



Scan to get
digital copy



Comprehensive Plan

Policy Number: DBCR10288885411/00

Bike

**Hero Honda Passion
Pro**

Reg. no.

MH43AH6549

Bike Owner

**YOGESH S
SALUNKE**

Insured Value

₹ 13,475

Policy Starts

2024

8
November

Policy Expires

2025

Renew
before

7
November

Plan Coverages

This is a comprehensive plan that offers complete coverage for damages to your bike as well as third-party liability for one year.

Own Damage

Accident

Coverage for damages and losses to your vehicle resulting from accidents and collisions.

Fire

Coverage for damages and losses to your vehicle resulting from accidental fires.

Theft

Coverage for losses (up to the total declared insurance value) in the event of theft of your vehicle.

Calamities

Coverage for damages and losses resulting from calamities such as earthquakes, floods, and cyclones.

Third Party

Third Party liability

Covers financial or legal losses due to damage to any third-party person (unlimited) or property (up to Rs. 1 Lac).

Addons Selected

Compulsory Personal
Accident Cover

This cover provides coverage (Max Rs. 15 lakh) for bodily injury or death of the owner-driver in case of an unfortunate accident.

Please refer to the addon detail page for more information.

What's not covered

Non-Accidental Damages

Damages resulting from wear and tear, breakdowns, and mechanical failures.

Tyres & Tubes

Regular wear and tear of these items is not covered by the policy. However, if the items are damaged in an accident along with the vehicle damage, they will be covered with a 50% depreciation cut.

Undeclared Non-OEM parts

If you are installing non-OEM parts such as halogen bulbs, stereos, or bifuel kits, please inform us in advance so that we can add them to your coverage.



**QUICK
TIP**

In case of an accident or breakdown, all you have to do is inform ACKO, and we will take care of everything!



Had an accident? 3 easy ways to claim!



Via
Acko app

FASTEST



Visit
www.acko.com



Call us
1800 266 2256

How do I claim with ACKO?

STEP 1



Inform ACKO first via **acko.com** or **Acko app**

STEP 2



We handle your claim process

STEP 3



We **settle** approved claim amount

Track realtime status of your repair/claim on our **Acko App**

What are my out of pocket expenses?

Compulsory Deductible ₹100

You will be charged ₹100 at the time of claim. This amount is fixed across insurance companies and as regulated by Motor Tariff.

What are the reasons my claim might get rejected?



Commercial usage of the bike

If the bike is registered as a private vehicle and is used for commercial purposes, then the losses or liabilities due to accidents during such usage are not covered under this policy.



Aggravated loss

Aggravated loss refers to the damage caused to a vehicle resulting from its continued use after it has been damaged in an accident.



Illegal Driving

Damage resulting from a person driving the bike without a valid driving license or under the influence of liquor/drugs is not covered under this policy.



QUICK TIP

If you don't make any claims during your policy period, you'll be eligible for an increased No Claim Bonus discount.



Bike & Premium details(Two Wheeler Package Policy)

Certificate of insurance cum policy schedule

Bike details

| | | | |
|---------------------|------------------------|----------------------|-------------------|
| Registration number | MH43AH6549 | Registration year | 2011 |
| Reg. Authority name | MH-43 | Engine CC/ Fuel type | 100/Petrol |
| Bike | Hero Honda Passion Pro | Engine number | HA10ECBGF07524 |
| Hypothecation | NA | Chassis number | MBLHA10EUBGF02708 |

What you paid to ACKO - Comprehensive Plan

| Own Damage Premium (A) | | Liability Premium (B) | |
|-----------------------------|---------|------------------------------------|------------|
| Basic Own Damage | ₹ 69.00 | Basic Third Party | ₹ 714.00 |
| NCB Discount(50%) | ₹ 34.52 | Addon(s) Premium | |
| | | Compulsory Personal Accident Cover | ₹ 350.00 |
| Net Own Damage Premium (A) | ₹ 34.48 | Net Liability Premium (B) | ₹ 1,064.00 |
| Total Package Premium (A+B) | | | ₹ 1,099.00 |
| IGST (18%) | | | ₹ 198.00 |
| Total Premium | | | ₹ 1,297.00 |

Previous Policy document is required in case of claim within 30 days of Acko Policy Start Date



Scan this to renew your policy



[Signature]

For Acko General Insurance
Ltd. Constituted Attorney



**QUICK
TIP**

In case you need ACKO's GSTIN, here it is - **29AAOCA9055C1ZF**



Things to know about calculation of depreciation during claims

What is Depreciation? It is the factor that affects the value of bike & its parts with time due to wear and tear so the insurer considers depreciation factor and would pay you the claims only after deducting the depreciation. If you already have a Zero depreciation plan you may not worry about these deductions due to depreciation.

Depreciation applied at the time of claim

| Depreciation % on various parts | | Depreciation % on Metal parts | |
|--|-----|-------------------------------|-----|
| For all plastic, rubber, nylon parts & batteries | 50% | Under 6 months | 0% |
| For fibre components | 30% | 6 months to 1 year | 5% |
| For glass components | 0% | More than 1 year to 2 years | 10% |
| For Paint Material | 50% | More than 2 years to 3 years | 15% |
| | | More than 3 years to 4 years | 25% |
| | | More than 4 years to 5 years | 35% |
| | | More than 5 years to 10 years | 40% |
| | | More than 10 years | 50% |

Let's understand Zero depreciation cover with an example.

Let's say your bike meets with an accident and the front fender which is made of plastic gets completely damaged! Sad

Repair Cost : ₹10,000

Depreciation cost on plastic materials is flat 50%

Without zero depreciation plan

Depreciation Cost to be paid by Customer - 50% of ₹10,000 = ₹5000

With zero depreciation plan

You don't have to pay the depreciation cost so you save ₹5000 in this case



Do more with Acko app!

Register &
Track your
claims



One click
renewal of
your Policy!



Want to
sell your
Bike?



Want to update
details in your
policy?



Add your
Policy to
Digilocker!



Planning to
buy new
insurance?



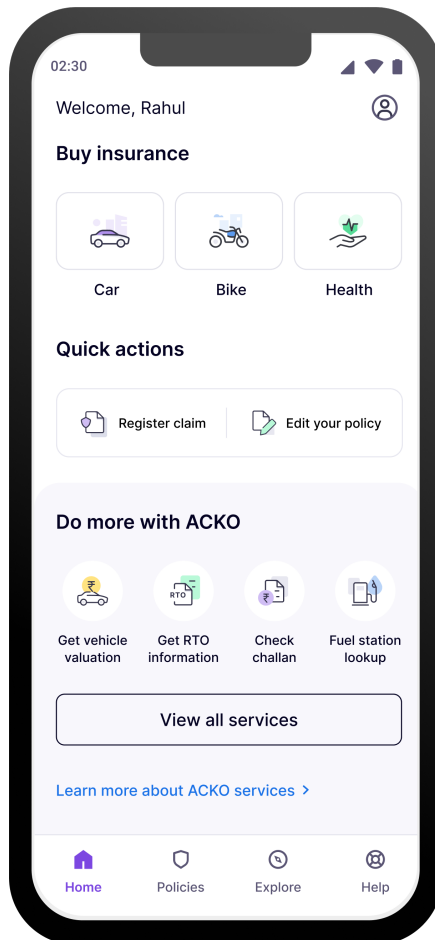
Looking to
insure your
health?



Want to check
your traffic
challan



Looking to
insure your
holiday trip?



Download the ACKO app



GET IT ON
Google Play



AVAILABLE ON
App Store



**QUICK
TIP**

Now you can view your pending e-challans at **Acko app**



Selected Addon's Explained



Compulsory Personal Accident Cover

Validity: 8th Nov 24 - 7th Nov 25

UIN: IRDAN157RP0024V01201819

Having a personal accident cover is mandatory by law. This provides coverage for bodily injury or death of the owner-driver in case of an unfortunate accident.



QUICK TIP

Add-ons are just like toppings on pizza, they enhance coverage of your bike insurance policy!



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:

- 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.
- Under Section II - 1(ii) of the policy -Damage to Third Party Property - Rs. 100000.0
- P. A. Cover under Section III for Owner - Driver (CSI): Rs. 1500000.0

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.Stamp Duty of Rs 0.50 is paid as provided under Article 47 of Indian Stamp Act, 1899 and included in the Consolidated Stamp Duty paid with the Department of Stamps, Bengaluru - Karnataka

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".

Intermediary details:

| | | | |
|---------------------|-----------|-------------------|------------------------|
| Policy issue office | Bengaluru | Intermediary name | Acko General Insurance |
| Phone number | NA | Intermediary code | 218 |

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. This policy is to be read in conjunction with the policy wordings (<https://www.acko.com/download>) available on the website of the company. On renewal, the benefits provided under the policy and/or terms and conditions on the policy including premium rate may be subject to change. In case of any kind of total loss or theft, settlement will be done after adjusting for subsidy. 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.

Prohibition of rebated (section 41) of the insurance act - 1938 (as amended)

- No person shall allow or offer to allow, either directly or indirectly as an inducement to any person to take out or renew or continue and insurance in respect of any kind or risk relating to lives or property in India, any rebate of the whole or part of the commission payable or any rebate of the premium shown on the policy, nor shall any person taking out or renewing or continuing a policy accept any rebate expect such rebate as may be allowed in accordance with the prospectus or tables of the Insurer.
- Any person making default in complying with the provisions of this section shall be liable for a penalty which may extend to 10 lakh rupees.



For Acko General Insurance Ltd.
Duly Constituted Attorney

ACKO General Insurance Limited

Acko Address - 36/5, Hustlehub One East, Somasandrapalya
27th Main Rd, Sector 2,HSR Layout, Bengaluru, 560102

Product: Two Wheeler Package Policy

CIN : U66000KA2016PLC138288

UIN : IRDAN157P0002V02201819

IRDAI Reg No.: 157

HSN: 997134



Proposal Form

Dear YOGESH S SALUNKE,

We wish to inform you that the Insurance policy number **DBCR10288885411/00** 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

| | |
|----------------------|--|
| Period of insurance | 08 Nov 24 12:00 AM to 07 Nov 25 11:59 PM |
| Policy issuance date | 06 Nov 24 04:13 PM |

Bike owner details

| | |
|---------------|-------------------|
| Name | YOGESH S SALUNKE |
| Email | yo*****@yahoo.com |
| Mobile number | 88*****63 |
| NCB | 50% |
| Pincode | 400709 |

Bike details

| | |
|--------------------|------------------------|
| Bike number | MH43AH6549 |
| Make/ Model | Hero Honda Passion Pro |
| Type | private |
| Fuel type | Petrol |
| Registration year | 2011 |
| Registration month | November |

Previous policy details

| | |
|-------------------------|------------------------|
| Previous policy expired | Not Expired |
| Previous policy insurer | Acko General Insurance |
| Previous Claim | false |

Premium receipt

| | |
|----------------|--------------------|
| Invoice number | DBCR10288885411/00 |
| Net Premium | ₹ 1,099.00 |
| IGST (18%) | ₹ 198.00 |
| Total Premium | ₹ 1,297.00 |
| Payment Date | 06 Nov 24 04:12 PM |

Insured Declared Value (IDV)

| Tenure | Period | Vehicle IDV (₹) | Total IDV (₹) |
|--------|--------------------------|-----------------|---------------|
| Year 1 | 8th Nov 24 to 7th Nov 25 | ₹ 13,475 | ₹ 13,475 |

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 of CGST Rules 2017. We are not required to prepare an invoice in terms of the provisions of the said sub-rule.