COMPREHENSIVE POLICY - TWO WHEELER

Package Policy Schedule

POLICY DETAILS

Insured Name:	**ramesh karnavat**
Address:	**A4/26 MAHANANDA NAGAR UJ JAIN**
Pincode:	**456010**
GSTIN:	**None**
Period of Insurance:	**22 Dec 19 00:00 hrs to 21 Dec 20 23:59 hrs**
Own Damage Period:	**22 Dec 19 00:00 hrs to 21 Dec 20 23:59 hrs**
Policy Issuance Date:	**19 Dec 19**
Policy Number:	**BBCA00225126167/00**
Nominee:	**yogesh karnavat, son, 36**
Previous Policy Expiry Date:	**17 Dec 2019**
Owner Number:	**9165500001**

VEHICLE DETAILS

Registration Number:	**MP13JF3500**
Make/Model:	**Hero HondaSplendor Plus**
Registration Year:	**2004**
Manufacturing Year:	**None**
Seating Capacity:	**2**
Fuel Type:	**petrol**
Engine No:	**04H15E05254**
Chassis No:	**04H16F05827**

INSURED DECLARED VALUE (IDV)

Tenure	Period	Vehicle IDV (₹)	Accessories (₹)	Total IDV (₹)
Year 1	22 Dec 2019 - 21 Dec 2020	8575	0	8575

PREMIUM DETAILS (₹)

Own Damage Premium (A)		Liability Premium (B)	
Basic Own Damage	87.88	Basic Third Party Liability	752.00
Total Basic Premium	87.88	Total Liability Premium	752.00
Net Own Damage Premium (A)	**87.88**	**Net Liability Premium (B)**	**752.00**
Total Package Premium (A+B)			839.88
IGST (18%)			151.18
Total Premium			**991.06**

Geographical Area:	**India**	Compulsory Deductible:	**₹ 100**	Voluntary Deductible:	**₹ 0**
No-Claim Bonus:	**0 %**	Hypothecation:			

INTERMEDIARY DETAILS

Name	Code	Contact	Email	Address
Instapolicy Insurance Broking Pvt. Ltd.	538097	7045165866	shraddha.instapolicy@gmail.com	183, Avtar Enclave, Paschim Vihar, New Delhi - 110063

POS Name	POS Contact	POS ID NO

Acko General Insurance Ltd.
Unit No. 301, 3rd Floor, E Wing, Lotus Corporate Park, Off Western Express Highway, Goregaon (E), Mumbai – 400063.
Email: hello@acko.com | Phone: 18602662256 | www.acko.com
CIN : U66000MH2016PLC287385 | IRDAI Reg No. 157 |
UIN: IRDAN157P0002V01201819

Acko General Insurance Limited IRDAI Regn. No. 157

For Acko General Insurance Ltd.
Duly Constituted Attorney

Limitations As To Use: The Policy covers use only under a permit within the meaning of the Motor Vehicle Act (M V Act) 1988 or such a carriage falling under Sub-Section (3) of Section 66 of the Motor Vehicle's Act 1988. The Policy does not cover use for: a) Organised racing b) Pace Making c) Reliability Trials d) Speed Testing e) Use whilst drawing a trailer except the towing (other than for reward) of any one disabled mechanically propelled vehicle. **Persons or Class of Persons entitled to drive:** Any person (including the insured), provided that a person driving holds a valid 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 a valid learner's license may also drive the vehicle when not used for the transport of passengers at the time of accident and that such a person satisfies the requirements of Rule 3 of the Central Motor Vehicles Rules, 1989. **Limits of Liability.** 1. 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. 2. Under Section II - 1(ii) of the policy -Damage to Third Party Property - Rs. 100000 3. P. A. Cover under Section III for Owner - Driver(CSI): Rs. 0.0 **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. Please note: Previous Policy document is required in case of claim within 30 days of the Acko Policy Start Date.

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. "The stamp duty of Rs. 0.50 paid by electronic medium vide Receipt/Challan no. 3677100201718 dated 26/10/2017 as prescribed in Government Notification Revenue and Forest Department No. Mudrank 2004/4125/CR/690/M-1, dated 31/12/2004. GSTN: 27AAOCA9055C1ZJ.
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" in the policy wordings. **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. The policy is issued basis the information provided by you, which is available with the company. 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. 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 of the policy including premium rate may be subject to change.

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PREMIUM RECEIPT

Received with thanks from ramesh karnavat a sum of**₹ 991.06** towards premium on Bike Insurance Policy

INSURED DETAILS

Name of Insured:	**ramesh karnavat**
Address:	**A4/26 MAHANANDA NAGAR UJJAIN**
GST:	**None**
Period of Insurance:	**22 Dec 19 00:00 hrs to 21 Dec 20 23:59 hrs**
Policy Number:	**BBCA00225126167/00**

INTERMEDIARY DETAILS

Name:	**Instapolicy Insurance Broking Pvt. Ltd.**
Code:	**538097**

PREMIUM DETAILS (₹)

Net Premium	₹ 839.88
IGST (18%)	₹ 151.18
Total Premium	**₹ 991.06**

TERMS & CONDITIONS

Issuance of this receipt does not amount to acceptance of the risk by Acko General Insurance Limited. The insurance cover for the risk shall be as per the terms and conditions of the Insurance Policy if and when issued. Cheque/DD/PO receipt is valid subject to the realization of the instrument.

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PROPOSAL FORM

Dear ramesh karnavat,

We wish to inform you that the Insurance policy number **BBCA00225126167/00** 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

Policy Number:	**BBCA00225126167/00**
Period of Insurance:	**22 Dec 19 00:00 hrs to 21 Dec 20 23:59 hrs**
Policy Issuance Date:	**19 Dec 19**

BIKE DETAILS

Bike Number:	**MP13JF3500**
Make/Model:	**Hero HondaSplendor Plus**
Fuel Type:	**petrol**
Registration Year:	**2004**
Manufacturing Year:	**None**
Insured Declared Value (IDV):	**₹ 8576.0**
Accessories (IDV):	**0**

BIKE OWNER DETAILS

Name:	**ramesh karnavat**
Email Address:	**gurukripa.insure@gmail.com**
Mobile Number:	**9165500001**
Pincode:	**456010**

NOMINEE DETAILS

Name:	**yogesh karnavat**
Relationship with Insured:	**son**

"I/We hereby declare that the statements made by me/us in this proposal form are true to the best of my knowledge and belief and I/We hereby agree that this declaration shall form the basis of the contract between me/us and Acko General Insurance Ltd. I/We agree and undertake to convey to Acko General Insurance Limited any change / alterations carried out in the risk proposed for insurance after submission of this proposal form. I/we hereby declare that the contents of the form have been fully explained to me/us and that I/we have fully understood the significance of the proposed contract.

Prohibition of Rebated (Section 41) of the Insurance Act - 1938 (as amended)

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 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.

2. 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."

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