




TWO WHEELER CERTIFICATE-CUM-POLICY SCHEDULE(COMPREHENSIVE PACKAGE)							
	Policy No. 3005/53774105/10911/000	Issued at ICICI Lombard General Insurance 4th Floor , Red Fort Capital Parsvnath Towers, Bhai Veer Singh Marg, Gole Market, New Delhi, 110001 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		
	Prev. Policy No. 2312910187924000000						
Insured	Business/Profession	Address of The Insured			TP Valid From	TP Valid To	
Mr P. KRISHNA MURTHY	Businessman	P-302 ANUPAM APPARTMENTS EAST ARJUN NAGAR New Delhi DELHI 110032			23-07-2023 0:00:00	Midnight of 22-07-2024	
Vehicle Regn No.	Engine No.	Chassis No.	Make & Model	Year of Mfg	Cubic Capacity	GSTIN No(Customer)	
DL-14-SB-2279	HA10ENCGJ29300	MBLHA10AWCGJ10898	Hero MotoCorp PASSION PRO DRSCCR	2012	100		
Declared Value (IDV) of Vehicle	Side Car IDV	Non-Electrical Accessories IDV	Electrical Accessories IDV	CNG/LPG/Bi-Fuel IDV	Total IDV		
14505.00	NA	0.00	0.00	0.00	14505.00		
Place of Regn.	Body Type	HP/Lease/Hire-Purchase Agreement With	Branch Office of HP/Lease/Hire-Purchase	Seating Capacity	Premium		
SURAJMAL VIHAR	Solo		---	2	1656.00		
Section A			B. Liability Premium Computation (Section II) in Rs.				
Basic OD Premium		:	239.00	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 Add		:	0.00
Less							
Handicapped Discount		:	0.00	Compulsary PA Cover (Owner Driver)		:	450.00
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)		:	239.00	Legal Liability Cover (Paid Drivers, Cleaners)		:	0.00
				Legal Liability Cover (Per Licensed Passenger)		:	0.00
				Total Liability Premium (B)		:	1164.00
				Total Premium (A + B)		:	1403.00
				For any other extra		:	0.00
				CGST @9.00%		:	126.27
				SGST @9.00%		:	126.27
				Gross Premium		:	1656.00
RegistrationNo.: 115 CINNo.: L67200MH2000PLC29408 HSN/SAC: 997134 3. GSTIN No. : 07AAACI7904G1ZP UIN No.- IRDAN115RP0015V04201415							
OD Policy Period	23-07-2023 To 22-07-2024	NIL	NIL	NIL	NIL	NIL	
IDV	14505.00	NIL	NIL	NIL	NIL	NIL	
CPA Policy Period	Rs. 15 lakhs.	NIL	NIL	NIL	NIL	NIL	
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 - 100000/							
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							
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.							
	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) 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:			
	Premium of Rs.	1656.00	:				
	Dated		Nominee Name				S Kavitha
	Drawn on		Nominee Age				46
Acknowledgement Dt	20-07-2023	Nominee Relation	Wife				
This is a system generated policy certificate. Date & Signature of proposer	FOR RENEWALS CONTACT: R.K.AUTOMOBILES Ph. No- Ph.No- 011-22130468 PLOT NO-2, MAIN G.T. ROAD, SHAHDARA, DELHI - 110 095			on Behalf of ICICI Lombard General Insurance Company Ltd 			

: 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 1656.00 from Mr P. KRISHNA MURTHY as premium against the money receipt no 02180723170407

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 <http://irda.gov.in> >> Grievances >> Policyholder Handbooks

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 officier 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.

Scan the QR code to renew your policy in future

