
						TWO WHEELER CERTIFICATE-CUM-POLICY SCHEDULE(COMPREHENSIVE PACKAGE)																							
<b>Policy No.</b> 3005/52732880/20983/000  <b>Prev. Policy No.</b> 3005/50961803/20983/000		Issued at <b>ICICI Lombard General Insurance Co. Ltd.</b> Chamber I, Fourth Floor, Eldeco Corporate, Gomti Nagar, Lucknow, Uttar Pradesh 226024 Tel:1800 2666 customersupport@icicilombard.com				<b>HERO INSURANCE BROKING INDIA PVT LTD.</b> IRDA Registration No.: 649 Toll-Free No.: 1800 102 4376 264, Okhla Ind. Estate, Phase-III, Delhi-110020																							
<b>Insured</b>		<b>Business/Profession</b>		<b>Address of The Insured</b>		<b>TP Valid From</b>		<b>TP Valid To</b>																					
Mr MANOJ KUMAR		Employed		ROOM NO.03 E MAHANADI HOSTEL.JNU New Delhi DELHI 110067		08-09-2022 0:00:00		Midnight of 07-09-2023																					
<b>Vehicle Regn No.</b>		<b>Engine No.</b>		<b>Chassis No.</b>		<b>Make &amp; Model</b>		<b>Year of Mfg</b>																					
DL-12-SC-1653		HA10ELC9G21847		MBLHA10ASC9G21271		Hero MotoCorp SPLENDOR PRO DRS		2012																					
<b>Declared Value (IDV) of Vehicle</b>		<b>Side Car IDV</b>		<b>Non-Electrical Accessories IDV</b>		<b>Electrical Accessories IDV</b>		<b>CNG/LPG/Bi-Fuel IDV</b>																					
14055.00		NA		0.00		0.00		0.00																					
<b>Place of Regn.</b>		<b>Body Type</b>		<b>HP/Lease/Hire-Purchase Agreement With</b>		<b>Branch Office of HP/Lease/Hire-Purchase</b>		<b>Seating Capacity</b>																					
New Delhi		Solo		---		---		2																					
<b>Section A</b>					<b>B. Liability Premium Computation (Section II) in Rs.</b>																								
Basic OD Premium : 232.00					Basic Third Party Liability : 714.00																								
Non-Electrical-Fitting Premium : 0.00					TPPD Discount : 0.00																								
Electronic & Electrical Accessories : 0.00					Total : 714.00																								
Bi-Fuel Kit : 0.00					CNG/LPG/Bi-Fuel Kit : 0.00																								
Geographical Extension : 0.00					Geographical Extension : 0.00																								
<b>Less</b> :					<b>Add</b> :																								
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 (50 %) : 116.00					Optional PA Cover(Un Named Driver) : 0.00																								
<b>Total Own Damage Premium(A) : 116.00</b>					Legal Liability Cover (Paid Drivers, Cleaners) : 0.00																								
					Legal Liability Cover (Per Licensed Passenger) : 0.00																								
					<b>Total Liability Premium (B) : 714.00</b>																								
					<b>Total Premium (A + B) : 830.00</b>																								
					For any other extra : 0.00																								
					IGST @ 18.00% : 149.40																								
					<b>Gross Premium : 979.00</b>																								
<b>RegistrationNo.:</b> 115   <b>CINNo.:</b> L67200MH2000PLC29408   <b>HSN/SAC:</b> 997134   <b>GSTIN No.:</b> 09AAACI7904G1ZL    <b>UIN No.:</b> IRDAN115RP0015V04201415																													
<b>OD Policy Period</b>		08-09-2022 To 07-09-2023		NIL		NIL		NIL																					
<b>IDV</b>		14055		NIL		NIL		NIL																					
<b>CPA Policy period(NODL)</b>		NIL		NIL		NIL		NIL																					
<b>LIMITATIONS AS TO USE:--</b> 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. <b>DRIVER:</b> 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. <b>LIMIT OF LIABILITY:</b> 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 - 100000/ <b>IMPORTANT NOTICE:--</b> 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' I/We certify that the policy to which the certificate relates as well the certificate of insurance are issued in accordance with this provisions of Chapter X & XI of M.V. Act 1988																													
<table border="1"> <tr> <td colspan="4"><b>Broker : Hero Insurance Broking India Pvt. Ltd.</b></td> </tr> <tr> <td>Premium of Rs.</td> <td>979.00</td> <td>Received Vide Cash/Cheque No.</td> <td>CASH</td> </tr> <tr> <td>Dated</td> <td></td> <td>Nominee Name</td> <td>REEMA RANI</td> </tr> <tr> <td>Drawn on</td> <td></td> <td>Nominee Age</td> <td>39</td> </tr> <tr> <td>Acknowledgement Dt</td> <td>06-09-2022</td> <td>Nominee Relation</td> <td>Wife</td> </tr> </table>										<b>Broker : Hero Insurance Broking India Pvt. Ltd.</b>				Premium of Rs.	979.00	Received Vide Cash/Cheque No.	CASH	Dated		Nominee Name	REEMA RANI	Drawn on		Nominee Age	39	Acknowledgement Dt	06-09-2022	Nominee Relation	Wife
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Acknowledgement Dt	06-09-2022	Nominee Relation	Wife																										
08-Sep-2022 Date & Signature of proposer		<b>FOR RENEWALS CONTACT:</b> CHAUDHARY MOTORS Ph.No- 098-37291495 NEAR PWD GUEST HOUSE G.T.RD,Khurja <b>Dealer's Stamp &amp; Signature</b>				On behalf of ICICI Lombard General Insurance Company Ltd  <b>Duly Constituted Attorney</b>																							

# : 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.

# : Received with Thanks Rs 979.00 from Mr MANOJ KUMAR as premium against the money receipt no 0218092240362

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 dated 16-03-2021

For further information about motor insurance policy please also visit [www.irdai.gov.in](http://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

1. In the event of accident to the vehicle, please Inform in writing to the authorised Hero MotoCorp dealer &/ or Insurance Company's office immediately.
2. Please complete and sign the claim form.
3. 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. .
4. 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

1. 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.
2. 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:

Scan the QR code to renew your policy in future

