or correct information required for the purpose of providing the below insurance cover and in case of any claim arising under the policy in such a scenario, we shall be under no obligation whatsoever to settle such claim to you and the premium paid by you under this policy shall stand fully forfeited.

POLICY DETAILS

Policy Number: DCP00088320/00
Period of Insurance: 21 Feb 19 (00:00 hrs) to 20 Feb 20 (23:59 hrs)
Policy Issuance Date: 19 Feb 19

CAR DETAILS

Car Number: KA05MS9161
Make/Model: Maruti Ertiga
Fuel Type: Diesel
Purchase Year: 2016
Insured Declared Value (IDV): 628021
Accessories (IDV): 0
CNG/LPG Kit (IDV): 0

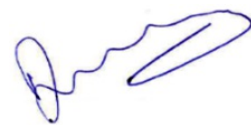
CAR OWNER DETAILS

Name: K R Srinivasa
Email Address: jeevan2857@gmail.com
Mobile Number: 8884244499
Pincode: 560085

Add-ons	Opted	Not Opted
Consumables	✓	-
Zero Depreciation	✓	-

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