

Product Code: 3005 UIN: IRDAN115RP0019V01202122

Reference No.: W273355707  
 Date: Jan 01, 2024

K A CHANGAPPA  
 S/O K P APPANNA # MEDICAL HOAL BEHIND MADIKERI MADIKERI  
 KODAGU  
 KARNATAKA 571201  
 Mobile No: 94\*\*\*\*\*45

**Sub: Risk Assumption Letter**

Dear K A CHANGAPPA,

We value your relationship with ICICI Lombard General Insurance Company Limited and thank you for choosing us as your preferred insurance provider.

Please find enclosed Policy No. **3005/323899109/00/000**, The same has been issued based on below mentioned details, provided by you at the time of policy purchase.

Insured & Vehicle Details	
Name of Insured	K A CHANGAPPA
Period of Insurance - Own Damage	Jan 01, 2024 to Dec 31, 2024
Period of Insurance - Third Party	Jan 01, 2024 to Dec 31, 2028
Vehicle Make / Model	HONDA MOTORCYCLE / ACTIVA 125 DISC OBD2
RTO City	KARNATAKA-MADIKERI
Vehicle Registration No.	NEW
Vehicle Registration Date	Jan 01, 2024
Engine No.	JK13EG7074722
Chassis No.	ME4JK13CLPG054071

The commencement of coverage of risk under the policy is subject to realisation of payment of premium in full. In case the premium is not realised 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.

"Updating your bank details with us would help facilitating future transactions. Bank details can be easily updated using "IL – Take care" App.Download the app now for all your insurance and wellness needs and for faster resolution"



Please check the policy details for accuracy. Should you find any discrepancy / require any changes in the Certificate of Insurance cum Policy schedule, please contact us immediately at our toll free number 1800 2666 or email us at customersupport@icicilombard.com, so that we can rectify the same. 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.

**Important Points:**

- Any accidental loss, damage and/or liability caused, sustained or incurred, while vehicle not being registered permanently will not be covered.
- Any minor scratches to the vehicle, paint fading, wear and tear arising out of normal use and requiring touch-up or minor repair under routine maintenance will not be covered.
- Any liability of whatsoever nature caused by, contributed by or arising due to the vehicle being driven by a person without having valid driving license will not be covered.

( Please visit [www.icicilombard.com](http://www.icicilombard.com) for the policy wordings, for complete details on terms and conditions governing the coverage and NCB)

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, 6<sup>th</sup> 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

Jan 01, 2024

CERTIFICATE OF INSURANCE CUM POLICY SCHEDULE



Bundled – Two Wheeler Policy

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Name of the Insured	: K A CHANGAPPA	Policy No.	: 3005/323899109/00/000
Address	: S/O K P APPANNA # MEDICAL HOAL BEHIND MADIKERI MADIKERI, KODAGU, KARNATAKA 571201	Tenure	: Own Damage 1 Year & Third Party 5 Years
Telephone No	: Mobile No: 94*****45	Period of Insurance - Own Damage	: Jan 01, 2024 13:12 to Midnight of Dec 31, 2024
Email Address	: KA*****@GMAIL.COM	Period of Insurance - Third Party	: Jan 01, 2024 13:12 to Midnight of Dec 31, 2028
Nominee Name	: -	E-Policy No.	: 3005/323899109/00/000
Relationship	: -	Policy Issued On	: Jan 01, 2024
Age	: -	Covernote No.	: 323899109
GSTIN No. (Customer)	:	RTO Location	: KARNATAKA-MADIKERI
Servicing Branch Name	: Lucknow	Hypothecated To	: -
		Invoice No.	: 1001246451

Servicing Branch Address : Summit Building B-503 To B- 508, Fifth Floor, Plot No Tcg 3/3, Vibhutikhand Gomti Nagar, Lucknow Uttar Pradesh-226010

Politically Exposed Person (PEP)/close relative of PEP:							No	
Vehicle Registration No.	Make	Model	Type of Body	CC/KW	Mfg Yr	Seating Capacity	Chassis No.	Engine No.
NEW	HONDA MOTORCYCLE	ACTIVA 125 DISC OBD2	Solo With Pillion	125	2024	2	ME4JK13CLPG054071	JK13EG7074722
Vehicle IDV (₹)	Side Car (₹)	Additional Accessories (₹)	Electrical / Electronic Accessories (₹)		Non Electrical Accessories (₹)		CNG / LPG Unit (₹)	Total IDV (₹)
89,807.00	0.00	0.00	0.00		0.00		0.00	89,807.00

Premium Details			
OWN DAMAGE(A)	(₹)	LIABILITY(B)	(₹)
Basic OD Premium	903.00	Basic Third Party Liability	3,851.00
Sub Total	903.00	Total	3,851.00
		Add:	
		PA Cover for Owner Driver	450.00
		Sub-Total	450.00
Total Own Damage Premium(A)	903.00	Total Liability Premium(B)	4,301.00
		Total Package Premium(A+B):	5,204.00
		IGST	% 18.00
			₹ 936.72
		Total Tax Payable in ₹	937.00
		Total Premium Payable In ₹	6,141.00
Geographical Area: India	Applicable IMT Clauses: 22		
Compulsory Deductible: ₹ 100.00	Voluntary Deductible: ₹ 0.00		

Features of Add-on Covers:  
Telematics (Pay-As-You-Use) : Section I -Own Damage, Fire & Theft cover would be available only till the time opted kilometres are not exhausted.

Premium Collection No.	1198076372	Premium Amount (₹)	₹ 6,141.00	Receipt Date	01-01-2024
GSTIN Reg.No	09AAACI7904G1ZL	HSN/SAC code	997134 / GENERAL INSURANCE SERVICES		

We hereby declare that though our aggregate turnover in any preceding financial year from 2017-18 onwards is more than the aggregate turnover notified under sub-rule (4) of rule 48, we are not required to prepare an invoice in terms of the provisions of the said sub-rule.

**Limits of Liability:** (a) Under Section II-I(i) of the policy: Death of or bodily injury & (b) Under Section II-I(ii) of the policy: Damage to Third Party Property- Such amount as is necessary to meet the requirements of the Motor Vehicles (Amendment) Act, 2019 ; PA Cover for Owner-Driver under Section III: CSI 15,00,000.00/- for 1 year. **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](http://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](mailto:customersupport@icicilombard.com). For detailed grievance redressal mechanism please visit the "Grievance Redressal" section on our website [www.icicilombard.com](http://www.icicilombard.com).  
The Company reserves the right to cancel this Policy immediately upon becoming aware of any mis-representation, fraud, non-disclosure of material facts or

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non-cooperation by or on behalf of the Insured; the Company is not obliged to refund the premium paid under this Policy  
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 Jan 01, 2024 in lieu of Covernote No. 323899109. The stamp duty of ₹ 0.50 paid vide deface no. CSD1820234850 dated Nov 30, 2023.  
**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.



Agency Code : DB08903  
Agency Name : LANDMARK INSURANCE  
BROKERS PVT LTD  
Agent's Contact No: 8850766009  
Contact Person :

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