

Product Code: 3005 UIN: IRDAN115RP0015V03201415

Ref. No. W101869165
 Date: Jul 06, 2021
 SINU JOSEPH
 #1, 1ST FLOOR,
 4TH CROSS, HORAMAVU
 NEAR OM SHAKTI TEMPLE
 BANGALORE
 KARNATAKA 560043
 Mobile No: 9535356535

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. **3005/81823450/08/000**, which has been issued based on the below mentioned details:

Insured & Vehicle Details	
Name of Insured	SINU JOSEPH
Period of Insurance	Jul 30, 2021 to Jul 29, 2022
Vehicle Make / Model	Suzuki / ACCESS
RTO City	KARNATAKA-BANGALORE
Vehicle Registration No.	KA04HC7160
Vehicle Registration Date	Apr 30, 2010
Engine No.	358920
Chassis No.	123640
Current Year NCB(%)	50%
Previous Policy Details	
Previous Policy No.	3005/81823450/07/000
Previous Policy Period	30-07-2020 to 29-07-2021
Previous Year NCB(%)	50%
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.

Government of India has mandated electronic toll payments using FASTag to reduce vehicular traffic at toll plazas. Customers are advised to comply with the direction of the government and get their FASTag from Point of Sale locations at Toll Plazas or from Issuer Agency. Please visit <http://www.fastag.org/> for details.

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.

The Compulsory Personal Accident cover has not been opted in this policy on account that, the Owner driver has a separate existing Personal Accident cover against Death and Permanent Disability (Total and Partial) for Sum Insured of at least Rs.15 lacs.

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

Jul 06, 2021

CERTIFICATE OF INSURANCE CUM POLICY SCHEDULE

Two Wheeler Vehicles Package Policy

Product Code: 3005 UIN: IRDAN115RP0015V03201415



Insured Name	: SINU JOSEPH	Policy No	: 3005/81823450/08/000
Address	: #1, 1ST FLOOR,, 4TH CROSS, HORAMAVU, NEAR OM SHAKTI TEMPLE, BANGALORE, KARNATAKA 560043	Period of Insurance	: Jul 30, 2021 00:00:00 to Midnight of Jul 29, 2022
Telephone No	: Mobile No: 9535356535	E-Policy No	: 3005/81823450/08/000
Email Address	: JOSEPH.SINU@YAHOO.COM	Policy Issued On	: Jul 06, 2021
Nominee Name	: Sonu Abraham Joseph	Covernote No	: 81823450
Relationship	: BROTHER	RTO Location	: KARNATAKA-BANGALORE
Age	: 30	Hypothecated To	: -
GSTIN Number (Customer)	: -	Invoice Number	: 100721165617
Servicing Branch Name	: Bangalore		

Servicing Branch Address : Second SVR Complex Hosur Main road Bangalore Karnataka 560068

Registration No.	Make	Model	Type of Body	CC/KW	Mfg Yr	Seating Capacity	Chassis No.	Engine No.
KA04HC7160	Suzuki	ACCESS	Solo With Pillion	125	2010	2	123640	358920
Vehicle IDV (₹)	Side Car (₹)	Additional Accessories (₹)	Electrical / Electronic Accessories (₹)	Non Electrical Accessories (₹)	CNG / LPG Unit (₹)	Total IDV (₹)		
26053	0	0	0	0	0	26053		

Premium Details			
OWN DAMAGE(A)	(₹)	LIABILITY(B)	(₹)
Basic OD Premium	383	Basic Third Party Liability	752
Sub Total	383	Total	752
Less:		Add:	
No Claim Bonus 50%	192	Unnamed PA Cover for 2 Persons of ₹ 100000 each	140
Sub-Total Deductions	192	Sub-Total	140
Total Own Damage Premium(A)	191	Total Liability Premium(B)	892
		Total Package Premium(A+B):	1083
		CGST	% 9
			₹ 97.47
		SGST	% 9
			₹ 97.47
		Total Tax Payable in ₹	195
		Total Premium Payable In ₹	1278

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

Premium Collection No.	1128405059	Premium Amount	₹ 1278	Receipt Date	06-07-2021
GSTIN Reg.No	29AAACI7904G1ZJ	HSN/SAC code	997134 / 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 ₹ 0/-. The Compulsory Personal Accident cover has not been opted in this policy on account that, the Owner driver has a separate existing Personal Accident cover against Death and Permanent Disability (Total and Partial) for Sum Insured of at least Rs.15 lacs. **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".

In consideration of the premium for this extension being calculated at a pro-rata proportion of the annual premium, it is hereby declared and agreed by the insured that upon expiry of this extension, this policy shall be renewed for a period of twelve months, failing which the difference between the extension premium now paid on pro rata basis and the premium at short period rate shall become payable by the insured. 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 Jul 06, 2021 in lieu of Covernote no. 81823450. The stamp duty of ₹ 0.5 paid vide deface no. CSD262021165121 dated May 05, 2021.

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/OP/2014/1777

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Two Wheeler Vehicles Package Policy

Product Code: 3005 UIN: IRDAN115RP0015V03201415



Agency Code : DB35606
Agency Name : RELIANCE RETAIL
INSURANCE BROKING LTD
Agent's Contact No: 0044771482
Contact Person :

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