

Product Code: 3004 UIN: IRDAN115RP0014V01200203

Reference No. W455996649
Date: Aug 20, 2025
KIRAN GORAKHANATH GHUME
NEAR MARIMATA MANSIR KUDAJE, KUDJE HAVELI
PUNE MAHARASHTRA 8806985858
PUNE
MAHARASHTRA 411023
Mobile No: 88*****58

Sub: Risk Assumption Letter

Dear KIRAN GORAKHANATH GHUME,

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. **3004/404774812/00/000**, 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	KIRAN GORAKHANATH GHUME
Period of Insurance	Aug 24, 2025 to Aug 23, 2026
Vehicle Make / Model	EICHER MOTOR / STARLINE 2075 H
RTO City	MAHARASHTRA-PUNE-C2-C3
Vehicle Registration No.	MH12WX6078
Vehicle Registration Date	Sep 27, 2024
Engine No.	E446CDRF107867
Chassis No.	MC2FCHRT0RF548145
Current Year NCB(%)	20%
Vehicle Usage	SCHOOL BUS
Previous Policy Details	
Previous Policy No.	63020166490000
Previous Policy Period	24-08-2024 to 23-08-2025
Previous Year NCB(%)	0%
Claims Made Under Previous Policy	0
Previous Insurer Name	TAIG
Previous Policy Type	Comprehensive Package

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:

- 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)

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 does not have a valid driving license.

In case of a claim, immediately notify ICICI Lombard General Insurance Company Limited on the Toll Free Number **1800 2666** / (Chargeable) **8655 222666** or SMS "**CLAIM**" to **575758**

Mailing Address: ICICI Lombard General Insurance Company Limited Interface Building No. 16, 601 / 602, 6th Floor, New Link Road Malad (West), Mumbai - 400 064.

Registered Office Address: ICICI Lombard General Insurance Company Limited, ICICI Lombard House, 414, Veer Savarkar Marg, Near Siddhi Vinayak Temple, Prabhadevi, Mumbai - 400 025.

IRDA Reg. No.115 CIN: L67200MH2000PLC129408

Aug 20, 2025

CERTIFICATE OF INSURANCE CUM POLICY SCHEDULE

Passenger Carrying Vehicles Package Policy

Product Code: 3004 UIN: IRDAN115RP0014V01200203



Name of the Insured : KIRAN GORAKHANATH GHUME	Policy No. : 3004/404774812/00/000
Address : NEAR MARIMATA MANSIR KUDAJE, KUDJE HAVELI, PUNE MAHARASHTRA 8806985858, PUNE, MAHARASHTRA 411023	Period of Insurance : Aug 24, 2025 00:00 to Midnight of Aug 23, 2026
Telephone No : -	E-Policy No. :
Email Address : VI*****@GMAIL.COM	Policy Issued on : Aug 20, 2025
Nominee Name : LEGAL HEIR	Covernote No. : 404774812
Relationship : Spouse	RTO Location : MAHARASHTRA-PUNE-C2-C3
Age : 32	Hypothecated to : CHOLAMANDALAM INV AND FIN CO LTD.,
GSTIN No. (Customer) :	Category :
Servicing Branch Name : Mumbai	Invoice No. : 1008251692848

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	Type of Body	CC	Mfg Yr	Seating Capacity	
MH12WX6078	EICHER MOTOR	C2(A) - 4 OR MORE WHEELED VEHICLE WITH CARRYING CAPACITY EXCEEDING 6 PASSENGERS		STARLINE 2075 H		FULLY BUILT	Closed	2960	2024	42	
Carrying Capacity	Chassis No.	Engine No.	Body IDV (₹)	Chassis IDV (₹)	Electrical / Electronic Accessories (₹)	Non Electrical Accessories (₹)		CNG / LPG Unit (₹)		Total IDV (₹)	
41	MC2FCHRT0RF548145	E446CDRF107867	0	27,53,100.00	0.00	0.00		0.00		27,53,100.00	

Premium Details			
OWN DAMAGE(A)		(₹)	LIABILITY(B)
Basic OD Premium		462.00	Basic Third Party Liability
Zero Depreciation (ZD -)		11,012.00	Total
IMT-23 Loading		69.00	Add:
Sub Total		11,543.00	Legal Liability for Paid Driver
Less:			Sub-Total
No Claim Bonus 20%		106.00	
Sub-Total Deductions		106.00	
Total Own Damage Premium(A)		11,437.00	Total Liability Premium(B)
			Total Package Premium(A+B):
			CGST
			SGST
			Total Tax Payable in ₹
			Total Premium Payable In ₹

Unique Identification Number (UIN) Details	
Zero Depreciation	
IRDAN115RP0014V01200203/A0366V01200910	

Geographical Area: India	Applicable IMT Clauses: 23 , 7 , 40 , 21
Compulsory Deductible: ₹ 1,500.00	Voluntary Deductible: ₹ 0.00

Features of Add-on Covers:			
1.Zero Depreciation Coverage : Zero Depreciation covers only the depreciation on the replaced parts. Consumables and HydroStatic Lock are not covered under Zero Depreciation unless opted as separate add-on.			
Premium Collection No.	1244629270	Premium Amount (₹)	63984
GSTIN Reg.No	27AAACI7904G1ZN	HSN/SAC code	997134 / GENERAL INSURANCE SERVICES
Receipt Date		20-08-2025	
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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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 0.00/-. The Compulsory Personal Accident cover has not been opted in this policy on account that, the owner does not have a valid driving license. **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 / cash loss of the vehicle, the claim will be settled at invoice price i.e amount paid by the insured / policyholder at the time of purchasing the vehicle, excluding subsidy amount, if included in the invoice, or the Insured declared value (IDV) whichever is lower, subject to terms and conditions of the policy and admissibility of claims.

I/We hereby certify that the Policy to which this Certificate relates, as well as, this Certificate of Insurance are issued in accordance with the provisions of Chapter X and Chapter XI of M.V. Act, 1988. In witness whereof, this Policy has been signed at Mumbai on this date of Aug 20, 2025 in lieu of Covernote No. 404774812. The stamp duty of ₹ 0.50 paid vide deface no. CSD112025527 dated Jan 30, 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.

Point of Sale (POS) Details			
POS Number	POS Name	Contact Details	PAN Card Number
200088979674	MAYUR BORHADE 111	9067887858	BUDPB5354C



Agency Code : POS55400

Agency Name : MAYUR RAMDAS BORHADE

Agent's Contact No: 9421081426

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: 2025.08.20 18:20:55 IST

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