ICICI Lombard
Nibhaye Vaade

Ref. No. W479872754
Date: Oct 28, 2025
DIRECTORATE OF FORENSIC SCIENCE LABORATORIES
A/P REGIONAL SUB FORENSIC LABORATORY GANESHKHIND OPPOSITE RAJ
BHAVAN
PUNE
MAHARASHTRA 411007
Mobile No: 84******58

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. **3001/413860327/00/000**, which has been issued based on the below mentioned details:

Insured & Vehicle Details	
Name of Insured	DIRECTORATE OF FORENSIC SCIENCE LABORATORIES
Period of Insurance	Oct 28, 2025 to Oct 27, 2028
Vehicle Make / Model	FORCE MOTOR LTD / TEMPO TRAVELLER
RTO City	MAHARASHTRA-PUNE
Vehicle Registration No.	NEW
Vehicle Registration Date	Oct 27, 2025
Engine No.	D71086869
Chassis No.	MC1E4BGAZTP010153
Ownership Serial Number	1

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”

IL Take Care

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:

a. Any accidental loss, damage and/or liability caused, sustained or incurred, while vehicle not being registered permanently will not be covered.
b. Any minor scratches to the vehcile, paint fading, wear and tear arising out of normal use and requiring touch-up or minor repair under routine maintenance will not be covered.
c. 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.
d. 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 visist www.icicilombard.com for the policy wordings, for complete details on terms and conditions governing the coverage and NCB)

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.

The Compulsory Personal Accident cover has not been opted in this policy on account that, the vehicle to be insured is not owned by an individual.

CERTIFICATE OF INSURANCE CUM POLICY SCHEDULE

3 Years - Private Car Package Policy

Product Code: 3001 UIN: IRDAN115RPMT0003V01202425

ICICI Lombard
Nibhaye Vaade

Insured Name	:	**DIRECTORATE OF FORENSIC SCIENCE LABORATORIES**		
Address	:	A/P REGIONAL SUB FORENSIC LABORATORY GANESHKHIND OPPOSITE RAJ BHAVAN, PUNE, MAHARASHTRA 411007		
Telephone No	:	-	**Mobile No:**	84******58
Email Address	:	SP*********@GMAIL.COM		
Nominee Name	:	-	**Named Passenger's Nominee:**	
Relationship	:	-	-	
Age	:		-	
GSTIN Number (Customer)	:			
Servicing Branch Name	:	Mumbai		

Policy No	:	**3001/413860327/00/000**
Tenure	:	3
Period of Insurance	:	Oct 28, 2025 17:04 to Midnight of Oct 27, 2028
E-Policy No	:	
Policy Issued On	:	Oct 28, 2025
Covernote No	:	413860327
RTO Location	:	MAHARASHTRA-PUNE
Hypothecated To	:	-
Invoice Number	:	1010252705672

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

Registration No.	Make	Model	Type of Body	CC/KW	Mfg Yr	Seating Capacity	Chassis No.	Engine No.
NEW	FORCE MOTOR LTD	TEMPO TRAVELLER	MUV	2596	2025	13	MC1E4BGAZTP010153	D71086869

Vehicle IDV (₹)	Trailer (₹)	Non Electrical Accessories (₹)	Electrical / Electronic Accessories (₹)	CNG / LPG Unit (₹)	Total IDV (₹)
2520000	0	50000	50000	0	2620000

Premium Details

OWN DAMAGE(A)	(₹)
Basic OD Premium	19895
Electrical & Electronic Accessories	6000
Non-electrical Accessories	395
Zero Depreciation (ZD -)	19126
Key Protect of ₹ 50000	300
Loss of Personal Belongings PLAN A of ₹ 50000	300
IL Smart Assist	2997
Sub Total	**49013**
Total Own Damage Premium(A)	**49013**

LIABILITY(B)		(₹)
Basic Third Party Liability		24596
Total		**24596**
Add:		
Legal Liability to Paid Driver		150
Employees of Insured		1350
Sub-Total		**1500**
Total Liability Premium(B)		**26096**
Total Package Premium(A+B):		**75109**
CGST	%	9
	₹	6759.81
SGST	%	9
	₹	6759.81
Total Tax Payable in ₹		**13520**
Total Premium Payable In ₹		**88629**

Unique Identification Number (UIN) Details

Zero Depreciation	Key Protect	Loss of Personal Belongings	ILSmartAssist
IRDAN115RPMT0003V01202425/A0004V01202425	IRDAN115RPMT0003V01202425/A0010V01202425	IRDAN115RPMT0003V01202425/A0011V01202425	IRDAN115RPMT0003V01202425/A0100V01202526

Geographical Area: India	**Applicable IMT Clauses:** 24 , 28 , 29 , 22
Compulsory Deductible: ₹ 2000	**Voluntary Deductible: ₹ 0**

Insured Declared Value

The schedule of age-wise insured declared (IDV) as shown in the below table is applicable for the purpose of Total loss including theft/ constructive Total Loss/Cash loss(TL/CTL/CL) claims only on basis of loss date falling in the respective year. A vehicle will be considered to be a CTL, where the aggregate cost of retrieval and/or repair of the vehicle subject to terms and conditions of the policy exceeds 75% of the IDV.

Tenure	Total IDV (₹)
From Oct 28, 2025 To Oct 27, 2026	2520000
From Oct 28, 2026 To Oct 27, 2027	2122106
From Oct 28, 2027 To Oct 27, 2028	1856842

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 - Emergency Medical Expenses (EME): i) Accidental Hospitalization Sum Insured = 30000, (ii) Ambulance Cover Sum Insured = 2000, (iii) No of Tele Consultation opted = 2, (iv) Hospital Daily Cash Sum Insured = 500, Maximum no of days covered =5; 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, Arrangement of PUC Document, Wallet Assistance , Loss of Driving License/Registration Certificate (DL/RC), Legal Assistance- Sum Insured Rs 25000; Quality Assurance: Ensures your damaged car is repaired within 5 days and also provides 24 months assurance on the quality of workmanship. 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.	1250214161 | 1250110664 | 1250066477	Premium Amount	₹ 56860 | 12000 | 19769	Receipt Date	27-10-2025

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

CERTIFICATE OF INSURANCE CUM POLICY SCHEDULE

3 Years - Private Car Package Policy

Product Code: 3001 UIN: IRDAN115RPMT0003V01202425

ICICI Lombard Nibhaye Vaade

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 ₹ 0/-. The Compulsory Personal Accident cover has not been opted in this policy on account that, the vehicle to be insured is not owned by an individual. **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 racing, Pace 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 Oct 28, 2025 in lieu of Covernote no. 413860327. 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.

Signature Not Verified

Digitally signed by DS ICICI LOMBARD GENERAL INSURANCE CO LTD 1
Date: 2025.10.28 18:13:24 IST

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

CORP/SUP/OPI/2014/1777