

4002/381206148/00/000

**BURGLARY INSURANCE POLICY**

UIN- IRDAN115RP0002V01200102 Misc 02

**Preamble**

ICICI Lombard General Insurance Company Limited ("the Company"), having received a Proposal and the premium from the Proposer named in the Schedule referred to herein below, and the said Proposal and Declaration together with any statement, report or other document leading to the issuance of this Policy and referred to therein having been accepted and agreed to by the Company and the Proposer as the basis of this contract do, by this Policy agree, in consideration of and subject to the due receipt of the subsequent premiums, as set out in the Schedule with all its Parts, and further, subject to the terms and conditions contained in this Policy, as set out in the Part I,II and III of the Schedule, that on proof to the satisfaction of the Company of the compensation having become payable as set out in Part I of the Schedule to the title of the said person or persons claiming payment or upon the happening of an event upon which one or more benefits become payable under this Policy, the Sum Insured / appropriate benefit will be paid by the Company.

**PART I OF THE SCHEDULE****> Insured Details**

|                                                        |                                                                                                                                                    |
|--------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------|
| Policy Number                                          | : 4002/381206148/00/000                                                                                                                            |
| Issued At                                              | : MUMBAI                                                                                                                                           |
| Name of the Insured                                    | : M/S MAHALAXMI SPARES                                                                                                                             |
| Mailing Address of the Insured                         | : Sr No 36/1c, Manjari Farm, Pune, Solapur Highway, Pune, Maharashtra 412307, ..<br>Pune, Maharashtra Pin412307, .. Pune, Maharashtra Pin- 412307. |
| Politically Exposed Person (PEP)/close relative of PEP | : No                                                                                                                                               |
| Hypothecation Detail                                   | : STATE BANK OF INDIA                                                                                                                              |
| Intermediary Details                                   |                                                                                                                                                    |
| Agency/Broker Code                                     | : ILG71153                                                                                                                                         |
| Agency/Broker Name                                     | : SHAINAJ AMJAD SHAIKH                                                                                                                             |
| Agent's/Broker's Mobile No.                            | : 9067887858                                                                                                                                       |
| Agent's/Broker's Email ID                              | : amjadshaikh3384@gmail.com                                                                                                                        |

**> Policy Details**

|                                                                 |                                                                                 |
|-----------------------------------------------------------------|---------------------------------------------------------------------------------|
| Period of Insurance                                             | : From : 00:00 Hours of February 17, 2025<br>To : Midnight of February 16, 2026 |
| Total Sum Insured                                               | : Rs. 104,000,000.00                                                            |
| Details of Risk Location Insured                                | : As per Annexure - I                                                           |
| Premium Computation                                             |                                                                                 |
| Burglary Basic Premium                                          | : Rs. 3,852.08                                                                  |
| Add on Covers                                                   |                                                                                 |
| Theft                                                           | : Rs. 192.60                                                                    |
| Riot, Strike & Malicious Damage (RSMD)                          | : Rs. 192.60                                                                    |
| *Total Premium                                                  | : (Rs.) 4,999.66                                                                |
| *Premium value mentioned above is inclusive of taxes applicable |                                                                                 |

**Clauses Description**

1. Subject to Endorsement for Terrorism Exclusion attached herewith
2. Subject to Endorsement BP2 (RSMD Cover inclusion) attached herewith
3. Subject to Endorsement BP3 (Theft Cover inclusion) attached herewith
4. Subject to Endorsement BP4 (Policy being issued on Declaratoin Basis) attached herewith
5. Subject to Agreed bank clause attached herewith
6. Subject to Agreed bank clause attached herewith

**Conditions Description**

4002/381206148/00/000

## BURGLARY INSURANCE POLICY

1. Burglary Deductible : 5% of the claim amount subject to a min of INR 10,000 on each and every claim
2. Notwithstanding any other provision of this Policy to the contrary, this Policy does not insure any loss, cost, damage or expense, arising out of, attributable to, or occurring concurrently or in any sequence with a communicable disease. As used herein, communicable disease means any infectious or contagious substance: 1. Including, not limited to, a virus, bacterium, parasite or other organism or any mutation thereof, whether deemed living or not, and 2. Regardless of the method of transmission, whether direct or indirect, including, but not limited to, airborne transmission, bodily fluid transmission, transmission from or to any surface or object, solid, liquid or gas or between humans, animals, or from any animal to any human or from any human to any animal, that can cause or threaten damage to human health or human welfare or causes or threatens damage, deterioration, loss of value, marketability or loss of use to tangible or intangible property insured hereunder. For avoidance of doubt, no coverage extension, additional coverage, global extension, exception to any exclusion or other coverage grant shall afford any coverage that would otherwise be excluded through this exclusion, including but not limited to any closure by public or civil authorities, or any denial of access to Insured Premises, or Customer and or Supplier premises (including service / utility providers) hereunder. For further avoidance of doubt, loss, cost, damage or expense, includes any cost to clean-up, detoxify, remove, monitor or test: (1) for a communicable disease or (2) any tangible or intangible property insured hereunder that is affected by such communicable disease.
3. Stock Asset Description: Stocks

## BURGLARY INSURANCE POLICY

Policy shall stand cancelled ab initio in the event of non realization of the premium.

Subject otherwise to terms and conditions of Burglary Insurance Policy.

GSTIN Reg. No : 27AAACI7904G1ZN  
IL GIC GSTIN Address : 414, ICICI LOMBARD HOUSE, VEER SAVARKAR MARG, NEAR SIDDHI  
VINAYAK TEMPLE MAIN GATE, PRABHADEVI, MUMBAI, 400025,  
MAHARASHTRA  
HSN/SAC code : 997139 - GENERAL INSURANCE SERVICES

The stamp duty of Rs. 0.5 /- paid in cash or by demand draft or by pay order, vide Receipt/Challan  
No. CSD10520244764 dated October 04, 2024 .

Signed for and on behalf of the ICICI Lombard General Insurance Company Limited at Mumbai on .

*Gaurav Arora*

**Authorised Signatory**

ICICI Lombard General Insurance Company Ltd.

Annexure - I

DETAILS OF RISK LOCATION INSURED

Attached to and forming a part of Policy No. : 4002/381206148/00/000

Risk Location (1) : Sr No 36/1c, Manjari Farm, Pune, Solapur Highway, Pune,  
Maharashtra 412307, ., Pune, Maharashtra Pin 412307, ., Pune, Maharashtra  
Pin- 412307.

Description of Property (1) : Others

| S No. | Sum Insured Component | Total Sum Insured  |
|-------|-----------------------|--------------------|
| 1.    | General Goods         | Rs. 104,000,000.00 |
| Total |                       | Rs. 104,000,000.00 |

## BURGLARY INSURANCE POLICY

### **BP 2 Inclusion of Riot, Strike and Malicious Damage Peril**

Notwithstanding anything herein contained to the contrary, it is hereby declared and agreed that exclusion under Clause 3 (i) (e) of the Part II of the Schedule is deleted.

Subject otherwise to the terms and conditions of the policy.

### **BP 3 Inclusion of Theft Peril**

It Notwithstanding anything herein contained to the contrary, it is hereby declared and agreed that this policy is extended to cover loss due to theft, without actual forcible and violent entry of and/or exit from the premises.

By virtue of this endorsement it is hereby declared and agreed that exclusion under Clause 3 (i) (c) of Part II of the Schedule is deleted.

Subject otherwise to the terms and conditions of the policy.

### **BP7 AGREED BANK CLAUSE**

All policies in which a Bank/Financial Institution has interest shall be issued in the name of Bank/Financial Institution and owner or mortgagor and shall contain a suitable clause to protect their interest.

It is hereby declared and agreed:-

That upon any monies becoming payable under this policy the same shall be paid by the Company to the Bank and such part of any monies so paid as may relate to the interests of other parties insured hereunder shall be received by the Bank as Agents for such other parties. That the receipts of the Bank shall be complete discharge of the Company therefor and shall be binding on all the parties insured hereunder.

N.B: The Bank shall mean the first named Financial Institution/ Bank named in the policy. That if and whenever any notice shall be required to be given or other communication shall be required to be made by the Company to the insured or any of them in any manner arising under or in connection with this policy such notice or other communication shall be deemed to have been sufficiently given or made if given or made to the Bank.

That any adjustment, settlement, compromise or reference to arbitration in connection with any dispute between the Company and the insured or any of them arising under or in connection with this policy if made by the Bank shall be valid and binding on all parties insured hereunder but not so as to impair rights of the Bank to recover the full amount of any claim it may have on other parties insured hereunder.

That this insurance so far only as it relates to the interest of the Bank therein shall not cease to attach to any of the insured property by reason of operation of condition 3 of the Policy except where a breach of the condition has been committed by the Bank or its duly authorised agents or servants and this insurance shall not be invalidated by any act or omission on the part of any other party insured hereunder whereby the risk is increased or by anything being done to upon or any building hereby insured or any building in which the goods insured under the policy are stored without the knowledge of the Bank provided always that the Bank shall notify the Company of any change of ownership or alterations or increase of hazards not permitted by this insurance as soon as the same shall come to its knowledge and shall on demand pay to the Company necessary additional premium from the time when such increase of risks first took place and It is further agreed that whenever the Company shall pay the Bank any sum in respect of loss or damage under this policy and shall claim that as to the Mortgagor or owner no liability therefore existed, the Company shall become legally subrogated to all the rights of the Bank to the extent of such payments but not so as to impair the right of the Bank to recover the full amount of any claim it may have on such Mortgagor or Owner or any other party or parties insured hereunder or from any securities or funds available.

N.B: In cases where the name of any Central Government or State Government owned and / or sponsored Industrial Financing or Rehabilitation Financing Corporations and /or Unit Trust of India or General Insurance Corporation of India and/or its subsidiaries or LIC of India/ any Financial Institution is included in the title of the Fire Policy as mortgagees, the above Agreed Bank Clause may be incorporated in the Policy substituting the name of such institution in place of the word 'Bank' in the said clause.

## BURGLARY INSURANCE POLICY

### Sanction Limitation and Exclusion Clause

No (Re) Insurer Shall be deemed to provide cover and no (Re) insurer shall be liable to pay any claim and provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose that (Re) Insurer to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America.

## BURGLARY INSURANCE POLICY

### > Part II of Schedule

#### DEFINITIONS

For the purpose of this policy, the following terms shall have the meaning set forth hereunder:

1. **"Burglary"** means any theft following upon actual forcible and violent entry of and/or exit from the premises and includes housebreaking.  
**"Hold-up"** means when the Insured or its personnel is/are threatened by any weapon and there exists a possibility of actual physical threat to the person of the Insured or its personnel.
2. **"Employee"** means any person (other than a person whose employment is of a causal nature and/or under a contract for any service, who is employed otherwise than for the purpose of the Insured's trade or business) who has entered into a contract of employment with Insured whether such contract of employment is expressed or implied, oral or in writing.  
**"Burglary"** means any theft following upon actual forcible and violent entry of and/or exit from the premises and includes housebreaking.  
**"Hold-up"** means when the Insured or its personnel is/are threatened by any weapon and there exists a possibility of actual physical threat to the person of the Insured or its personnel.

#### Scope Of Cover

The Company hereby agrees, subject to terms, conditions and exclusions herein contained, endorsed or otherwise expressed hereon to indemnify the Insured to the extent of intrinsic value of:

1. Any loss of or damage to property or any part thereof whilst contained in the premises described in Part I of the Schedule hereto due to Burglary or Hold-up and/or
2. Damage caused to the premises to be made good by the Insured resulting from Burglary or any attempt thereat any time during the period of insurance.

Provided always that the liability of the Company shall in no case exceed the sum Insured stated against each item or total Sum Insured stated in Part I of the Schedule as regards item (i) above and Rs. 25,000 in respect of item (ii) above.

#### Exclusions

1. The Company shall not be liable in respect of:
  - 1.1 Gold or Silver articles, watches or jewellery or precious stones or medals or coins or curios, sculptures, manuscripts, rare books, plans, models, moulds, designs, deeds, bonds, bills of exchange, bank, treasury or promissory notes, cheques, money, securities, stamps, collection of stamps, business books or papers, unless specifically agreed to by the Company and incorporated in the Policy.
  - 1.2 Loss or damage where any inmate or member of the Insured's household or of his business staff or any other person lawfully in the premises is concerned in the actual theft or damage to any of the articles or premises or where such loss or such damage has been expedited or any way assisted or brought about by any such person or persons.
  - 1.3 Theft without actual forcible and violent entry and/or exit from the premises.
  - 1.4 Loss or damage which is recoverable under Fire or Plate Glass Insurance Policy or any other policy.

- 1.5 Loss or damage directly or indirectly, proximately or remotely occasioned by or which arises out of or in connection with riot and strike, civil commotion.
- 1.6 Loss or damage directly or indirectly, proximately or remotely occasioned by or which arises out of earthquake, flood, storm, cyclone or other convulsions of nature or atmospheric disturbances.
- 1.7 Loss or damage whether direct or indirect arising from war, war like operations and of foreign enemy hostilities (whether war be declared or not), civil war, revolution, insurrection, civil commotion, military or usurped power, seizure, capture, confiscation, arrests, restraints and detainment by order of any governments or any other authority.  
In any action, suit or other proceedings where the Company alleges that by reason of the above provision or its sub-parts, any loss or damage is not covered by this Insurance, the burden of proving that such loss or damage is covered shall be upon the Insured.
- 1.8 Any loss or damage to any pro-property whatsoever or any loss or expense whatsoever resulting or arising therefrom or any consequential loss and any legal liability of whatsoever nature - directly or indirectly caused by or contributed to or arising from ionising radiation or contamination by radioactivity from any source whatsoever.  
Any accident, loss, destruction, damage or legal liability directly or indirectly caused by or contributed to by or arising from Nuclear weapons material.
- 1.9 Consequential loss or legal liability of any kind.
- 1.10 Loss of money and/or other property abstracted from safe following the use of the key to the said safe or any duplicate thereof belonging to the Insured, unless such key has been obtained by assault or violence or any threat thereat.
- 1.11 Any yard, garden, open spaces or out-house not communicating with the main building.
- 1.12 Loss or damage directly or indirectly, proximately or remotely occasioned by or which arises out of or in connection with terrorist activities.

2. In the following events, this policy shall cease to be in force, unless in every event, the consent of the Company to the continuance of the Insurance thereon is obtained and signified on the policy, or the Company has been duly informed and has acknowledged the receipt of such information.
  - 2.1 If the premises shall have been left uninhabited by day and night for ten or more consecutive days and nights, during the period that the premises are left uninhabited.
  - 2.2 If the Insured shall cause or suffer any material alteration to be made in the premises or anything to be done whereby the risk is increased.
  - 2.3 If the interest of the Insured in any property passes from the Insured otherwise than by will or operation of law.

The Company shall have the sole discretion to waive its right on happening of the events specified in this clause.

## BURGLARY INSURANCE POLICY

### Basis of assessment of claims

1. Basis of assessment of the claim shall be
  - 1.1 In respect of buildings, cost of restoration subject to depreciation
  - 1.2 In all other cases the basis shall be cost price incurred by the Insured or market value (whichever is lower) subject to Standard Terms & Conditions as mentioned in Part III of the Schedule, including Average, Indemnity, Subrogation, Contribution and always subject to the amount of Total Sum Insured or Sum Insured upon various description of property which has been lost or damaged.
2. Claim documents:

The insured shall be required to furnish the following for or in support of a claim:

  - 2.1 In respect of buildings, cost of restoration subject to depreciation
  - 2.2 In all other cases the basis shall be cost price incurred by the Insured or market value (whichever is lower) subject to Standard Terms & Conditions as mentioned in Part III of the Schedule, including Average, Indemnity, Subrogation, Contribution and always subject to the amount of Total Sum Insured or Sum Insured upon various description of property which has been lost or damaged. depreciation of property which has been lost or damaged.
3. Claim Procedure:

The procedure for lodging the claim shall be as under:  
Upon the happening of any event giving rise or likely to give rise to a claim under this policy:

  - 3.1 The Insured shall give immediate notice thereof in writing to the Company as well as lodge forthwith a complaint with the Police.
  - 3.2 The Insured shall deliver to the Company, within 14 days of the date on which the event shall have come to his knowledge, a detailed statement in writing as per the Claim Form and any other material particular relevant to the making of such claim
  - 3.3 The Insured shall tender to the Company:
    - 3.3.1 all such further particulars, plans ,specifications, books, vouchers, invoices, duplicates or copies thereof, documents, investigation reports (internal/ external), proofs, evidence and information with respect to the claim (verified by statutory declaration, if so required) and the circumstances under which the loss or damage occurred, and any matter touching the and the origin and cause of the loss liability or the amount of the liability of the Company together with a declaration on oath or in other legal form of the truth of the claim and of any matters connected therewith.

- 3.3.2 Particulars of all other insurances, if any No claim under this policy shall be payable unless the terms of this condition have been complied with.

Subject to applicable law, rule, regulation or notification in this behalf, the Company hereby reserves the right as provided hereafter:

No claim in respect of loss equal to or exceeding twenty thousand rupees in value on the policy shall be admitted for payment or settled by the Company unless the Company has been given a report on the occurrence of the loss and extent of the loss, from a person who holds a license to act as a Surveyor or loss assessor, under the Insurance Act, 1938, and appointed by the Company for the purpose.

Provided that nothing hereinabove shall be deemed to take away or abridge the right of the Company to pay or to settle any claim at any amount different from the amount assessed by the Surveyor or loss assessor.

### Limitation period

In no case whatsoever shall the Company be liable for any loss or damage after the expiry of 12 months from the happening of the loss or damage unless the claim is the subject of pending action or arbitration; it being expressly agreed and declared that if the Company shall disclaim liability for any claim hereunder and such claim shall not within 12 calendar months from the date of the disclaimer have been made the subject matter of a suit in a court of law then the claim shall for all purposes be deemed to have been abandoned and shall not thereafter be recoverable hereunder.

### Policy related Terms and Conditions

1. Reinstatement of sum insured: Immediately upon the happening of any loss or damage as described in the policy, the Total Sum Insured and the sum insured upon the various descriptions of property which have been lost or damaged, shall be reduced by the amount of loss or damage and such, reduced sums Insured shall be the limit of the Company's liability in respect of any further loss or damage occurring during the current period of Insurance unless the Company consents, upon payment of additional premium to reinstate the full sum insured.
2. Maintenance of books & keys: The Insured shall keep a daily record of the amount of cash contained in the safe or strongroom and such record shall be deposited in a secure place other than the safe or strongroom and produced as documentary evidence in support of a claim under this policy. The keys of the Safe or Strongroom shall not be left on the premises out of business hours unless the premises are occupied by the Insured or any other authorised employee of the Insured in which case such keys if left on the premises shall be deposited in a secure place not in the vicinity of the safe or strongroom.
3. Bailee Warranty: The Company hereby warrants that in the event of loss of articles/ property entrusted to the Insured, the Company will reimburse to the Insured the actual amount paid by him to his client for the goods lost subject however to the liability of the Company limited to the market value thereof.

## BURGLARY INSURANCE POLICY

### > Part III of Schedule

#### Standard Terms And Conditions

##### 1. Incontestability and Duty of Disclosure

The policy shall be null and void and no benefit shall be payable in the event of untrue or incorrect statements, misrepresentation, misdescription or on non-disclosure in any material particular in the proposal form, personal statement, declaration and connected documents, or any material information having been withheld, or a claim being fraudulent or any fraudulent means or devices being used by the Insured or any one acting on his behalf to obtain any benefit under this policy.

##### 2. Reasonable Care

The Insured shall take all reasonable steps to safeguard the interests of the Insured against accidental loss or damage that may give rise to the claim.

##### 3. Observance of terms and conditions

The due observance and fulfillment of the terms, conditions and endorsement of this policy in so far as they relate to anything to be done or complied with by the Insured, shall be a condition precedent to any liability of the Company to make any payment under this policy.

##### 4. Material change

The Insured shall immediately notify the Company by fax and in writing of any material change in the risk and cause at his own expense such additional precautions to be taken as circumstances may require to ensure safe operation of the Insured items or trade or business practices thereby containing the circumstances that may give rise to the claim and the Company may, adjust the scope of cover and / or premium, if necessary, accordingly.

##### 5. Records to be maintained

The Insured shall keep an accurate record containing all relevant particulars and shall allow the Company to inspect such record. The Insured shall within one month after the expiry of each period of insurance furnish such information as the Company may require.

##### 6. No constructive Notice

Any of the circumstances in relation to these conditions coming to the knowledge of any official of the Company shall not be the notice to or be held to bind or prejudicially affect the Company notwithstanding subsequent acceptance of any premium.

##### 7. Notice of charge etc.

The Company shall not be bound to notice or be affected by any notice of any trust, charge, lien, assignment or other dealing with or relating to this policy but the receipt of the Insured or his legal personal representative shall in all cases be an effectual discharge to the company.

##### 8. Special Provisions

Any special provisions subject to which this policy has been entered into and endorsed in the policy or in any separate instrument shall be deemed to be part of this policy and shall have effect accordingly.

##### 9. Overriding effect of Part II of the Schedule

The terms and conditions contained herein and in Part II of the Schedule shall be deemed to form part of the policy and shall be read as if they are specifically incorporated herein; however in case of any inconsistency of any term and condition with the scope of cover contained in Part II of the Schedule, then the term(s) and condition(s) contained herein shall be read mutatis mutandis with the scope of cover/terms and conditions contained in Part II of the Schedule and shall be deemed to be modified accordingly or superseded in case of inconsistency being irreconcilable.

##### 10. Electronic Transactions

The Insured agrees to adhere to and comply with all such terms and conditions as the Company may prescribe from time to time, and hereby agrees and confirms that all transactions effected by or through facilities for conducting remote transactions including the Internet, World Wide Web, electronic data interchange, call centers, teleservice operations (whether voice, video, data or combination thereof) or by means of electronic, computer, automated machines network or through other means of telecommunication, established by or on behalf of the Company, for and in respect of the policy or its terms, or the Company's other products and services, shall constitute legally binding and valid transactions when done in adherence to and in compliance with the Company's terms and conditions for such facilities, as may be prescribed from time to time. The Insured agrees that the Company may exchange, share or part with any information to or with other ICICI Group Companies or any other person in connection with the Policy, as may be determined by the Company and shall not hold the Company liable for such use/application.

##### 11. Duties of the Insured on occurrence of loss

On the occurrence of any loss, within the scope of cover under the policy the Insured shall:

11.1 Forthwith file/submit a Claim Form in accordance with Claim Procedure Clause as provided in Part II of the Schedule.

11.2 Allow the Surveyor or any agent of the Company to inspect the lost/damaged properties/premises/goods or any other material items, as per the Right to Inspect Clause as provided in this Part.

11.3 Assist and not hinder or prevent the Company or any of its agents in pursuance of their duties under Rights of the Company On Happening Of Loss Or Damage Clause as provided in this Part.

11.4 Not abandon the insured property/item/premises, nor take any steps to rectify/remedy the damage before the same has been approved by the Company or any of its agents or the Surveyor. If the Insured does not comply with the provisions of this Clause or other obligations cast upon the Insured under this policy, in terms of the other clauses referred to herein or in terms of the other clauses in any of the policy documents, all benefits under the policy shall be forfeited, at the option of the Company.

## BURGLARY INSURANCE POLICY

### 12 Rights of the Company on happening of loss or damage:

On the happening of loss or damage, or circumstances that have given rise to a claim under this policy, the Company may:

- 12.1 enter and/or take possession of the insured property, where the loss or damage has happened
- 12.2 take possession of or require to be delivered to it any property of the Insured in the building or on the premises at the time of the loss or damage
- 12.3 keep possession of any such property and examine, sort, arrange, remove or other wise deal with the same; and,
- 12.4 sell any such property or dispose of the same for account of whom it may concern.

The powers conferred by this condition shall be exercisable by the Company at any time until notice in writing is given by the Insured that he makes no claim under the policy, or if any claim is made, until such claim is finally determined or withdrawn. The Company shall not by any act done in the exercise or purported exercise of its powers hereunder incur any liability to the Insured or diminish its rights to rely upon any of the conditions of this policy in answer to any claim.

If the Insured or any person on his behalf shall not comply with the requirement of the Company, or shall hinder or obstruct the Company in the exercise of the powers hereunder, all benefits under the policy shall be forfeited at the option of the Company.

### 13. Right to inspect

If required by the Company, an agent/representative of the Company including a loss assessor or a Surveyor appointed in that behalf shall in case of any loss or any circumstances that have given rise to the claim to the Insured be permitted at all reasonable times to examine into the circumstances of such loss. The Insured shall on being required so to do by the Company produce all books of accounts, receipts, documents relating to or containing entries relating to the loss or such circumstance in his possession and furnish copies of or extracts from such of them as may be required by the Company so far as they relate to such claims or will in any way assist the Company to ascertain in the correctness thereof or the liability of the Company under the policy.

### 14. Position after a claim

The Insured shall not be entitled to abandon any insured item/property whether the Company has taken possession of the same or not. As from the day of receipt of the claim amount by the Insured as determined by the Company to be fit and proper, the Sum Insured for the remainder of the period of Insurance shall stand reduced by the amount of the compensation.

### 15. Indemnity

The Company may at its option, if applicable reinstate, replace or repair the property or premises lost or damaged or any part thereof instead of paying the amount of loss or damage or may join with any other insurer in so doing. The Company shall not be bound to reinstate exactly or completely

but only as circumstances permit and in reasonably sufficient manner. In no case shall the Company be bound to expend more in reinstatement than it would have cost to reinstate such property as it was at the time of the occurrence of such loss or damage and in any event not more than the sum Insured thereon.

If in any case the Company shall be unable to reinstate or repair the insured property/item hereby insured, because of any law or other regulations in force affecting insured property or otherwise, the Company shall, in every such case, only be liable to pay such sum as would be requisite under the policy.

### 16. Subrogation

In the event of payment under this policy, the Company shall be subrogated to all the Insured's rights or recovery thereof against any person or organisation, and the Insured shall execute and deliver instruments and papers necessary to secure such rights.

The Insured and any claimant under this policy shall at the expense of the Company do and concur in doing and permit to be done, all such acts and things as may be necessary or required by the Company, before or after Insured's indemnification, in enforcing or endorsing any rights or remedies, or of obtaining relief or indemnity, to which the Company shall be or would become entitled or subrogated.

### 17. Condition of Average

If the insured property be collectively of greater value than the Sum Insured thereon, then the Insured shall be considered as being his own insurer for the difference, and shall bear a rateable proportion of the loss or damage accordingly. Every item, if more than one in the policy, shall be separately subject to this condition.

### 18. Contribution

If at the time of the happening of any loss or damage covered by this policy, there shall be existing any other insurance of any nature whatsoever covering the same, whether effected by the Insured or not, then the Company shall not be liable to pay or contribute more than its rateable proportion of any loss or damage.

### 19. Fraudulent claims

If any claim is in any respect fraudulent, or if any false statement, or declaration is made or used in support thereof, or if any fraudulent means or devices are used by the Insured or anyone acting on his behalf to obtain any benefit under this policy, or if a claim is made and rejected and no court action or suit is commenced within twelve months after such rejection or, in case of arbitration taking place as provided therein, within twelve (12) calendar months after the Arbitrator or Arbitrators have made their award, all benefits under this policy shall be forfeited.

### 20. Cancellation/termination

The Company may at any time, cancel this policy, by giving 7 days notice in writing by Registered post/Acknowledgement Due post to the Insured at his last known address in which case the Company shall be liable to repay on demand a rateable proportion of the premium for the unexpired term from the date of the cancellation. The Insured may also give 7 days notice in

## BURGLARY INSURANCE POLICY

writing, to the Company, for the cancellation of this policy, in which case the Company shall cancel the policy from the date of receipt of notice and retain the premium for the period this policy has been in force at the Company's short period scales.

### 21. Cause of Action/ Currency for payments

No Claims shall be payable under this policy unless the cause of action arises in India, unless otherwise specifically provided in Part II of the Schedule to this policy. All claims shall be payable in India in Indian Rupees only.

### 22. Policy Disputes

Any dispute concerning the interpretation of the terms, conditions, limitations and/or exclusions contained herein is understood and agreed to by both the Insured and the Company to be subject to Indian Law. Each party agrees to submit to the exclusive jurisdiction of the High Court of Mumbai and to comply with all requirements necessary to give such Court the jurisdiction. All matters arising hereunder shall be determined in accordance with the law and practice of such Court.

### 23. Arbitration clause

If any dispute or difference shall arise as to the quantum to be paid under this policy (liability being otherwise admitted) such difference shall independently of all other questions be referred to the decision of a sole arbitrator to be appointed in writing by the parties to the dispute/difference or if they cannot agree upon a single arbitrator within 30 days of any party invoking arbitration, the same shall be referred to a panel of three arbitrators, comprising of two arbitrators, one to be appointed by each of the parties to the dispute/difference and the third arbitrator to be appointed by such two arbitrators. Arbitration shall be conducted under and in accordance with the provisions of the Arbitration and Conciliation Act, 1996.

It is clearly agreed and understood that no difference or dispute shall be referable to arbitration, as hereinbefore provided, if the Company has disputed or not accepted liability under or in respect of this policy.

It is hereby expressly stipulated and declared that it shall be a condition precedent to any right of action or suit upon this policy that the award by such arbitrator/ arbitrators of the amount of the loss or damage shall be first obtained.

### 24. Renewal notice

The Company shall not be bound to accept any renewal premium nor give notice that such is due. Every renewal premium (which shall be paid and accepted in respect of this policy) shall be so paid and accepted upon the distinct understanding that no alteration has taken place in the facts contained in the proposal or declaration herein before mentioned and that nothing is known to the Insured that may result to enhance the risk of the company under the guarantee hereby given. No renewal receipt shall be valid unless it is on the printed form of the Company and signed by an authorised official of the Company.

## BURGLARY INSURANCE POLICY

### 25. Notices

Any notice, direction or instruction given under this Policy shall be in writing and delivered by hand, post, to-  
In Your case, at the last known address specified in the Schedule

In Our case:

ICICI Lombard General Insurance Company Limited

ICICI Lombard House

414, Veer Savarkar Marg

Near Siddhi Vinayak Temple,

Prabhadevi, Mumbai 400 025

Notice and instructions will be deemed served 7 days after posting or immediately upon receipt in the case of hand delivery, facsimile or e-mail.

### 26. Customer Service

If at any time You require any clarification or assistance, You may contact any of Our offices at the address specified, during normal business hours.

### 27. Grievance Clause

You can also approach the Insurance Ombudsman, depending on the nature of grievance and the financial implication, if any. Information about Insurance Ombudsmen, their jurisdiction and powers is available on the website of the Insurance Regulatory and Development Authority of India (IRDAI) at [www.irdai.gov.in](http://www.irdai.gov.in), or of the General Insurance Council at [www.generalinsurancecouncil.org.in](http://www.generalinsurancecouncil.org.in), the Consumer Education Website of the IRDAI at <http://www.policyholder.gov.in>, or from any of Our Offices.

### 28. The details of Insurance Ombudsman are available below:-

| Sr. No | Name and office of Insurance Ombudsman                                                                                                                                                                                                                                                                                                              | Territorial Area of jurisdiction             |
|--------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------|
| 1      | AHMEDABAD<br>Shri Kuldip Singh,<br>Office of the Insurance Ombudsman, Jeevan<br>Prakash Building, 6th floor,<br>Tilak Marg, Relief Road,<br>Ahmedabad - 380 001.<br>Tel.: 079-<br>25501201/02/05/06<br>Email: <a href="mailto:bimalokpal.ahmedabad@cioins.co.in">bimalokpal.ahmedabad@cioins.co.in</a>                                              | Gujarat, Dadra & Nagar Haveli, Daman and Diu |
| 2      | BENGALURU<br>Mr. Vipin Anand,<br>Office of the Insurance Ombudsman,<br>Jeevan Soudha Building, PID No. 57-27-<br>N-19<br>Ground Floor, 19/19, 24th Main Road,<br>JP Nagar, 1st Phase,<br>Bengaluru - 560 078.<br>Tel.: 080 - 26652048 / 26652049<br>Email: <a href="mailto:bimalokpal.bengaluru@cioins.co.in">bimalokpal.bengaluru@cioins.co.in</a> | Karnataka.                                   |
| 3      | BHOPAL<br>Shri R. M. Singh<br>Office of the Insurance Ombudsman,<br>Janak Vihar Complex, 2nd Floor,<br>6, Malviya Nagar,<br>Opp. Airtel Office, Near New Market,<br>Bhopal - 462 003. Tel.: 0755 - 2769201 / 2769202<br>Fax: 0755 - 2769203<br>Email: <a href="mailto:bimalokpal.bhopal@cioins.co.in">bimalokpal.bhopal@cioins.co.in</a>            | Madhya Pradesh, Chattisgarh.                 |
| 4      | BHUBANESHWAR<br>Shri Suresh Chandra Panda,<br>Office of the Insurance Ombudsman,<br>62, Forest park,<br>Bhubneshwar - 751 009.<br>Tel.: 0674 - 2596461 / 2596455<br>Fax: 0674 - 2596429<br>Email: <a href="mailto:bimalokpal.bhubaneswar@cioins.co.in">bimalokpal.bhubaneswar@cioins.co.in</a>                                                      | Odisha.                                      |

## BURGLARY INSURANCE POLICY

|    |                                                                                                                                                                                                                                                                                                                                                                                  |                                                                                                                                                                                     |
|----|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 5  | <p>CHANDIGARH<br/>Mr. Atul Jerath,<br/>Office of the Insurance Ombudsman,<br/>S.C.O. No. 101, 102 &amp; 103,<br/>2nd Floor, Batra Building,<br/>Sector 17 - D,<br/>Chandigarh - 160 017.<br/>Tel.: 0172 - 2706196 / 2706468<br/>Fax: 0172 - 2708274<br/>Email: <a href="mailto:bimalokpal.chandigarh@cioins.co.in">bimalokpal.chandigarh@cioins.co.in</a></p>                    | <p>Punjab,<br/>Haryana (excluding Gurugram,<br/>Faridabad, Sonapat and Bahadurgarh),<br/>Himachal Pradesh, Union Territory of Jammu &amp; Kashmir,<br/>Ladakh &amp; Chandigarh.</p> |
| 6  | <p>CHENNAI<br/>Shri Segar Sampathkumar,<br/>Office of the Insurance Ombudsman,<br/>Fatima Akhtar Court, 4th Floor,<br/>453, Anna Salai, Teynampet,<br/>CHENNAI - 600 018.<br/>Tel.: 044 - 24333668 / 24335284<br/>Fax: 044 - 24333664<br/>Email: <a href="mailto:bimalokpal.chennai@cioins.co.in">bimalokpal.chennai@cioins.co.in</a></p>                                        | <p>Tamil Nadu,<br/>Pondicherry Town and<br/>Karaikal (which are part of Pondicherry).</p>                                                                                           |
| 7  | <p>DELHI<br/>Shri Sudhir Krishna,<br/>Office of the Insurance Ombudsman,<br/>2/2 A, Universal Insurance Building,<br/>Asaf Ali Road,<br/>New Delhi - 110 002.<br/>Tel.: 011 - 23232481/23213504<br/>Email: <a href="mailto:bimalokpal.delhi@cioins.co.in">bimalokpal.delhi@cioins.co.in</a></p>                                                                                  | <p>Delhi &amp; following District<br/>of Haryana ? Gurugram, Faridabad,<br/>Sonapat and Bahadurgarh</p>                                                                             |
| 8  | <p>ERNAKULAM<br/>Shri G Radhakrishnan<br/>Office of the Insurance Ombudsman,<br/>2nd Floor, Pulinat Bldg.,<br/>Opp. Cochin Shipyard, M. G. Road,<br/>Ernakulam - 682 015.<br/>Tel.: 0484 - 2358759 / 2359338<br/>Fax: 0484 - 2359336<br/>Email: <a href="mailto:bimalokpal.ernakulam@cioins.co.in">bimalokpal.ernakulam@cioins.co.in</a></p>                                     | <p>Kerala,<br/>Lakshadweep,<br/>Mahe-a part of Puducherry.</p>                                                                                                                      |
| 9  | <p>GUWAHATI<br/>Shri Somnath Ghosh,<br/>Office of the Insurance Ombudsman,<br/>Jeevan Nivesh, 5th Floor,<br/>Nr. Panbazar over bridge,<br/>S.S. Road, Guwahati - 781001(ASSAM).<br/>Tel.: 0361 - 2632204 / 2602205<br/>Email: <a href="mailto:bimalokpal.guwahati@cioins.co.in">bimalokpal.guwahati@cioins.co.in</a></p>                                                         | <p>Assam,<br/>Meghalaya,<br/>Manipur,<br/>Mizoram,<br/>Arunachal Pradesh,<br/>Nagaland and Tripura.</p>                                                                             |
| 10 | <p>HYDERABAD<br/>Shri N Sankaran<br/>Office of the Insurance Ombudsman,<br/>6-2-46, 1st floor, "Moin Court",<br/>Lane Opp. Saleem Function Palace,<br/>A. C. Guards, Lakdi-Ka-Pool,<br/>Hyderabad - 500 004.<br/>Tel.: 040 - 67504123 / 23312122<br/>Fax: 040 - 23376599<br/>Email: <a href="mailto:bimalokpal.hyderabad@cioins.co.in">bimalokpal.hyderabad@cioins.co.in</a></p> | <p>Andhra Pradesh,<br/>Telangana,<br/>Yanam and<br/>Part of Territory of Puducherry.</p>                                                                                            |
| 11 | <p>JAIPUR<br/>Shri Rajiv Dutt Sharma,<br/>Office of the Insurance Ombudsman,<br/>Jeevan Nidhi - II Bldg.,<br/>Gr. Floor,<br/>Bhawani Singh Marg,<br/>Jaipur - 302 005.<br/>Tel.: 0141 - 2740363<br/>Email: <a href="mailto:bimalokpal.jaipur@cioins.co.in">bimalokpal.jaipur@cioins.co.in</a></p>                                                                                | <p>Rajasthan.</p>                                                                                                                                                                   |
| 12 | <p>KOLKATA<br/>Shri P K Rath,<br/>Office of the Insurance Ombudsman,<br/>Hindustan Bldg. Annexe,<br/>4th Floor, 4, C.R. Avenue,<br/>KOLKATA - 700 072.<br/>Tel.: 033 - 22124339 / 22124340<br/>Fax : 033 - 22124341<br/>Email: <a href="mailto:bimalokpal.kolkata@cioins.co.in">bimalokpal.kolkata@cioins.co.in</a></p>                                                          | <p>West Bengal,<br/>Sikkim,<br/>Andaman &amp; Nicobar Islands.</p>                                                                                                                  |
|    |                                                                                                                                                                                                                                                                                                                                                                                  | Districts of Uttar Pradesh :                                                                                                                                                        |

LUCKNOW  
Office of the Insurance Ombudsman,  
6th Floor, Jeevan Bhawan,  
Phase-II, Nawal Kishore Road,  
Hazratganj, Lucknow - 226 001.  
Tel.: 0522 - 2231330 / 2231331  
Fax: 0522 - 2231310  
Email: [bimalokpal.lucknow@cioins.co.in](mailto:bimalokpal.lucknow@cioins.co.in)

Laitpur, Jhansi, Mahoba,  
Hamirpur, Banda, Chitrakoot,  
Allahabad, Mirzapur, Sonbhadra,  
Fatehpur, Pratapgarh, Jaunpur,  
Varanasi, Gazipur, Jalaun, Kanpur,  
Lucknow, Unnao, Sitapur, Lakhimpur,  
Bahraich, Barabanki, Raebareilly, Sravasti,  
Gonda, Faizabad, Amethi,  
Kaushambi, Balrampur, Basti,  
Ambedkarnagar, Sultanpur, Maharajgang,  
Santkabirnagar, Azamgarh, Kushinagar,  
Gorkhpur, Deoria, Mau, Ghazipur,  
Chandauli, Ballia, Sidharathnagar.

## BURGLARY INSURANCE POLICY

|    |                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                                                                                        |
|----|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 14 | <p>MUMBAI</p> <p>Shri Bharatkumar S. Pandya<br/>Office of the Insurance Ombudsman,<br/>3rd Floor, Jeevan Seva Annexe,<br/>S. V. Road, Santacruz (W),<br/>Mumbai - 400 054.<br/>Tel.: 022 - 26106552 / 26106960<br/>Fax: 022 - 26106052<br/>Email: <a href="mailto:bimalokpal.mumbai@cioins.co.in">bimalokpal.mumbai@cioins.co.in</a></p> | <p>Goa,<br/>Mumbai Metropolitan Region Excluding<br/>(Navi Mumbai &amp; Thane).</p>                                                                                                                                                                                                                                                                    |
| 15 | <p>NOIDA</p> <p>Shri Chandra Shekhar Prasad,<br/>Office of the Insurance Ombudsman,<br/>Bhagwan Sahai Palace 4th Floor,<br/>Main Road, Naya Bans, Sector 15,<br/>Distt: Gautam Buddh Nagar,<br/>U.P-201301.<br/>Tel.: 2514252 / 2514253<br/>Email: <a href="mailto:bimalokpal.noida@cioins.co.in">bimalokpal.noida@cioins.co.in</a></p>  | <p>State of Uttaranchal and<br/>the following Districts of<br/>Uttar Pradesh: Agra, Aligarh,<br/>Bagpat, Bareilly, Bijnor, Budaun,<br/>Bulandshahr, Etah, Kanooj,<br/>Mainpuri, Mathura, Meerut,<br/>Moradabad, Muzaffarnagar,<br/>Oraiyya, Pilibhit, Etawah,<br/>Farrukhabad, Firozbad,<br/>Gautambodhanagar, Ghaziabad,<br/>Hardoi, Shahjahanpur</p> |
| 16 | <p>PATNA</p> <p>Shri N. K Singh<br/>Office of the Insurance Ombudsman,<br/>1st Floor, Kalpana Arcade Building,<br/>Bazar Samiti Road, Bahadurpur,<br/>Patna 800 006.<br/>Tel.: 0612-2680952<br/>Email: <a href="mailto:bimalokpal.patna@cioins.co.in">bimalokpal.patna@cioins.co.in</a></p>                                              | <p>Bihar, Jharkhand.</p>                                                                                                                                                                                                                                                                                                                               |
| 17 | <p>PUNE</p> <p>Shri Vinay Sah<br/>Office of the Insurance Ombudsman,<br/>Jeevan Darshan Bldg.,<br/>3rd Floor,<br/>C.T.S. No.s. 195 to 198, N.C.<br/>Kelkar Road, Narayan Peth,<br/>Pune - 411 030.<br/>Tel.: 020-41312555<br/>Email: <a href="mailto:bimalokpal.pune@cioins.co.in">bimalokpal.pune@cioins.co.in</a></p>                  | <p>Maharashtra,<br/>Area of Navi Mumbai and<br/>Thane (excluding Mumbai Metropolitan Region).</p>                                                                                                                                                                                                                                                      |

The updated details of Insurance Ombudsman are also available on IRDA website: [www.irda.gov.in](http://www.irda.gov.in) on the website of  
Office of the Executive Council of Insurers: [www.cioins.co.in](http://www.cioins.co.in) website of the Company [www.icicilombard.com](http://www.icicilombard.com) or from any of the offices of the  
Company

Note - In case of renewal of the policy, policy benefit and terms & conditions of policy including premium may be subject to change

### 29.COMPANY CONTACT DETAILS:-

#### Toll-free number: 1800-2-666

You may also write to us at the following address:

#### Postal Address:

ICICI Lombard General Insurance Company Limited  
ICICI Lombard House  
414, Veer Savarkar Marg  
Near Siddhi Vinayak Temple,  
Prabhadevi, Mumbai 400 025  
E-mail: [insuranceonline@icicilombard.com](mailto:insuranceonline@icicilombard.com)



## BURGLARY INSURANCE POLICY

### Communicable Disease Exclusion [Clause]

1. Notwithstanding any provision, clause or term of this [insurance Contract] to the contrary, this [insurance Contract] excludes any loss, cost, damage, liability, claim, fines, penalty or expense or any other amount of whatsoever nature, whether directly or indirectly and/or in whole or in part, related to, caused by, contributed to by, resulting from, as a result of, as a consequence of, attributable to, arising out of, arising under, in connection with, or in any way involving (this includes all other terms commonly used and/or understood to reflect or describe nexus and/or connection from one thing to another whether direct or indirect):
  - 1.1 a Communicable Disease and/or the fear or threat (whether actual or perceived) of a Communicable Disease and/or the actual or alleged transmission of a Communicable Disease regardless of any other cause or event contributing and/ or occurring concurrently or in any sequence thereto, and
  - 1.2 a pandemic or epidemic, as declared by the World Health Organisation or any governmental authority.
2. As used herein, Communicable Disease means: any infectious, contagious or communicable substance or agent and/or any infectious, contagious or communicable disease which can be caused and/or transmitted by means of substance or agent where:
  - 2.1 the disease includes, but is not limited an illness, sickness, condition or an interruption or disorder of body functions, systems or organs, and
  - 2.2 the substance or agent includes, but is not limited to, a virus, bacterium, parasite, other organism or other micro-organism (whether asymptomatic or not); including any variation or mutation thereof, whether deemed living or not, and
  - 2.3 the method of transmission, whether direct or indirect, includes but not limited to, airborne transmission, bodily fluid transmission, transmission through contact with human fluids, waste or the like, transmission from or to any surface or object, solid, liquid or gas or between organisms including between humans, animals, or from any animal to any human or from any human to any animal, and
  - 2.4 the disease, substance or agent is such:
    - 2.4.1 that causes or threatens damage or can cause or threaten damage to human health or human welfare, or
    - 2.4.2 that causes or threatens damage to or can cause or threaten damage to, deterioration to, contamination of, loss of value of, loss of marketability of or loss of use or usefulness of, tangible or intangible property.

For avoidance of doubt, Communicable Disease includes but is not limited to Coronavirus Disease 2019 (Covid -19) and any variation or mutation thereof.
3. For further avoidance of doubt, any contingent or other business interruption loss, cost, damage, loss of income, loss of use, increased cost of working and/or extra expense arising out of or attributable to:
  - 3.1 any partial or complete closure of and/or slowdown in, including but not limited to any closure by or under the advisories of public, military, government or civil authorities, or any denial of access to insured premises, or customer and or supplier premises (including service / utility providers), or
  - 3.2 change in consumer behaviour, or
  - 3.3 an absence of infected employees or employees suspected of being infected shall not be covered by this [insurance Contract].
4. For still further avoidance of doubt, loss, cost, damage, liability, claim, fines, penalty or expense or any other amount excluded hereby, includes but is not limited to any cost to identify, clean-up, detoxify, disinfect, decontaminate, mitigate, remove, evacuate, repair, replace, monitor, sanitize or test: (1) for a Communicable Disease or (2) any tangible or intangible property covered by this [insurance Contract] that is affected by such Communicable Disease.
5. It is clarified that (1) no other prior, concurrent or subsequent provision, clause, term or exception of this [insurance Contract] (including (but not limited to) any prior, concurrent or subsequent endorsement and/or any provision, clause, term, buy back or exception that operates, or is intended to operate, to extend the coverage of, or protections provided by, this [insurance Contract] by whatever name called like any coverage extension, additional coverage, global extension, exception to any exclusion); (2) any change in the law, clause or similar provision; (3) any follow the fortunes clause or similar provision; and/or (4) no change in the law or any regulation (to the extent permitted by applicable law), shall operate to provide any insurance, coverage or protection under this [insurance Contract] that would otherwise be excluded through the exclusion set forth in this [Endorsement][Clause].
6. If the [insurer] alleges that by reason of this [Endorsement][Clause] any amount is not covered by this [insurance Contract] the burden of proving the contrary shall rest in the [insured].



ICICI Lombard General Insurance Company LTD  
ICICI LOMBARD HOUSE, 414, Veer Savarkar Marg,  
Near Siddhi Vinayak Temple, Prabhadevi, Mumbai 400 025

## ICICI Lombard General Insurance Company Limited

**IRDA Reg. No. 115**

**CIN: L67200MH2000PLC129408**

**Mailing Address:**

601 & 602, 6th Floor, Interface 16,  
New Linking Road, Malad (West),  
Mumbai - 400 064.

**Registered Office:**

ICICI Lombard House, 414, Veer Savarkar Marg,  
Near Siddhi Vinayak Temple, Prabhadevi,  
Mumbai - 400 025.

**Toll free No. :** 1800 2666

**Alternate No. :** +91 8655 222 666 (chargeable)

**Email :** customersupport@icicilombard.com

**Website :** www.icicilombard.com

**TAX INVOICE****(ORIGINAL FOR RECIPIENT)****Name of the Customer :** M/S MAHALAXMI SPARES**Address of the Customer :** SR NO 36/1C, MANJARI FARM, PUNE, SOLAPUR HIGHWAY, PUNE,  
MAHARASHTRA 412307, ., PUNE, MAHARASHTRA PIN412307 . INDIA MAHARASHTRA PUNE PIN - 412307**GSTIN/ Unique Id of registered recipient :** 27ABJFM9033H1Z0

|                       |                       |                                                    |                                                                                                                    |
|-----------------------|-----------------------|----------------------------------------------------|--------------------------------------------------------------------------------------------------------------------|
| <b>Invoice Number</b> | 2417022025184616      | ICICI LOMBARD GENERAL INSURANCE<br>COMPANY LIMITED |                                                                                                                    |
| <b>Policy Number</b>  | 4002/381206148/00/000 | <b>Bill from Address (IL<br/>GSTIN Address)</b>    | Flat No. 501, 5th Floor,<br>Metro House, 7B<br>Mangaldas Road, Pune-411<br>001 Maharashtra,<br>Maharashtra, 411001 |
| <b>Invoice Date</b>   | 17/02/2025            | <b>GSTIN</b>                                       | 27AAACI7904G1ZN                                                                                                    |

| Sr. No | Particulars                   | PAN        | SAC Code of service | Amount<br>(?) |
|--------|-------------------------------|------------|---------------------|---------------|
| 1      | GENERAL INSURANCE<br>SERVICES | AAACI7904G | 997139              | 4237          |

|                                                                |      |
|----------------------------------------------------------------|------|
| <b>Total value of services (Premium Value without Tax) (?)</b> | 4237 |
|----------------------------------------------------------------|------|

| Sr<br>No.                                        | Applicable<br>taxes | Rate of applicable taxes (%) | Tax Amount (?) |
|--------------------------------------------------|---------------------|------------------------------|----------------|
| 1                                                | CGST                | 9                            | 381.33         |
| 2                                                | SGST                | 9                            | 381.33         |
| 3                                                | IGST                | 0                            | 0              |
| 4                                                | UTGST               | 0                            | 0              |
| <b>Total Tax Amount (?)</b>                      |                     |                              | 762.66         |
| <b>Whether tax payable under reverse charge?</b> |                     |                              | No             |
| <b>Tax payable by the receiver (?)</b>           |                     |                              | 0              |
| <b>Total Premium inclusive Tax (?)</b>           |                     |                              | 4999.66        |

**Place of Supply:**

MAHARASHTRA

**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.**

**IRDA Reg. No. 115****Mailing Address:**  
601 & 602, 6th Floor, Interface 16,  
New Linking Road, Malad (West),  
Mumbai - 400 064.**CIN: L67200MH2000PLC129408****Registered Office:**  
ICICI Lombard House, 414, Veer Savarkar Marg,  
Near Siddhi Vinayak Temple, Prabhadevi,  
Mumbai - 400 025.**Toll free No. :** 1800 2666**Alternate No. :** +91 8655 222 666 (chargeable)**Email :** customersupport@icicilombard.com**Website :** www.icicilombard.com