Product Code: 3004/A UIN: IRDAN115RP0015V01200102

Reference No.: W489233122
Date: Nov 24, 2025
BIBHISHAN SAHEBRAO MANDAGE
G NO 124/2/3 3/3/4 PUNEKAR 9552242197 PLOT, SIDDHI GREENS PHURSUNGI
TAL HAVELI, , DIST PUNE, PUNE-412308,
PUNE
MAHARASHTRA 412308
Mobile No: 95******97

Sub: Risk Assumption Letter

Dear BIBHISHAN SAHEBRAO MANDAGE,

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. **3004/A/418036273/00/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	BIBHISHAN SAHEBRAO MANDAGE
Period of Insurance	Nov 25, 2025 to Nov 24, 2026
Vehicle Make / Model	BAJAJ AUTO LTD / RE 4S CNG
RTO City	MAHARASHTRA-PUNE-C1-C4
Vehicle Registration No.	MH12VW7475
Engine No.	AZXWPF05635
Chassis No.	MD2B47AX7PWF11503
Vehicle Usage	AUTO RICKSHAW

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.

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:

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 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 Owner driver has a separate existing Personal Accident cover against Death and Permanent Disability (Total and Partial) for Sum Insured of at least Rs.15 lacs.

CERTIFICATE OF INSURANCE CUM POLICY SCHEDULE

Passenger Carrying Vehicles Liability Policy

Product Code: 3004/A UIN: IRDAN115RP0015V01200102

Name of the Insured	: **BIBHISHAN SAHEBRAO MANDAGE**	**Policy No.**	: **3004/A/418036273/00/B00**
Address	: G NO 124/2/3 3/3/4 PUNEKAR 9552242197 PLOT, SIDDHI GREENS PHURSUNGI TAL HAVELI, , DIST PUNE, PUNE-412308,, PUNE, MAHARASHTRA 412308	**Period of Insurance**	: Nov 25, 2025 00:00 to Midnight of Nov 24, 2026
Telephone No	: - **Mobile No:** 95******97	**E-Policy No.**	:
Email Address	: AN************@GMAIL.COM	**Policy Issued on**	: Nov 24, 2025
Nominee Name	: - **Named Passenger's Nominee:**	**Covernote No.**	: 418036273
Relationship	: -	**RTO Location**	: MAHARASHTRA-PUNE-C1-C4
Age	:	**Hypothecated to**	: -
GSTIN No. (Customer)	:	**Category**	:
Servicing Branch Name	: Mumbai	**Invoice No.**	: 1011252423125

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**		**Vehicle SubClass**		**Model**	**Model Build**
MH12VW7475	BAJAJ AUTO LTD		C1(B) - 3 WHEELED VEHICLE WITH CARRYING CAPACITY NOT EXCEEDING 6 PASSENGER		RE 4S CNG	FULLY BUILT
Type of Body	**CC**	**Mfg Yr**	**Seating Capacity**	**Carrying Capacity**	**Chassis No.**	**Engine No.**
Open	235	2023	4	3	MD2B47AX7PWF11503	AZXWPF05635

Premium Details

LIABILITY	(₹)
Basic Third Party Liability	5,773.00
Liability for Bi-Fuel Kit	60.00
Total	**5,833.00**
Add:	
Legal Liability for Paid Driver	50.00
	50.00
Sub-Total	
Total Liability Premium	**5,883.00**

CGST	%	9
	₹	529.47
SGST	%	9
	₹	529.47
Total Tax Payable in ₹		**1,059.00**
Total Premium Payable In ₹		**6,942.00**

Geographical Area: India | **Applicable IMT Clauses:** 25 , 40

Premium Collection No.	1252422661	Premium Amount (₹)	6,942.00	Receipt Date	24-11-2025
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.

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 Owner driver has a separate existing Personal Accident cover against Death and Permanent Disability (Total and Partial) for Sum Insured of at least Rs.15 lacs. Limitations as to Use: The Policy covers use only under a permit within the meaning of the Motor Vehicles Act,1988 or such a carriage falling under sub section (3) of Section 66 of the Motor Vehicles Act, 1988. The policy does not cover 1) Use for organised racing, pace making, reliability trails or speed testing, 2) Use whilst drawing a trailer except the towing (other than for reward) of any one disabled mechanically propelled vehicle. 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 when not used for the transport of passengers at the time of the accident 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 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.

CERTIFICATE OF INSURANCE CUM POLICY SCHEDULE

Passenger Carrying Vehicles Liability Policy

Product Code: 3004/A UIN: IRDAN115RP0015V01200102

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. In witness whereof, this Policy has been signed at Mumbai on this date of Nov 24, 2025 in lieu of Covernote No. 418036273. 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.

Signature Not Verified
Digitally signed by DS ICICI LOMBARD GENERAL INSURANCE CO LTD 1
Date: 2025.11.24 11:43:29 IST