

PRIVATE CAR PACKAGE POLICY

Certificate cum Policy Schedule

Certificate cum Policy No: 3001/W-72121906/00/000

For CLAIMS : Call 1800 2666 (Toll free from all phones)

For RENEWALS : Visit www.icicilombard.com or call 1800 2666

DETAILS OF POLICY HOLDER		POLICY DETAILS	
Insured Name	POONAM AGRAWAL	Policy Issuing Office	ICICI Lombard General Insurance Company Ltd. ICICI Lombard House, 414, Veer Savarkar Marg, Near Siddhi Vinayak Temple, Prabhadevi, Mumbai 400 025
Insured Address	D 1 , 15 , RAJYOG SOC., DHAYARI, PUNE, MAHARASHTRA, 411041	Period of Insurance	From 00:00:00 hrs of 03-Apr-2018 to Midnight of 02-Apr-2019
Contact No.	9765812600	Policy Issuing on	02-Apr-2018
Email Address	pkedia18@yahoo.com	Cover Note No	W-72121906
GSTIN Number		RTO Location	PUNE
Invoice Number	1327041810315124	Hypothecated to	ICICI BANK LTD
Invoice Date	03-Apr-2018	Type of Agreement	Hypothecation
		Name of the servicing IL Branch	Mumbai
		Address of the IL branch	414, ICICI LOMBARD HOUSE, VEER SAVARKAR MARG, NEAR SIDDHI VINAYAK TEMPLE MAIN GATE, PRABHADEVI, MUMBAI, 400025, MAHARASHTRA
		GSTIN Reg. No	27AAACI7904G1ZN

VEHICLE DETAILS

Registration Number	Make	Model	Type of body	CC	GVW	Mfg. Year	Carrying Capacity	Sub Class	Chassis Number	Engine Number
MH-12-FY-188	FORD	FIGO 1.4 ZXI	Saloon	1399	1	2010	5		AS85189	AS85189

INSURED DECLARED VALUE

Vehicle IDV (in Rs.)	Trailer	Non-Electrical Acc (in Rs.)	Elec/Electronic Acc (in Rs.)	CNG / LPG Unit (in Rs.)	Total Value (in Rs.)
174626	0	0	0	0	174626

SCHEDULE OF PREMIUM(IN RS.)

Own Damage(A)		Liability(B)	
Basic Premium	4364	Basic Premium including premium for TPPD vehicle	2863
Road Side Assistance (RSA-Standard)	199	Total :	2863
Total :	4563	Add	
Add		PA cover for Owner Driver	100
Less		PA cover for Unnamed Passenger	150
Deduct 35 % for NCB	1527	Sub Total(Additions) :	250
Total :	-1527	Less	
		Sub Total(Deductions) :	0
Total Own Damage Premium	3036	Total Liability Premium	3113

Total Package Premium (A + B)	6149
Tax	1107
CGST (9% on Total Premium)	553
SGST (9% on Total Premium)	553
UTGST (0% on Total Premium)	0
IGST (0% on Total Premium)	0

Total Premium Payable(in Rs.) 7256

Compulsory deductibles : Rs. 1000/-

Geographical Area : India

Features of Add-on cover:

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

LIMITS OF LIABILITY: (a) Under Section II - 1 (i) of the policy -> Death of or bodily injury : Such amount as is necessary to meet there requirements of the motor vehicles Act.1988.

(b) Under Section II - 1 (i) of the policy -> Damage to Third Party Property Rs 7,50,000 ; PA Cover for Owner-Driver under section III-CSI Rs 2,00,000

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 or personal luggage), Organized racing, Pace making, Speed testing, Reliability trials, Any purpose in connection with Motor Trade.

DRIVER'S CLAUSES : 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.

Subject to IMT Endorsement Nos. & Memorandum printed herein / attached hereto : 22,7,16

Premium Collection Details :- [Collection No/Amount/Receipt Date] NA/ Rs. 7256 / 02/04/2018

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.

Grievance Redressal

For re-
custo-
www.
Policy
to pay

In case of a claim, notify ICICI Lombard General Insurance Company Limited immediately on our toll free no.

1800 2666 or sms CLAIM to 575758

Please save details of your policy no. and our toll free no. 1800 2666 on your mobile phone for quick reference in case of an emergency

You can also call on 09223622666 (chargeable)

Registered Office Address: ICICI Lombard General Insurance Company Limited, ICICI Lombard House, 414, Veer Savarkar Marg, Near Siddhi Vinayak Temple, Prabhadevi, Mumbai 400 025.

I/We here by 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

Service Tax Registration No. :GIS/ MUMBAI-I /1528 /2001

Service Tax Code Number :AAACI7904GST001

Category: - General Insurance Business Services 00440005.

IRDA Registration No.115

In Witness whereof this policy has been signed at Mumbai this 03-Apr-2018 in lieu of covernote No W-72121906 The stamp duty of Rs. 0 paid in cash or by demand draft or by pay order,vide Receipt/Challan no. 6118899 dated 21-Jun-2016

For ICICI Lombard General Insurance
Company Ltd



Duly Constituted Attorney(s)

ICICI Lombard General Insurance Company Ltd.

Mailing Add. Office:

ICICI Lombard General Insurance Company Ltd.ICICI Lombard House, 414,
Veer Savarkar Marg, Near Siddhi Vinayak Temple, Prabhadevi, Mumbai 400
025

Registered Office:

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Car Proposal Form

Vehicle Details

Registration location (RTO)	PUNE	Registration number	MH-12-FY-188
Manufacturer	FORD	Engine number	AS85189
Model	FIGO 1.4 ZXI	Chassis number	AS85189
Manufacturing year	2010	Purchase / Registration date	31-Mar-2010
Color		Registration type	Individual
Current showroom price (Rs.)	498930		

Details of discounts & additional covers

Electrical accessories (Rs.)	0	Voluntary deductible (Rs.)	0
Non-electrical accessories(Rs.)	0	ARAI approved anti-theft device	No
Automobile association membership		Consumables	No
Value of LPG / CNG kit if any (Rs.)	0	Return to invoice cover	No
No claim bonus protection cover	No		
Garage cash cover	No		

Insured details

Name of the Insured	POONAM AGRAWAL	Relationship	0
Address of Four Wheeler Owner (Policy will be sent here)	D 1 , 15 , RAJYOG SOC.,DHAYARI,,,, ,	City	PUNE
Pincode	411041		

New policy details

Insurance value (IDV) (Rs.)	174626	No Claim Bonus (%)	35
Policy start date	03-Apr-2018 12:00:00	Policy end date	Midnight of 02-Apr-2019

Total Premium Amount : 7256

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I. Own Damage

This product protects you against loss or damage to your motor vehicle and/or accessories due to *Fire *Self Ignition *Explosion *Lightning *Theft * Burglary *Housebreaking *Riot *Strike *Earthquake *Flood and allied perils *Accidental external means *Malicious acts *Terrorist activity *Transit *Landslide / rockslide

II. Third Party Liability

In addition to the coverage noted above, this product covers you against legal liability towards third party, in respect of the following: *Death of or bodily injury to any person *damage to property as per the provisions of Motor Vehicle Act. We are pleased to inform you that in addition, the product also includes the following:

- Personal accident benefits for owner driver upto a value of Rs.200,000.
- Legal liability towards the paid driver.
- Cover for Rs. 7.5 Lacs third party property damage.
- PA cover for Un-named passengers.

Significant Exclusions:

We would like you to know that the policy does not cover consequential loss, depreciation, normal wear and tear, mechanical or electrical breakdown failures or breakages. The vehicle is not held covered if used for commercial purposes or if driven by an unauthorized driver. Note: The foregoing is only an indication of the cover offered. For details please refer to the policy. It is our endeavor to provide consistent quality service to all our customers. We would like to let you know that insurance is a contract of Utmost Good Faith requiring the customer to disclose all material facts. If in your opinion any fact is material and is not covered by the information sought in the application form, we request you to disclose it. It is important to note that our liability will commence only after we have accepted your proposal and the premium has been received in full.

Declaration:

I/We hereby declare that the statements made by me/us in this Proposal Form are true to the best of my/our knowledge and belief and no material information, which may be relevant, has been withheld or not disclosed I/We hereby agree that this declaration shall form the basis of the contract between me/us and the "ICICI Lombard General Insurance Co. Ltd."

I/We also declare that any additions or alterations are carried out after the submission of this proposal form then the same would be conveyed to the insurers immediately.

I/We agree that the Policy shall become void able at the option of the Insurer, in the event of any untrue or incorrect statement, misrepresentation, non-description or non-disclosure in any material particular in the proposal form / personal statement, declaration and connected documents, or any material information has been withheld by me or anyone acting on my behalf to obtain any benefit under this policy. I/We hereby declare and warrant that the above statements are true, accurate and complete. I/We desire to effect an insurance as described herein with the Company and I/We agree that this proposal and declarations shall be the basis of contract between me/us and the Company and I/We agree to accept a policy subject to the conditions prescribed by the Company.

Prohibition of Rebates Under Section 41 of Insurance Law (Amendment Act 2015)

1. 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 an 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 except such rebate as may be allowed in accordance with the prospectus or tables of the Insurer.
2. Any person making default in complying with the provisions of this section shall be liable for a penalty, which may extend to ten lakhs rupees.

SCHEDULE OF DEPRECIATION FOR ARRIVING AT IDV

AGE OF THE VEHICLE	% OF DEPRECIATION FOR FIXING IDV
Not exceeding 6 months	5%
Exceeding 6 months but not exceeding 1 year	15%
Exceeding 1 year but not exceeding 2 years	20%
Exceeding 2 years but not exceeding 3 years	30%
Exceeding 3 years but not exceeding 4 years	40%
Exceeding 4 years but not exceeding 5 years	50%

Note. IDV of obsolete models of vehicles (ie. Models which the manufacturers have discontinued to manufacture) and vehicles beyond 5 years of age will be determined on the basis of and understanding understanding between the insurer and the insured.

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