

| Bundled - Two Wheeler Policy (1 Yr OD + 5 Yrs TP) | | | | | | | |
|---|--|---|--|---|--|--|--|
|  | Policy No. 3005/51234322/11790/000 | Issued at ICICI Lombard General Insurance Fifth floor, Summit Building, B-503 to B-508, Plot no TCG 3/3, Near Rothas Plumeria Vibhuthikhand, Gomti Nagar, Lucknow- 226010 Uttar Pradesh Tel: 1800 2666 customersupport@icicilombard.com | | | HERO INSURANCE BROKING INDIA PVT LTD. IRDA Registration No.: 649 Toll-Free No.: 1800 102 4376 264, Okhla Ind. Estate, Phase-III, Delhi-110020 | | |
| | Insured | Business/Profession | Address of The Insured | | TP Valid From | TP Valid To | |
| Mr SIYA RAM | Government Job-Middle Lev | S/O RAM DULARE L.P.K INTER COLLEGE BASDILA SARDAR NAGAR Gorakhpur UTTAR PRADESH 2732 02 | | 02-11-2021 14:40:50 | Midnight of 01-11-2026 | | |
| Vehicle Regn No. | Engine No. | Chassis No. | Make & Model | Year of Mfg | Cubic Capacity | GSTIN No. (Customer) | |
| New | JA07ABMGJ07383 | MBLJAW182MGJ01756 | Hero MotoCorp Super Splendor BS6 FI DIS | 2021 | 125 | | |
| Declared Value (IDV) of Vehicle | Side Car IDV | Non-Electrical Accessories IDV | Electrical Accessories IDV | CNG/LPG/Bi-Fuel IDV | Total IDV | | |
| 72200.00 | NA | 0.00 | 0.00 | 0.00 | 72200 | | |
| Place of Regn. | Body Type | HP/Lease/Hire-Purchase Agreement With | Branch Office of HP/Lease/Hire-Purchase | Seating Capacity | Premium | | |
| Gorakhpur | Solo | HERO FINCORP LTD, HPA | NEW DELHI | 2 | 4437.00 | | |
| Section A | | | | B. Liability Premium Computation (Section II) in Rs. | | | |
| Basic OD Premium | | 508.00 | | Basic Third Party Liability | | 3285.00 | |
| Non-Electrical-Fitting Premium | | 0.00 | | TPPD Discount | | 250.00 | |
| Electronic & Electrical Accessories(IMT-24) | | 0.00 | | Total | | 3035.00 | |
| Geographical Extension | | 0.00 | | CNG/LPG/Bi-Fuel Kit | | 0.00 | |
| ND Cover | | 217.00 | | Geographical Extension | | 0.00 | |
| Less | | | | Add | | | |
| Handicapped Discount | | 0.00 | | Compulsory PA Cover (Owner Driver) | | 0.00 | |
| For Anti-Theft Discount | | 0.00 | | Optional PA Cover(Un Named Passenger) | | 0.00 | |
| NCB | | 0.00 | | Optional PA Cover(Un Named Driver) | | 0.00 | |
| Total Own Damage Premium(A) | | 725.00 | | Legal Liability Cover (Paid Drivers, Cleaners) | | 0.00 | |
| | | | | Legal Liability Cover (Per Licensed Passenger) | | 0.00 | |
| | | | | Total Liability Premium (B) | | 3035.00 | |
| | | | | Total Premium (A + B) | | 3760.00 | |
| | | | | For any other extra | | 0.00 | |
| | | | | CGST @ 9.00% | | 338.40 | |
| | | | | SGST @ 9.00% | | 338.40 | |
| | | | | Gross Premium | | 4437.00 | |
| RegistrationNo.: 115 CINNo.: L67200MH2000PLC29408 HSN/SAC: 997134 GSTIN No.: 09AACI7904G1ZL UIN No.: IRDAN115RP0005V01201819 IRDAN115RP0005V01201/A0017V01201819 | | | | | | | |
| OD Policy Period | 02-11-2021 To 01-11-2022 | 02-11-2022 To 01-11-2023 | 02-11-2023 To 01-11-2024 | 02-11-2024 To 01-11-2025 | 02-11-2025 To 01-11-2026 | | |
| IDV | 72200 | NIL | NIL | NIL | NIL | | |
| CPA Sum Insured(SCPA) | NIL | NIL | NIL | NIL | NIL | | |
| Sum Insured of Optional PA Cover:-Sum Insured of Optional PA Cover "Unnamed Passenger"-NA and "Unnamed Driver"-NA | | | | | | | |
| LIMITATIONS AS TO USE:-- The Policy covers use of the vehicle for any purpose other than: a) Hire Or Reward b) Carriage of goods (other than samples or personal luggage) c) Organized Racing d) Pace Making e) Speed Testing f) Reliability Trials g) Any purpose in connection with Motor Trade. | | | | | | | |
| DRIVER: Any person including insured: Provided that a person driving holds an effective driving licence at the time of the accident and is not disqualified from Holding or obtaining such a licence.Provided also that the person holding an effective Learner's Licence may also drive the vehicle and that such a person satisfies the requirements of Rule 3 of the Central Motor Vehicle Rules, 1989. | | | | | | | |
| LIMIT OF LIABILITY: Limit of the amount of the Company's liability under the Section II-I(i) in respect of any one accident as per M.V. Act 1988. Limit of the amount of the Company's liability under Secion II-I(ii) in respect of any one claim or series of claims arising out of one event : Upto Rs - 6000/ | | | | | | | |
| 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 RIGHTS OF RECOVERY' | | | | | | | |
| We hereby certify that the policy to which this certificate relates as well as the certificate of insurance are issued in accordance with the provisions of Chapter XI of the Motor Vehicles Act, 2019. | | | | | | | |
|  | Broker : Hero Insurance Broking India Pvt. Ltd. | | | | | The policy is subject to a compulsory excess of Rs. 100/- & Depreciation is applicable as per policy terms & conditions* (Please turn overleaf for details) Consolidated Stamp Duty Paid Endorsements : IMT - 22,20,5 | |
| | Premium of Rs. | 4437.00 | Received Vide Cash/Cheque No. | | | | |
| | Dated | | Nominee Name | | MANVENDRA KUMAR | | |
| | Drawn on | | Nominee Age | | 27 | | |
| Scan to Renew / View Policy | Acknowledgement Dt | 02-11-2021 | Nominee Relation | | Son | | |
| 02-Nov-2021 Date & Signature of proposer | FOR RENEWALS CONTACT: M/S D P MOTORS Ph.No- 0551-2270555 | | | | On behalf of ICICI Lombard General Insurance Company Ltd | | |
| | OPP MADAN MOHAN MALVIYA, ENGG COLLEGE,, GORAKHPUR DEORIA RD, GORAKHPUR- 273008 | | | |  | | |
| | Dealer's Stamp & Signature | | | | | Duly Constituted Attorney | |

: Received with Thanks Rs 4437.00 from Mr SIYA RAM as premium against the money receipt no 02180921231641

Regd. & Head Office : ICICI Lombard House, 414 Veer Savarkar Marg, Near Siddhi Vinayak Temple, Prabhadevi, Mumbai- 400025 The stamp duty of Re. 0.5 paid in cash or by demand draft or pay order, vide Receipt / Challan No. CSD28120211026 Date 16/03/2021

For further information about motor insurance policy please also visit www.irdai.gov.in >> Grievances >> Policyholder Handbooks

THE AVOIDANCE OF CERTAIN TERMS AND RIGHT TO RECOVERY

Nothing in this Policy or and endorsement hereon shall affect the right of any person indemnified by this policy or any other person to recover an amount under or by virtue of the Provisions of the Motor Vehicles Act.

But the Insured shall repay to the Company all sums paid by the Company which Company would not have been liable to pay but for the said provisions..

IMPORTANT:--IN THE EVENT OF TRANSFER OF OWNERSHIP, INSURANCE IS NOT AUTOMATICALLY TRANSFERRED IN THE NAME OF TRANSFEREE UNLESS APPLICATION IS MADE WITHIN FOURTEEN DAYS THERE OF SEEKING TRANSFER OF INSURANCE .

GRIEVANCE CLAUSE:--For the resolution of any query or grievance, Insured may contact the respective branch of the company or may call at 1800-2-666 or may write an e-mail at customersupport@icicilombard.com. In case the Insured is not satisfied with response of the office, Insured may contact the grievance officer of the company at grievanceofficer@icicilombard.com. In the event of unsatisfactory response from the grievance officer, he/She may, subject to vested jurisdiction, approach the insurance Ombudsman for the redressal of grievance. Details of Insurance ombudsman offices are available at IRDA website:www.irdaindia.org, or on the website of General Insurance Council: www.generalinsurancecouncil.org.in or on the company's website at www.icicilombard.com

SCHEDULE OF DEPRECIATION FOR ARRIVING AT IDV

| AGE OF THE VEHICLE | RATE 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 year but not exceeding 3 years | 30% |
| Exceeding 3 year but not exceeding 4 years | 40% |
| Exceeding 4 year but not exceeding 5 years | 50% |

Depreciation of Parts for Partial Loss Claims

| | |
|---|-----|
| a. Rate of depreciation for all rubber/nylon/plastic parts, tyres and tubes, batteries and air bags | 50% |
| b. Rate of depreciation for all fibre glass components | 30% |
| c. Rate of depreciation for all parts made of glass | NIL |

d. RATE OF DEPRECIATION FOR ALL OTHER PARTS INCLUDING WOODEN PARTS IS TO BE AS PER THE FOLLOWING SCHEDULE

| AGE OF THE VEHICLE | RATE DEPRECIATION |
|---|-------------------|
| Not exceeding 6 months | NIL |
| Exceeding 6 months but not exceeding 1 year | 5% |
| Exceeding 1 year but not exceeding 2 years | 10% |
| Exceeding 2 year but not exceeding 3 years | 15% |
| Exceeding 3 year but not exceeding 4 years | 25% |
| Exceeding 4 year but not exceeding 5 years | 35% |
| Exceeding 5 year but not exceeding 10 years | 40% |
| Exceeding 10 years | 50% |

e. Rate of Depreciation for Painting:- In the case of painting, the depreciation rate of 50% shall be applied only on the material cost of total painting charges. In case of a consolidated bill for painting charges, the material component shall be considered as 25% of the total painting charges for the purpose of applying the depreciation

DO'S FOR THE INSURED

- In the event of accident to the vehicle, please Inform in writing to the authorised Hero MotoCorp dealer &/ or Insurance Company's office immediately.
- Please complete and sign the claim form.
- Documents like claim form, original driving licence, original registration certificates, copy of policy, police report (In case of the theft/third party loss) and Satisfaction Voucher be submitted to the authorised Hero MotoCorp Dealer. .
- If the vehicle is to be repaired at a workshop other than Hero MotoCorp authorized workshop, please intimate to the nearest office of ICICI Lombard General Insurance Company Ltd along with copy of policy for appointment of surveyor to assess the loss.

DONT'S FOR THE INSURED

- In case of Third Party Loss/ extensive Damage to own vehicle inform the police for obtaining proper F.I.R. and do not admit any liability or enter in to any compromise without written consent of the Insurance Company.
- Do not proceed with the repairs or replacement job unless approved by the Insurer/authorized surveyor.

On renewal, the benefits provided under the policy and/or terms and conditions of the policy including premium rate may be subject to change.

The insured is entitled for a No Claim Bonus (NCB) on the own damage section of the policy, if no claim is made or pending in each completed year of risk* , as per the following table provided the policy is renewed with us on long term basis:

Important:-Anti rebate clause Prohibition of Rebates (Section 41 of 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 an insurance in respect of any kind of 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 published prospectuses or tables of the insurer: provided that acceptance by an insurance agent of commission in connection with a policy of life insurance taken out by himself on his own life shall not be deemed to be acceptance of a rebate of premium within the meaning of this sub-section if at the time of such acceptance the insurance agent satisfies the prescribed conditions establishing that he is a bona fide insurance agent employed by 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 lakh rupees."

Disclaimer:-The Policy shall be void from inception if the premium in full is not realised by the company. In the event of misrepresentation, fraud or non-disclosure of material fact, the Company reserves the right to cancel the Policy. Please note that the insured vehicle was pre-inspected and a report was prepared accordingly. The existing damages to the vehicle as mentioned in the report shall not be paid by the Company. The policy is issued basis the information provided by you, which is available with the company. In case of discrepancy or 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. GST for this invoice is not payable under reverse charge basis.