

Ref. No. W53999597

VARADARAJU D
 NO 943/F 4TH MAIN 2ND CROSS INDUSTRIAL LABOURS LAYOUT
 NAGAR NANDINI LAYOUT POST
 BANGALORE
 KARNATAKA 560096
 Mobile No: 9886133212

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. **3001/189527153/00/000**, which has been issued based on the below mentioned details:

Insured & Vehicle Details	
Name of Insured	VARADARAJU D
Period of Insurance - Own Damage	Dec 31, 2019 to Dec 30, 2020
Period of Insurance - Third Party	Dec 31, 2019 to Dec 30, 2022
Vehicle Make / Model	M & M / XUV 500 W9
RTO City	KARNATAKA-BANGALORE
Vehicle Registration No.	NEW
Vehicle Registration Date	Dec 31, 2019
Engine No.	WTK4M17408
Chassis No.	MA1YU2WTUK6M16712

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.

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.

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.

Dec 30, 2019

CERTIFICATE OF INSURANCE CUM POLICY SCHEDULE

Bundled - Private Car Policy

Product Code: 3001 UIN: IRDAN115RP0006V01201819



Insured Name	: VARADARAJU D	Policy No	: 3001/189527153/00/000
Address	: NO 943/F 4TH MAIN 2ND CROSS INDUSTRIAL LABOURS LAYOUT, NAGAR NANDINI LAYOUT POST, BANGALORE, KARNATAKA 560096	Tenure	: Own Damage 1 Year & Third Party 3 Years
Telephone No	: - Mobile No: 9886133212	Period of Insurance - Own Damage	: Dec 31, 2019 00:00 to Midnight of Dec 30, 2020
Email Address	: VARDHARAJNAIDU@GMAIL.COM	Period of Insurance - Third Party	: Dec 31, 2019 00:00 to Midnight of Dec 30, 2022
Nominee Name	: RANI BAI P	E-Policy No	:
Relationship	: Mother	Policy Issued On	:
Age	: 64	Covernote No	: 189527153
GSTIN Number (Customer)	:	RTO Location	: KARNATAKA-BANGALORE
Servicing Branch Name	: Bangalore	Hypothecated To	: ICICI BANK LTD,BANGALORE
		Invoice Number	: 1012191448084

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.
NEW	M & M	XUV 500 W9	SUV	1997	2019	7	MA1YU2WTUK6M16712	WTK4M17408
Vehicle IDV (₹)	Trailer (₹)	Non Electrical Accessories (₹)	Electrical / Electronic Accessories (₹)	CNG / LPG Unit (₹)		Total IDV (₹)		
1451004	0	0	0	0		1451004		

Premium Details			
OWN DAMAGE(A)	(₹)	LIABILITY(B)	(₹)
Basic OD Premium	14974	Basic Third Party Liability	24305
Zero Depreciation (ZD -)	4353	Total	24305
Road Side Assistance (RSA-Standard)	199	Add:	
Sub Total	19526	Legal Liability to Paid Driver	150
		PA Cover for Owner Driver	325
		Sub-Total	475
Total Own Damage Premium(A)	19526	Total Liability Premium(B)	24780
		Total Package Premium(A+B):	44306
		CGST	% 9
		₹	3987.54
		SGST	% 9
		₹	3987.54
		Total Tax Payable in ₹	7975
		Total Premium Payable In ₹	52281

Unique Identification Number (UIN) Details	
Zero Depreciation	Road Side Assistance
IRDAN115A0020V01200910	IRDAN115A0002V01201213

Geographical Area: India	Applicable IMT Clauses: 28 , 7
Compulsory Deductible: ₹ 2000	Voluntary Deductible: ₹ 0

Features of Add-on Covers:

1. List of services for Road Side Assistance :Arrangement of keys,Arrangement/Supply of fuel,Arrangement of rental vehicle,Towing on breakdown/accident,Battery jump start,Message Relay,Arrangement of Accommodation,Flat Tyre support,Minor on spot Repairs,Breakdown support over phone

2. Zero Depreciation Coverage : Zero Depreciation covers only the depreciation on the replaced parts. Consumables and HydroStatic Lock are not covered under Zero Depreciation unless opted as separate add-on.

Premium Collection No.	1106180768	Premium Amount	₹ 52281	Receipt Date	30-12-2019
GSTIN Reg.No	29AAACI7904G1ZJ	HSN/SAC code	9971 / 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 ₹ 750000/-; PA Cover for Owner-Driver under Section III: CSI ₹ 1500000/- 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". 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 Polcy has been signed at Mumbai on this date of in lieu of Covernote no. 189527153. The stamp duty of ₹

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CERTIFICATE OF INSURANCE CUM POLICY SCHEDULE

Bundled - Private Car Policy

Product Code: 3001 UIN: IRDAN115RP0006V01201819



0.5 paid vide deface no. CSD2472019610219 dated Dec 18, 2019.

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 : 2470377
Agency Name : ICICI BANK LIMITED
Agent's Contact No: 7082900149
Contact Person :

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Dec 30, 2019

CORP/SUP/OPI/2014/1777