

Product Code: 3005/O UIN: IRDAN115RP0002V02201920

Reference No.: W487387994
Date: Nov 18, 2025PAYAL KALPESH PARMAR
FLAT NO 203 C WING ISHA EMERALD BIBWEWADI PUNE CITY PUNE
PUNE
MAHARASHTRA 411037
Mobile No: 9309196087**Sub: Risk Assumption Letter**

Dear PAYAL KALPESH PARMAR,

We value your relationship with ICICI Lombard General Insurance Company Limited and thank you for choosing us as your preferred insurance provider.

Please find enclosed Policy No. **3005/O/417318951/00/B00**, The same has been issued based on below mentioned details, provided by you at the time of policy purchase.

Insured & Vehicle Details	
Name of the Insured	PAYAL KALPESH PARMAR
Period of Insurance - Own Damage	Nov 18, 2025 to Nov 17, 2026
Vehicle Make / Model	TVS / IQUBE ELECTRIC
RTO City	MAHARASHTRA-PUNE
Vehicle Registration No.	MH12WC9191
Vehicle Registration Date	Nov 20, 2023
Engine No.	AM1PKD001716
Chassis No.	MD626AM10P1K04326
Current Year NCB(%)	25%
Previous Policy Details	
Previous Policy No.	3005/O/368701678/00/B00
Previous Policy Period	17-11-2024 to 16-11-2025
Previous Year NCB(%)	20%
Claims Made Under Previous Policy	0
Previous Insurer Name	ICLB
Previous Policy Type	Bundled Package Policy
Third Party Insurance Details	
Third Party Policy No.	3005/HT-689100/00/000
Third Party Period of Insurance	Nov 01, 2023 to Oct 31, 2028
Third Party Insurer Name	ICICI LOMBARD

The commencement of coverage of risk under the policy is subject to realisation of payment of premium in full. In case the premium is not realised 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"

Please check the policy details for accuracy. Should you find any discrepancy / require any changes in the Certificate of Insurance cum Policy Schedule, please contact us immediately at our toll free number 1800 2666 or email us at customersupport@icicilombard.com, so that we can rectify the same. 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

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

Nov 18, 2025

CERTIFICATE OF INSURANCE CUM POLICY SCHEDULE

Stand-Alone Own Damage Two wheeler Insurance Policy

Product Code: 3005/O UIN: IRDAN115RP0002V02201920



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.

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CORP/SUP/OP/2014/1777

CERTIFICATE OF INSURANCE CUM POLICY SCHEDULE

Stand-Alone Own Damage Two wheeler Insurance Policy

Product Code: 3005/O UIN: IRDAN115RP0002V02201920



Name of the Insured	: PAYAL KALPESH PARMAR	Policy No.	: 3005/O/417318951/00/B00
Address	: FLAT NO 203 C WING ISHA EMERALD BIBWEWADI PUNE CITY PUNE, PUNE, MAHARASHTRA 411037	Period of Insurance - Own Damage	: Nov 18, 2025 16:33 to Midnight of Nov 17, 2026
Telephone No	: Mobile No: 9309196087	Tenure	: 1 year
Email Address	: ANILKHARAT1981@GMAIL.COM	E-Policy No.	: 3005/O/417318951/00/B00
Nominee Name	: LEGAL HAIR	Policy Issued On	: Nov 18, 2025
Relationship	: SPOUSE	Covernote No.	: 417318951
Age	: 23	RTO Location	: MAHARASHTRA-PUNE
GSTIN No. (Customer)	:	Hypothecated To	: -
Servicing Branch Name	: Mumbai	Invoice No.	: 1011251741638

This Policy covers only Own Damage Risk with no other liability in connection with Two Wheeler Vehicle including Third Party Cover and is issued basis the following: Third Party Policy No. - 3005/HT-689100/00/000, valid from Nov 01, 2023 to Oct 31, 2028, Insured by ICICI LOMBARD

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
Vehicle Registration No.	Make	Model	Type of Body	CC/KW	Mfg Yr	Seating Capacity	Chassis No.	Engine No.
MH12WC9191	TVS	IQUBE ELECTRIC	Solo With Pillion	5	2023	2	MD626AM10P1K04326	AM1PKD001716
Vehicle IDV (₹)	Side Car (₹)	Additional Accessories (₹)	Electrical / Electronic Accessories (₹)	Non Electrical Accessories (₹)		CNG / LPG Unit (₹)	Total IDV (₹)	
1,25,000.00	0.00	0.00	0.00	0.00		0.00	1,25,000.00	

Premium Details			
OWN DAMAGE(A)			(₹)
Basic OD Premium			1,943.00
Zero Depreciation (Silver)			375.00
Sub Total			2,318.00
Less:			
No Claim Bonus 25%			486.00
Sub-Total Deductions			486.00
Total Own Damage Premium(A)			1,832.00
CGST		%	9
		₹	164.88
SGST		%	9
		₹	164.88
Total Tax Payable in ₹			330.00
Total Premium Payable In ₹			2,162.00

Unique Identification Number (UIN) Details	
Zero Depreciation	
IRDAN115RP0002V01201920/A0003V01201920	
Geographical Area: India	Applicable IMT Clauses: 22
Compulsory Deductible: ₹ 100.00	Voluntary Deductible: ₹ 0.00

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.

Premium Collection No.	1252018753	Premium Amount (₹)	2,162.00	Receipt Date	18-11-2025
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.					

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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 Nov 18, 2025 in lieu of Covernote No.. 417318951. The stamp duty of ₹ 0.50 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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