Product Code: 3001/A UIN: IRDAN115P0012V01200102

Ref. No. W52607264
Date: Dec 01, 2019

RADHA KESARWANI
GHOORPUR
GHOORPUR
ALLAHABAD
UTTAR PRADESH 211001
Mobile No: 9335914124

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/A/187556554/00/B00**, which has been issued based on the below mentioned details:

Insured & Vehicle Details	
Name of Insured	RADHA KESARWANI
Period of Insurance	Dec 04, 2019 to Dec 03, 2020
Vehicle Make / Model	MARUTI / ALTO K10 LXI
RTO City	UTTAR PRADESH-ALLAHABAD
Vehicle Registration No.	UP70CE3811
Vehicle Registration Date	Jan 01, 2013
Engine No.	4506166
Chassis No.	411819
Previous Policy Details	
Previous Policy No.	567890
Previous Policy Period	03-06-2018 to 02-06-2019
Claims Made Under Previous Policy	0
Previous Insurer Name	RHICL
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.

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.

CERTIFICATE OF INSURANCE CUM POLICY SCHEDULE

POS - Private Car Liability Policy

Product Code: 3001/A UIN: IRDAN115P0012V01200102

ICICI Lombard
Nibhaye Vaade

Insured Name	:	**RADHA KESARWANI**	**Policy No**	:	**3001/A/187556554/00/B00**
Address	:	GHOORPUR, GHOORPUR, ALLAHABAD, UTTAR PRADESH 211001	**Tenure**	:	1
Telephone No	:	- **Mobile No:** 9335914124	**Period of Insurance**	:	Dec 04, 2019 00:00 to Midnight of Dec 03, 2020
Email Address	:	VINAY.HONEY124@GMAIL.COM	**E-Policy No**	:	201912011658574
Nominee Name	:	RATAN KESARWANI **Named Passenger's Nominee:**	**Policy Issued On**	:	Dec 01, 2019
Relationship	:	Other -	**Covernote No**	:	187556554
Age	:	43 -	**RTO Location**	:	UTTAR PRADESH-ALLAHABAD
GSTIN Number (Customer)	:		**Hypothecated To**	:	-
Servicing Branch Name	:	Mumbai	**Invoice Number**	:	10121910013

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.
UP70CE3811	MARUTI	ALTO K10 LXI	Saloon	998	2013	5	411819	4506166

Premium Details

LIABILITY	(₹)
Basic Third Party Liability	2072
Total	**2072**
Total Liability Premium	**2072**

IGST	%	18
	₹	372.96
Total Tax Payable in ₹		**373**
Total Premium Payable In ₹		**2445**

Geographical Area: India

Applicable IMT Clauses:

Premium Collection No.	1104723552	Premium Amount	₹ 2445	Receipt Date	01-12-2019
GSTIN Reg.No	27AAACI7904G1ZN	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 ₹ 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, Speed testing, Reliability trials, 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 M.V. Act, 1988. In witness whereof, this Policy has been signed at Mumbai on this date of Dec 01, 2019 in lieu of Covernote no. 187556554. The stamp duty of ₹ 0.5 paid vide deface no. CSD2242019563019 dated Nov 25, 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 : DB64116
Agency Name : INSTAPOLICY INSURANCE BROKING PVT LTD
Agent's Contact No : 9967498979
Contact Person :

Signature Not Verified
Digitally signed by DS ICICI LOMBARD GENERAL INSURANCE COMPANY LIMITED
Date: 2019.12.16 11:21:45 IST

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 16, 2019

CORP/SUP/OPI/2014/1777