



Ref. No. 291120906202
 Date: Nov 29, 2020
 SONALI PANDEY
 GRAM NEEMDANDATEHSIL SEONDHA 475682, DISTT.
 DATIABURHANPUR, 450331

NA
 BURHANPUR
 MADHYA PRADESH 450331
 Mobile No: 9833992679

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. **3001/160140229/02/000**, which has been issued based on the below mentioned details:

Insured & Vehicle Details	
Name of Insured	SONALI PANDEY
Period of Insurance	Nov 29, 2020 to Nov 28, 2021
Vehicle Make / Model	VOLKSWAGEN / AMEO 1.2 MPI HIGHLINE
RTO City	MAHARASHTRA-THANE
Vehicle Registration No.	MH04HM7509
Vehicle Registration Date	Nov 24, 2016
Engine No.	CJL123916
Chassis No.	MEXH16600HT056841
Current Year NCB(%)	20%
Previous Policy Details	
Previous Policy No.	3001/160140229/01/001
Previous Policy Period	Nov 29, 2019 to Nov 28, 2020
Previous Year NCB(%)	0%
Previous Insurer Name	ICICI LOMBARD
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.

Government of India has mandated electronic toll payments using FASTag to reduce vehicular traffic at toll plazas. Customers are advised to comply with the direction of the government and get their FASTag from Point of Sale locations at Toll Plazas or from Issuer Agency. Please visit <http://www.fastag.org/> for details.

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.

CIN: L67200MH2000PLC129408

**CERTIFICATE OF INSURANCE CUM POLICY SCHEDULE****Private Car Package Policy**

Product Code: 3001 UIN: IRDAN115P0017V01200102



Insured Name : SONALI PANDEY	Policy No : 3001/160140229/02/000
Address : 1301 BLDG NO 342 KALPATARU SHRISHTI, MIRA ROAD EAST, THANE, MAHARASHTRA 401107	Tenure : 1
Telephone No : - Mobile No : 9833992679	Period of Insurance : Nov 29, 2020 09:51 to Midnight of Nov 28, 2021
Email Address : SANJEEVVIJAYSINGH@GMAIL.COM	E-Policy No : 3001/W-114536533/00/000
Nominee Name : Sanjeev Singh Named Passenger's Nominee:	Policy Issued On : Nov 29, 2020
Relationship : SPOUSE -	Covernote No : 160140229
Age : -	RTO Location : MAHARASHTRA-THANE
GSTIN Number (Customer) :	Hypothecated To : VOLKSWAGEN FINANCE PVT LTD
Servicing Branch Name : Mumbai	Invoice Number : 1011201423176

Servicing Branch Address : 414, ICICI LOMBARD HOUSE, VEER SAVARKAR MARG, NEAR SIDDHI VINAYAK TEMPLE MAIN GATE, PRABHADEVI, MUMBAI, 400025, MAHARASHTRA

Registration No.	Make	Model	Type of Body	CC/KW	Mfg Yr	Seating Capacity	Chassis No.	Engine No.
MH04HM7509	VOLKSWAGEN	AMEO 1.2 MPI HIGHLINE	Sedan	1198	2016	5	MEXH16600HT056841	CJL123916
Vehicle IDV (₹)	Trailer (₹)	Non Electrical Accessories (₹)	Electrical / Electronic Accessories (₹)			CNG / LPG Unit (₹)		Total IDV (₹)
382857	0	0	0			0		382857

Premium Details			
OWN DAMAGE(A)	(₹)	LIABILITY(B)	(₹)
Basic OD Premium	4276	Basic Third Party Liability	3221
Zero Depreciation (ZD)	4211	Total	3221
Consumables	574	Add:	
Engine Protect Plus	766	Legal Liability to Paid Driver	50
Road Side Assistance (RSA-Standard)	199	PA Cover for Owner Driver	325
Sub Total	10026	Unnamed PA Cover for 5 Persons of ₹ 100000 each	250
Less:		Sub-Total	625
Anti-theft Device Discount	107		
No Claim Bonus 20%	834		
Sub-Total Deductions	941		
Total Own Damage Premium(A)	9085	Total Liability Premium(B)	3846
		Total Package Premium(A+B):	12931
		IGST	% 18
			₹ 2327.58
		Total Tax Payable in ₹	2328
		Total Premium Payable In ₹	15259

Geographical Area: India	Applicable IMT Clauses: 7 , 10 , 16 , 22 , 28
Compulsory Deductible: ₹ 1000	Voluntary Deductible: ₹ 0

Features of Add-on Covers:

- 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
- 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.	1120454546	Premium Amount	₹ 15259	Receipt Date	29/11/2020
GSTIN Reg.No	27AAACI7904G1ZN	HSN/SAC code	00440005 / 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/-. **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 Nov 29, 2020 in lieu of Covernote no. 160140229. The stamp duty of ₹ 0.5 paid vide deface no. CSD16420202580 dated Nov 11, 2020.

Policy Issuing Office: ICICI Lombard General Insurance Company Limited, ICICI LOMBARD HOUSE, 414, Veer Savarkar Marg, Near Siddhi Vinayak Temple, Prabhadevi, Mumbai 400 025.

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Nov 29, 2020

CORP/SUP/OPI/2014/1777



CERTIFICATE OF INSURANCE CUM POLICY SCHEDULE

Private Car Package Policy

Product Code: 3001 UIN: IRDAN115P0017V01200102



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.



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