



Product Code: 3001 UIN: IRDAN115RP0017V01200102



Ref. No. W463817581
Date: Sep 13, 2025
ABHAY RAJARAM KULKARNI
D 401, VIVA HALLMARK, PATIL NAGAR, OPP, SURYADATTA INSTITUTE
BAVDHAN, PUNE-411021, MAHARASHTRA
PUNE
MAHARASHTRA 411021
Mobile No: 98*****03

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. **3001/407860432/00/000**, which has been issued based on the below mentioned details:

Insured & Vehicle Details	
Name of Insured	ABHAY RAJARAM KULKARNI
Period of Insurance	Sep 22, 2025 to Sep 21, 2026
Vehicle Make / Model	HYUNDAI / GRAND I10 1.2 SPORTZ PLUS
RTO City	MAHARASHTRA-PUNE
Vehicle Registration No.	MH12QT7322
Vehicle Registration Date	Sep 26, 2018
Engine No.	G4LAJM877933
Chassis No.	MALA851CLJM846840
Current Year NCB(%)	50%
Ownership Serial Number	1
Previous Policy Details	
Previous Policy No.	31014522250300
Previous Policy Period	22-09-2024 to 21-09-2025
Previous Year NCB(%)	50%
Claims Made Under Previous Policy	0
Previous Insurer Name	TAIG
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.

Government of India has mandated electronic toll payments using FASTag to reduce vehicular traffic at toll plazas. Customers are advised to comply with the direction of the government and get their FASTag from Point of Sale locations at Toll Plazas or from Issuer Agency. Please visit <http://www.fastag.org/> for details.

"Updating your bank details with us would help facilitating future transactions. Bank details can be easily updated using "IL – Take care" App.Download the app now for all your insurance and wellness needs and for faster resolution"



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.

Important Points:

- Any accidental loss, damage and/or liability caused, sustained or incurred, while vehicle not being registered permanently will not be covered.
 - Any minor scratches to the vehicle, paint fading, wear and tear arising out of normal use and requiring touch-up or minor repair under routine maintenance will not be covered.
 - Any liability of whatsoever nature caused by, contributed by or arising due to the vehicle being driven by a person without having valid driving license will not be covered.
 - In case of total loss / constructive total loss / Total theft / cash loss of the vehicle, the claim will be settled at invoice price i.e amount paid by the insured / policyholder at the time of purchasing the vehicle, excluding subsidy amount, if included in the invoice, or the Insured declared value (IDV) whichever is lower, subject to terms and conditions of the policy and admissibility of claims.
- (Please visit www.icicilombard.com for the policy wordings, for complete details on terms and conditions governing the coverage and NCB)

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.

IRDA Reg. No.115 CIN: L67200MH2000PLC129408

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CORP/SUP/OP/2014/1777



CERTIFICATE OF INSURANCE CUM POLICY SCHEDULE

Private Car Package Policy

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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.

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Insured Name	: ABHAY RAJARAM KULKARNI	Policy No	: 3001/407860432/00/000
Address	: D 401, VIVA HALLMARK, PATIL NAGAR, OPP, SURYADATTA INSTITUTE BAVDHAN, PUNE-411021, MAHARASHTRA, PUNE, MAHARASHTRA 411021	Tenure	: 1
Telephone No	: - Mobile No: 98*****03	Period of Insurance	: Sep 22, 2025 00:00 to Midnight of Sep 21, 2026
Email Address	: AR*****@GMAIL.COM	E-Policy No	: -
Nominee Name	: LEGAL HEIR Named Passenger's Nominee:	Policy Issued On	: Sep 13, 2025
Relationship	: SPOUSE -	Covernote No	: 407860432
Age	: 52 -	RTO Location	: MAHARASHTRA-PUNE
GSTIN Number (Customer)	: -	Hypothecated To	: -
Servicing Branch Name	: Mumbai	Invoice Number	: 1009251056129
Servicing Branch Address	: 414, ICICI LOMBARD HOUSE, VEER SAVARKAR MARG, NEAR SIDDHI VINAYAK TEMPLE MAIN GATE, PRABHADEVI, MUMBAI, 400025, MAHARASHTRA		

Are you or any of the proposed applicants/beneficial owner a PEP* or Family member/ Close relatives/Associates of PEPs*?	No
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Registration No.	Make	Model	Type of Body	CC/KW	Mfg Yr	Seating Capacity	Chassis No.	Engine No.
MH12QT7322	HYUNDAI	GRAND I10 1.2 SPORTZ PLUS	HATCHBACK	1197	2018	5	MALA851CLJM846840	G4LAJM877933
Vehicle IDV (₹)	Trailer (₹)	Non Electrical Accessories (₹)	Electrical / Electronic Accessories (₹)			CNG / LPG Unit (₹)		Total IDV (₹)
265500	0	0	0			0		265500

Premium Details			
OWN DAMAGE(A)	(₹)	LIABILITY(B)	(₹)
Basic OD Premium	1098	Basic Third Party Liability	3416
Zero Depreciation (ZD -)	1991	Total	3416
Consumables	797	Add:	
IL Smart Assist	499	Legal Liability to Paid Driver	50
Smart Saver Plus	100	PA Cover for Owner Driver	675
Sub Total	4485	Unnamed PA Cover for 5 Persons of ₹ 100000 each	250
Less:		Sub-Total	975
No Claim Bonus 50%	549		
Sub-Total Deductions	549		
Total Own Damage Premium(A)	3936	Total Liability Premium(B)	4391
		Total Package Premium(A+B):	8327
		CGST	% 9
			₹ 749.43
		SGST	% 9
			₹ 749.43
		Total Tax Payable in ₹	1499
		Total Premium Payable In ₹	9826

Unique Identification Number (UIN) Details			
Zero Depreciation	Consumable	ILSmartAssist	Smart Saver Plus
IRDAN115RP0017V01200102/A0368V01200910	IRDAN115RP0017V01200102/A0216V01200910	IRDAN115RP0017V01200102/A0097V01202526	IRDAN115RP0017V01200102/A0002V01202425
Geographical Area: India		Applicable IMT Clauses: 16 , 28 , 22	
Compulsory Deductible: ₹ 1000		Voluntary Deductible: ₹ 0	

Features of Add-on Covers:	
1. Zero Depreciation Coverage : Zero Depreciation covers only the depreciation on the replaced parts. Consumables and HydroStatic Lock are not covered under Zero Depreciation unless opted as separate add-on.	
2. IL Smart Assist - List of Services: Towing on breakdown/accident upto 50 km, Arrangement/Supply of fuel, Emptying of Fuel Tank, Arrangement of keys, Battery jump start, Flat Tyre, Breakdown support over phone, Message Relay, Minor Repairs, Arrangement of rental vehicle, Arrangement of accommodation, Referring a Legal Advisor, Referring a Hospital, Location and Delivery of Spare Parts, Taxi Benefits, Accommodation Benefits, Legal Assistance- Sum Insured Rs 25000, Towing on breakdown/accident upto 50 km, Arrangement/Supply of fuel, Emptying of Fuel Tank, Arrangement of keys, Battery jump start, Flat Tyre, Breakdown support over phone, Message Relay, Minor Repairs, Arrangement of rental vehicle, Arrangement of accommodation, Referring a Legal Advisor, Referring a Hospital, Location and Delivery of Spare Parts, Taxi Benefits, Accommodation Benefits, Legal Assistance- Sum Insured Rs 25000	
3. Smart Saver Plus ensures your damaged car is repaired within 5 days and also provides 24 months assurance on the quality of workmanship (for own damage claims where our liability is below Rs. 50,000). You are also eligible for alternate travel arrangements beyond 5 days of repair time (up to Rs. 700 per day for a maximum of 5 days). Provided claim should be reported directly to our call center on 1800 2666 (toll-free) and vehicle must be reported to selected preferred partner garages (List of preferred partner garages can be accessed through https://www.icicilombard.com/cashless-garages).	

Premium Collection No.	1246399345	Premium Amount	₹ 9826	Receipt Date	13-09-2025
GSTIN Reg.No	27AAACI7904G1ZN	HSN/SAC code	997134 / GENERAL INSURANCE SERVICES		

We hereby declare that though our aggregate turnover in any preceding financial year from 2017-18 onwards is more than the aggregate turnover notified under sub-rule (4) of rule 48, we are not required to prepare an invoice in terms of the provisions of the said sub-rule.

Limits of Liability: (a) Under Section II-I(i) of the policy: Death of or bodily injury & (b) Under Section II-I(ii) of the policy: Damage to Third Party Property- Such amount as is necessary to meet the requirements of the Motor Vehicles (Amendment) Act, 2019 ; PA Cover for Owner-Driver under Section III: CSI ₹ 1500000/- **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 racina. Pace

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Making, Reliability trails or Speed testing, 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".

In consideration of the premium for this extension being calculated at a pro-rata proportion of the annual premium, it is hereby declared and agreed by the insured that upon expiry of this extension, this policy shall be renewed for a period of twelve months, failing which the difference between the extension premium now paid on pro rata basis and the premium at short period rate shall become payable by the insured. 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.

The Company reserves the right to cancel this Policy immediately upon becoming aware of any mis-representation, fraud, non-disclosure of material facts or non-cooperation by or on behalf of the Insured; the Company is not obliged to refund the premium paid under this Policy

In case of total loss / constructive total loss / Total theft / cash loss of the vehicle, the claim will be settled at invoice price i.e amount paid by the insured / policyholder at the time of purchasing the vehicle, excluding subsidy amount, if included in the invoice, or the Insured declared value (IDV) whichever is lower, subject to terms and conditions of the policy and admissibility of claims.

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 Motor Vehicle Act, 1988. In witness whereof, this Policy has been signed at Mumbai on this date of Sep 13, 2025 in lieu of Covernote no. 407860432. The stamp duty of ₹ 0.5 paid vide deface no. CSD4920251428 dated Apr 24, 2025.

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 : DB121024

Agency Name : SPARKSHIELD INSURANCE
BROKER PRIVATE LIMITED

Agent's Contact No: 8421887858

Contact Person :



Click [here](#) or scan the QR code to view the Customer Information Sheet (CIS). It provides an overview of the policy features, service and claim processes, as well as other important terms.

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