

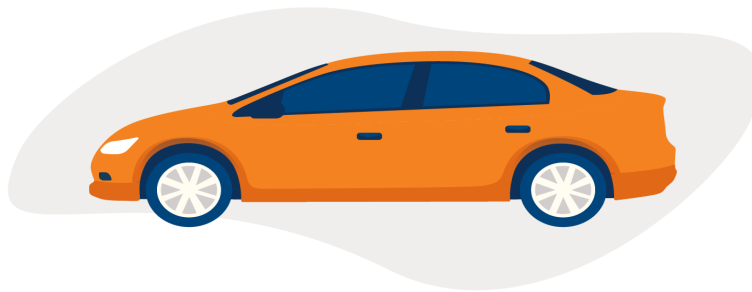
Insured Details

Name
SNEHAL SAURABH DHARMADHIKARI
Address
**R NO 18 NAGAR ROAD OZON VILLA GATE NO 1420 WAGHOLI, PUNE,
MAHARASHTRA - 412207**
Mobile Number
86***77**
Policy No
3001/395648281/00/000

Partner Details

Partner Name
SHAINAJ AMJAD SHAIKH
Partner Code
ILG71153
Partner Mobile Number:
9067887858
Partner Email:

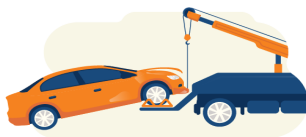
Hello SNEHAL SAURABH DHARMADHIKARI, we have your car covered!



Here is your Bundled - Private Car Policy

**Call us FIRST on 1800-2666 (Tollfree)
for a quick and easy claims experience!**

**Download the
IL Take Care app**



Pick up and drop to
preferred partner garage



Instant claims through
InstaSpec# on IL Take Care app



6 months' quality
assurance* on repairs

You can also reach us via:



WhatsApp
77382 82666



SMS
"CLAIM" to 575758



Mail
customersupport@icicilombard.com

In case of 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 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

Why go to our network garages?

Are you wondering why you should choose our partner garages to get your car repaired? We will help you make the decision easy, or else you'll miss out on the super benefits that you get at our network garages!

Firstly, our partner garages offer cashless repairs. Which means you don't have to spend out of pocket. We directly settle your bill, and you can take possession of your car once it's fixed. Some of the other great benefits that you receive at our partner garages include -

- √ Pick up arrangement from your doorstep or accident spot
- √ Quick vehicle survey through InstaSpec on our IL Take Care app
- √ Service quality assurance for six months on repairs
- √ Use of original parts in case of any replacement needed

All this comes at no added cost to you!

So the next time you need to make a car insurance claim, don't fret. Just give us a call or use our app to file the claim. Call us first, and we'll take care of everything!



For a convenient and cashless repairs you may visit any of our below mentioned network garages nearest to your residence.

Garage Name	Address	Pin Code	Contact No
TRISHUL MOTORS	SHOP NO 3 SHINDE PARK GAT NO 558 OPP NEWASKAR PETROL PUMP NAGAR ROAD WAGHOLI	412207	9175374543

For complete list of network garages, download IL TakeCare app or WhatsApp 'Hi' on 773 8282 666 or visit www.icicilombard.com

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Dear SNEHAL SAURABH DHARMADHIKARI,

Thank you for choosing ICICI Lombard General Insurance Company Limited to insure your vehicle. We are delighted to welcome you in the ever growing family of ICICI Lombard. Please find enclosed Policy No. 3001/395648281/00/000.

We have taken care to include all the information provided by you in the policy document. Please read this section along with the "Important details" thoroughly.

Let us walk you through the features of your policy.

What's covered?

Basic Covers



Accidents

We cover damages to the car due to an accident or any accidental external means.



Theft

In case your car is stolen, we pay you its insured declared value.



Fire

We take care of loss or damage due to fire, explosion, self-ignition or lightning



Third party liability

We take care of third party legal liability-related expenses.



Personal accident coverage for owner driver

We provide a death/disability cover for the registered owner driver.



Calamities

We cover damages due to natural or manmade calamities like earthquake, riots, etc.

Add on covers

The chart below (including icons) illustrates the salient features of your policy in general and is for your easy understanding. Please refer detailed policy document (schedule along with policy wordings) for coverage, benefits, exclusions and terms & conditions of your policy.



Roadside Assistance

In case of a breakdown/accident, we help with towing to network garage, battery jumpstart, minor repairs, on-call support and taxi benefits.



Zero Depreciation

As your car ages, its parts' value decreases. Under this add-on, we compensate the full value of parts damaged in an accident, instead of the depreciated value.



Return to Invoice

In case of total loss, this add-on pays out the difference between the Insured's Declared Value (IDV) and the actual purchase expenses of a similar make/model vehicle.



Engine Protect Plus

In case water enters the engine or lubricating oil gets leaked, we cover repair/replacement of engine parts, differential parts and gearbox parts.



Tyre Protect

Covers expenses for repair and/or replacement of tyres, if they are damaged to an accident, incorrect air pressure, or external impact.



Consumables Items

We pay for repair/replacement of consumables, such as nut and bolt, screw, washer, grease, lubricant, clips, A/C gas, bearings, and engine oil.

What's not covered



Vehicle being used other than in a manner stated in the limitation as to use



Loss or damage due to war, mutiny and nuclear risks



Consequential loss and depreciation



Normal wear, tear and general ageing of the vehicle



Driving under the influence of intoxicating liquor or drug or without a valid driving license



Mechanical and/or electrical breakdown

Coverages, add-on, exclusions mentioned above are indicative. For more details on risk factors, terms condition and exclusions, please read the policy wordings available at www.icicilombard.com.

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Unique Identification Number (UIN) Details

Zero Depreciation	Return to Invoice	Road Side Assistance	Tyre Protect	Consumable
IRDAN115RP0006V01201819/A0021V01201819	IRDAN115RP0006V01201819/A0023V01201819	IRDAN115RP0006V01201819/A0028V01201819	IRDAN115RP0006V01201819/A0029V01201819	IRDAN115RP0006V01201819/A0022V01201819
Engine Protect Plus	Emergency Medical Expense			
IRDAN115RP0006V01201819/A0025V01201819	IRDAN115RP0006V01201819/A0010V01202122			

Policy Certificate

Bundled - Private Car Policy

Your Policy Details

Name SNEHAL SAURABH DHARMADHIKARI	Telephone no -	Mobile no 86*****77	Email SP*****@GMAIL.COM
Address R NO 18 NAGAR ROAD OZON VILLA GATE NO 1420 WAGHOLI, PUNE, MAHARASHTRA - 412207	Policy No 3001/395648281/00/000	E-Policy No -	
	Policy Issued On Jun 04, 2025	Covernote No 395648281	
	Vehicle Registration No NEW	Vehicle Registration Date Jun 04, 2025	
Tenure Own Damage 1 Year & Third Party 3 Years	Period of Insurance - Own Damage Jun 04, 2025 16:51 to Midnight of Jun 03, 2026	Period of Insurance - Third Party Jun 04, 2025 16:51 to Midnight of Jun 03, 2028	
Nominee Name -	Relationship -	Age 0	RTO Location MAHARASHTRA-PUNE
Named Passenger's Nominee -	Relationship -	Age 0	Hypothecated To IDBI BANK LTD,PUNE
Servicing Branch Name Mumbai	Servicing Branch Address 414, ICICI LOMBARD HOUSE, VEER SAVARKAR MARG, NEAR SIDDHI VINAYAK TEMPLE MAIN GATE, PRABHADEVI, MUMBAI, 400025, MAHARASHTRA	GSTIN Number (Customer) 100625261538	Invoice Number 100625261538

Are you or any of the proposed applicants/beneficial owner a PEP* or Family member/ Close relatives/Associates of PEPs*?	No
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Vehicle and IDV Details

Registration No. NEW	Make FORCE MOTOR LTD	Model GURKHA 4X4 7STR	Type of Body MUV	CC/KW 2596	Mfg Yr 2025	Seating Capacity 7	Chassis No. MC1D4GCA2SP000557	Engine No. D72019495
Vehicle IDV (₹) 1740000	Trailer (₹) 0	Non Electrical Accessories (₹) 0	Electrical / Electronic Accessories (₹) 0	CNG / LPG Unit (₹) 0	Total IDV (₹) 1740000			

Premium Break-up

Own Damage Premium (A)	(₹)	Liability Premium (B)	(₹)
Basic OD Premium	8978	Basic Third Party Liability	24596
Zero Depreciation (ZD -)	12180	Total	24596
Consumables	2610	Add:	
Return to Invoice	4350	Legal Liability to Paid Driver	150
Engine Protect Plus	2610	PA Cover for Owner Driver	675
Tyre Protect	2610	Unnamed PA Cover for 7 Persons of ₹ 50000 each	525
Road Side Assistance (RSA-Standard)	199	Sub-Total	1350
Emergency Medical Expense (EME) plan : EME-Standard	317		
Sub Total	33854		
		Total Liability Premium (B)	25946
		Total Package Premium (A+B)	59800
		CGST	₹ 5382
			% 9
		SGST	₹ 5382
			% 9
Total Own Damage Premium (A)	33854	Total Premium Payable	70564

Geographical Area: No Extension	Applicable IMT Clauses: 16 , 7 , 28 , 22
Compulsory Deductible: ₹ 2000	Voluntary Deductible: ₹ 0

Premium Collection No. 1238999109	Premium Amount 70564	Receipt Date 04-06-2025
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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Features of Add-on Covers:

- 1 List of services for Road Side Assistance : Arrangement of keys,Towing on breakdown/accident upto 50 km,Arrangement/Supply of fuel,Arrangement of rental vehicle,Battery jump start,Arrangement of Accommodation,Flat Tyre support,Minor on spot Repairs,Breakdown support over phone
- 2 Return to Invoice Coverage: Sum Insured under this add-on, determined as the difference between the Insured's Declared Value (IDV) and the total actual expenses incurred towards acquisition of a new vehicle of same make and model, as specified in the on-road price listed by the manufacturer/ dealer upon the occurrence of Total Loss including Theft/ Constructive Total Loss as defined in the Policy
- 3 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.
- 4 Emergency Medical Expense : i) Accidental Hospitalization Sum Insured = 30000,(ii) Ambulance Cover Sum Insured = 2000,(iii)No of Tele Consultation opted = 5,(iv) Hospital Daily Cash Sum Insured = 500,(v) Maximum no of days covered =10,(vi) per event Franchise = 2

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Important Details

This page contains information regarding risk assumption clauses, changes, additions, and grievance redressal. We suggest giving it a thorough read.

Limits of liability:

Type of claim	Liability claim limit	Section of the policy
Death or bodily injury	Such amount as is necessary to meet the requirements of the Motor Vehicles (Amendment) Act, 2019	Section II-I(i)
Damage to third party property		Section II-I(ii)
PA Cover for Owner-Driver	₹ 1500000	Section III

PA Cover for Owner-Driver under Section III: CSI ₹ 1500000 for 1 year.

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.

Note: After expiry and/or discontinuance of the Own Damage Cover in the policy, if further Renewal of the Own Damage cover is not done with Us then the coverage available under Section II – "Liability to Third Parties" will strictly be as per the provisions of the Standard terms of "Liability-Only Policy."

Important Points:

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

(Please visit www.icicilombard.com for the policy wordings, for complete details on terms and conditions governing the coverage and NCB

FASTag: 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.

PUC: We have issued the policy basis your confirmation that you hold a valid PUC and/or Fitness certificate, as applicable. 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.

Changes Required: If you require any changes in the Certificate of Insurance cum Policy Schedule, you can do so via an endorsement. You are requested to inform us by writing to customersupport@icicilombard.com, visiting our website, or calling our 24 hour toll free helpline on 1800 2666. In case of any discrepancy with respect to the policy, please revert within 15 days from the policy start date. 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.

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 misrepresentation, 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 XI of Motor Vehicle Act, 1988. In witness whereof, this Policy has been signed at Mumbai on this date of Jun 04, 2025 in lieu of Covernote no. 395648281. The stamp duty of ₹ 0.5 paid vide deface no. CSD112025527 dated Jan 30, 2025.

Disclaimer: 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.

Disclaimer: The information provided is merely illustrative and shall not be construed to be an evidence of existence of a contract of insurance. This document is to be read in conjunction with the policy wordings and shall be considered null and void without the same. Please visit www.icicilombard.com for policy wordings and complete details on terms and conditions governing the coverage and NCB.

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This policy is underwritten on the basis of the information provided by you and as detailed in this document. On renewal, the benefits provided under the policy and/or terms and conditions of the policy including premium rate may be subject to change.

*Quality assurance of 6 months or 6000 km (whichever comes early) is available only at our preferred partner garages. #Approval would be subject to physical survey of the vehicle wherever deemed necessary. The insurer reserves the right to conduct a physical survey in accordance with the regulatory prescriptions. The policy is valid subject to

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realisation 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.

Update your bank details in your policy: Updating your bank details with us would help facilitating future transactions. Bank details can be easily updated using "IL - Take care" App.

Policy Issuing Office: ICICI Lombard General Insurance Company Limited, ICICI LOMBARD HOUSE, 414, Veer Savarkar Marg, Near Siddhi Vinayak Temple, Prabhadevi, Mumbai 400 025.

Agent/Partner Details

Here are the details of your agent



Agency Code : ILG71153
Agency Name : SHAINAJ AMJAD SHAIKH
Agent's Contact No : 9067887858
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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