

Product Code: 3005 UIN: IRDAN115RP0015V03201415

Ref. No. W110348830
 Date: Sep 22, 2021

MUKESH BABU
 S/O JAGDISH SARAN, AGARWAL, VASHUNDRA INCLAVE CHANDAUSI
 TEH-CHANDAUSI DISTT-SAMBHAL
 0
 SAMBHAL
 UTTAR PRADESH 244412
 Mobile No: 7017696675

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. **3005/227442900/00/B00**, which has been issued based on the below mentioned details:

Insured & Vehicle Details	
Name of Insured	MUKESH BABU
Period of Insurance	Sep 25, 2021 to Sep 24, 2024
Vehicle Make / Model	HERO MOTOCORP LTD / HERO DUET 110 VX
RTO City	UTTAR PRADESH-MORADABAD
Vehicle Registration No.	UP38J0511
Vehicle Registration Date	Mar 31, 2017
Engine No.	JF33AAGGH17079
Chassis No.	MBLJF16ESGGH12754
Previous Policy Details	
Previous Policy No.	3005/47992052/22795/000
Previous Policy Period	02-04-2020 to 01-04-2021
Previous Year NCB(%)	0%
Claims Made Under Previous Policy	0
Previous Insurer Name	0
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.

"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"



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

Sep 22, 2021

CERTIFICATE OF INSURANCE CUM POLICY SCHEDULE

Two Wheeler Vehicles Package Policy

Product Code: 3005 UIN: IRDAN115RP0015V03201415



Insured Name	: MUKESH BABU	Policy No	: 3005/227442900/00/B00
Address	: S/O JAGDISH SARAN, AGARWAL, VASHUNDRA INCLAVE CHANDAUSI TEH-CHANDAUSI DISTT-SAMBHAL, 0, SAMBHAL, UTTAR PRADESH 244412	Tenure	: 3 years
Telephone No	: Mobile No: 7017696675	Period of Insurance	: Sep 25, 2021 00:00:00 to Midnight of Sep 24, 2024
Email Address	: AGARWALVEDANT02@GMAIL.COM	E-Policy No	: 3005/227442900/00/B00
Nominee Name	: Vedant Agarwal	Policy Issued On	: Sep 22, 2021
Relationship	: SON	Covernote No	: 227442900
Age	: 18	RTO Location	: UTTAR PRADESH-MORADABAD
GSTIN Number (Customer)	:	Hypothecated To	: -
Servicing Branch Name	: Mumbai	Invoice Number	: 100921924957

Servicing Branch Address	: 414, ICICI LOMBARD HOUSE, VEER SAVARKAR MARG, NEAR SIDDHI VINAYAK TEMPLE MAIN GATE, PRABHADEVI, MUMBAI, 400025, MAHARASHTRA
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Registration No.	Make	Model	Type of Body	CC/KW	Mfg Yr	Seating Capacity	Chassis No.	Engine No.
UP38J0511	HERO MOTOCORP LTD	HERO DUET 110 VX	Solo With Pillion	110	2017	2	MBLJF16ESGGH12754	JF33AAGGH17079
Vehicle IDV (₹)	Side Car (₹)	Additional Accessories (₹)	Electrical / Electronic Accessories (₹)	Non Electrical Accessories (₹)	CNG / LPG Unit (₹)	Total IDV (₹)		
26065	0	0	0	0	0	26065		

Premium Details			
OWN DAMAGE(A)	(₹)	LIABILITY(B)	(₹)
Basic OD Premium	667	Basic Third Party Liability	2256
Sub Total	667	Total	2256
Total Own Damage Premium(A)	667	Total Liability Premium(B)	2256
		Total Package Premium(A+B):	2923
		IGST	% 18
			₹ 526.14
		Total Tax Payable in ₹	526
		Total Premium Payable In ₹	3449

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

No Claim Bonus Benefit : Avail 40% NCB on renewal for zero claims during the policy tenure

Insured Declared Value

The schedule of age-wise insured declared(IDV) as shown in the below table is applicable for the purpose of Total loss including Theft/Constructive Total Loss(TL/CTL) claims only on basis of loss date falling in the respective year. A vehicle will be considered to be a CTL, where the aggregate cost of retrieval and/or repair of the vehicle subject to terms and conditions of the policy exceeds 75% of the IDV.

Tenure	Total IDV (₹)
From Sep 25, 2021 To Sep 24, 2022	26065
From Sep 25, 2022 To Sep 24, 2023	26065
From Sep 25, 2023 To Sep 24, 2024	26065

Premium Collection No.	1131408689	Premium Amount	₹ 3449	Receipt Date	22-09-2021
GSTIN Reg.No	27AAACI7904G1ZN	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". 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 Sep 22, 2021 in lieu of Covernote no. 227442900. The stamp duty of ₹ 0.5 paid vide deface no. CSD10620212911 dated Aug 03, 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.

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**

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Two Wheeler Vehicles Package Policy

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Agency Code : DB72517
Agency Name : HERO INSURANCE BROKING
INDIA PRIVATE LIMITED
Agent's Contact No: 9999999999
Contact Person :

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CORP/SUP/OPI/2014/1777