



Product Code: 3001 UIN: IRDAN115RP0017V01200102



Ref. No. W460427708
Date: Sep 03, 2025
MAHANANDA LAXMANRAO JADHAVAR
DHOKI ROAD KALAMB TAL KALAMB
OSMANABAD
MAHARASHTRA 413507
Mobile No: 72*****59

Sub: Risk Assumption Letter

Dear Sir/Madam,

Thank you for choosing ICICI Lombard General Insurance Company Limited (ICICI Lombard) as your preferred service provider.

Please find enclosed Policy No. **3001/406885304/00/000**, which has been issued based on the below mentioned details:

Insured & Vehicle Details	
Name of Insured	MAHANANDA LAXMANRAO JADHAVAR
Period of Insurance	Sep 04, 2025 to Sep 03, 2026
Vehicle Make / Model	TOYOTA / INNOVA CRYSTA 2.4 ZX AT 7 STR
RTO City	MAHARASHTRA-OSMANABAD
Vehicle Registration No.	MH25AS7007
Vehicle Registration Date	Sep 11, 2020
Engine No.	2GDA430208
Chassis No.	MBJAB3EM802538275~0820
Current Year NCB(%)	20%
Ownership Serial Number	1
Previous Policy Details	
Previous Policy No.	1620003124P108108576
Previous Policy Period	04-09-2024 to 03-09-2025
Previous Year NCB(%)	0%
Claims Made Under Previous Policy	0
Previous Insurer Name	UIIC
Previous Policy Type	Comprehensive Package

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.

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

Government of India has mandated electronic toll payments using FASTag to reduce vehicular traffic at toll plazas. Customers are advised to comply with the direction of the government and get their FASTag from Point of Sale locations at Toll Plazas or from Issuer Agency. Please visit <http://www.fastag.org/> for details.

"Updating your bank details with us would help facilitating future transactions. Bank details can be easily updated using "IL – Take care" App. Download the app now for all your insurance and wellness needs and for faster resolution"



If you require any changes in the Certificate of Insurance cum Policy Schedule, you are requested to inform us by writing to customersupport@icicilombard.com or calling our 24 hour toll free helpline on 1800 2666. 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)

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

Sep 03, 2025

CORP/SUP/OP/2014/1777



CERTIFICATE OF INSURANCE CUM POLICY SCHEDULE

Private Car Package Policy

Product Code: 3001 UIN: IRDAN115RP0017V01200102



The information provided is merely illustrative and shall not be construed to be an evidence of existence of a contract of insurance. The Risk Assumption Letter is to be read in conjunction with the policy and shall be considered null and void without the same.

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**CERTIFICATE OF INSURANCE CUM POLICY SCHEDULE****Private Car Package Policy**

Product Code: 3001 UIN: IRDAN115RP0017V01200102



Insured Name	: MAHANANDA LAXMANRAO JADHAVAR	Policy No	: 3001/406885304/00/000
Address	: DHOKI ROAD KALAMB TAL KALAMB, OSMANABAD, MAHARASHTRA 413507	Tenure	: 1
Telephone No	: - Mobile No: 72*****59	Period of Insurance	: Sep 04, 2025 00:00 to Midnight of Sep 03, 2026
Email Address	: SP*****@GMAIL.COM	E-Policy No	:
Nominee Name	: - Named Passenger's Nominee:	Policy Issued On	: Sep 03, 2025
Relationship	: -	Covernote No	: 406885304
Age	: -	RTO Location	: MAHARASHTRA-OSMANABAD
GSTIN Number (Customer)	:	Hypothecated To	: CANARA BANK,PUNE
Servicing Branch Name	: Mumbai	Invoice Number	: 100925162972
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
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Registration No.	Make	Model	Type of Body	CC/KW	Mfg Yr	Seating Capacity	Chassis No.	Engine No.
MH25AS7007	TOYOTA	INNOVA CRYSTA 2.4 ZX AT 7 STR	MUV	2393	2020	7	MBJAB3EM802538275-0820	2GDA430208
Vehicle IDV (₹)	Trailer (₹)	Non Electrical Accessories (₹)	Electrical / Electronic Accessories (₹)		CNG / LPG Unit (₹)		Total IDV (₹)	
1440000	0	0	0		0		1440000	

Premium Details			
OWN DAMAGE(A)	(₹)	LIABILITY(B)	(₹)
Basic OD Premium	22745	Basic Third Party Liability	7897
Zero Depreciation (ZD -)	14400	Total	7897
Consumables	1440	Add:	
IL Smart Assist	999	Legal Liability to Paid Driver	50
Smart Saver Plus	100	PA Cover for Owner Driver	675
Sub Total	39684	Unnamed PA Cover for 7 Persons of ₹ 50000 each	175
Less:		Sub-Total	900
No Claim Bonus 20%	4549		
Sub-Total Deductions	4549		
Total Own Damage Premium(A)	35135	Total Liability Premium(B)	8797
		Total Package Premium(A+B):	43932
		CGST	% 9
			₹ 3953.88
		SGST	% 9
			₹ 3953.88
		Total Tax Payable in ₹	7908
		Total Premium Payable In ₹	51840

Unique Identification Number (UIN) Details			
Zero Depreciation	Consumable	ILSmartAssist	Smart Saver Plus
IRDAN115RP0017V01200102/A0368V01200910	IRDAN115RP0017V01200102/A0216V01200910	IRDAN115RP0017V01200102/A0097V01202526	IRDAN115RP0017V01200102/A0002V01202425
Geographical Area: India		Applicable IMT Clauses: 16 , 7 , 28 , 22	
Compulsory Deductible: ₹ 2000		Voluntary Deductible: ₹ 0	

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.			
2. IL Smart Assist - Emergency Medical Expenses (EME): i) Accidental Hospitalization Sum Insured = 30000, (ii) Ambulance Cover Sum Insured = 2000, (iii) No of Tele Consultation opted = 2, (iv) Hospital Daily Cash Sum Insured = 500, Maximum no of days covered =5; List of Services: Towing on breakdown/accident upto 50 km, Arrangement/Supply of fuel, Emptying of Fuel Tank, Arrangement of keys, Battery jump start, Flat Tyre, Breakdown support over phone, Message Relay, Minor Repairs, Arrangement of rental vehicle, Arrangement of accommodation, Referring a Legal Advisor, Referring a Hospital, Location and Delivery of Spare Parts, Taxi Benefits, Accommodation Benefits, Arrangement of PUC Document, Wallet Assistance , Loss of Driving License/Registration Certificate (DL/RC), Legal Assistance- Sum Insured Rs 25000; Quality Assurance: Ensures your damaged car is repaired within 5 days and also provides 24 months assurance on the quality of workmanship. Provided claim should be reported directly to our call center on 1800 2666 (toll-free) and vehicle must be reported to selected preferred partner garages (List of preferred partner garages can be accessed through https://www.icicilombard.com/cashless-garages)			
3. Smart Saver Plus ensures your damaged car is repaired within 5 days and also provides 24 months assurance on the quality of workmanship (for own damage claims where our liability is below Rs. 50,000). You are also eligible for alternate travel arrangements beyond 5 days of repair time (up to Rs. 700 per day for a maximum of 5 days). Provided claim should be reported directly to our call center on 1800 2666 (toll-free) and vehicle must be reported to selected preferred partner garages (List of preferred partner garages can be accessed through https://www.icicilombard.com/cashless-garages) .			

Premium Collection No.	1245700688	Premium Amount	₹ 51840	Receipt Date	03-09-2025
GSTIN Reg.No	27AAACI7904G1ZN	HSN/SAC code	997134 / GENERAL INSURANCE SERVICES		

We hereby declare that though our aggregate turnover in any preceding financial year from 2017-18 onwards is more than the aggregate turnover notified under sub-rule (4) of rule 48, we are not required to prepare an invoice in terms of the provisions of the said sub-rule.

Limits of Liability: (a) Under Section II-I(i) of the policy: Death of or bodily injury & (b) Under Section II-II(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 ₹ 1500000/- . **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 racina. Pace

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Making, Reliability trails or Speed testing, any purpose in Connection with Motor Trade. **Driver's Clause:** Any person including the insured: Provided that a person driving holds an effective driving license at the time of the accident and is not disqualified from holding or obtaining such a license. Provided also that the person holding an effective learner's license may also drive the vehicle and that such a person satisfies the requirements of Rule 3 of the Central Motor Vehicles Rules, 1989. **Important Notice:** The insured is not indemnified if the vehicle is used or driven otherwise than in accordance with this schedule. Any payment made by the Company by reason of wider terms appearing in the Certificate in order to comply with the Motor Vehicle Act, 1988 is recoverable from the insured. See the clause headed "AVOIDANCE OF CERTAIN TERMS AND RIGHT OF RECOVERY".

In consideration of the premium for this extension being calculated at a pro-rata proportion of the annual premium, it is hereby declared and agreed by the insured that upon expiry of this extension, this policy shall be renewed for a period of twelve months, failing which the difference between the extension premium now paid on pro rata basis and the premium at short period rate shall become payable by the insured. For Legal interpretation, English version will hold good.

Disclaimer: Please visit www.icicilombard.com for the policy wordings, for complete details on terms and conditions governing the coverage and NCB. This document is to be read with the policy wordings. The policy is valid subject to realization of cheque. We accept premium only via legally recognized modes. In case of dishonour of premium cheque, the company shall not be liable under the policy and the policy shall be void ab-initio. In case of any discrepancy with respect to the policy, please revert within 15 days from the policy start date. This policy is underwritten on the basis of the information provided by you and as detailed in the Risk Assumption Letter shared with you along with the policy. On renewal, the benefits provided under the policy and/or terms and conditions of the policy including premium rate may be subject to change. **Grievance Redressal:** For resolution of any query or grievance you may contact us on our toll free no. 1800 2666, or visit any of our branch offices. You can also write to us at customersupport@icicilombard.com. For detailed grievance redressal mechanism please visit the "Grievance Redressal" section on our website www.icicilombard.com.

The Company reserves the right to cancel this Policy immediately upon becoming aware of any mis-representation, fraud, non-disclosure of material facts or non-cooperation by or on behalf of the Insured; the Company is not obliged to refund the premium paid under this Policy

In case of total loss / constructive total loss / Total theft / cash loss of the vehicle, the claim will be settled at invoice price i.e amount paid by the insured / policyholder at the time of purchasing the vehicle, excluding subsidy amount, if included in the invoice, or the Insured declared value (IDV) whichever is lower, subject to terms and conditions of the policy and admissibility of claims.

I/We hereby certify that the Policy to which this Certificate relates, as well as, this Certificate of Insurance are issued in accordance with the provisions of Chapter X and Chapter XI of Motor Vehicle Act, 1988. In witness whereof, this Policy has been signed at Mumbai on this date of Sep 03, 2025 in lieu of Covernote no. 406885304. The stamp duty of ₹ 0.5 paid vide deface no. CSD4920251428 dated Apr 24, 2025.

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

Warranted that the insured named herein/owner of the vehicle holds a valid Pollution Under Control (PUC) Certificate and/or valid fitness certificate, as applicable, on the date of commencement of the Policy and undertakes to renew and maintain a valid and effective PUC and/or fitness Certificate, as applicable, during the subsistence of the Policy. Further, the Company reserves the right to take appropriate action in case of any discrepancy in the PUC or fitness certificate.



Agency Code : DB121024
Agency Name : SPARKSHIELD INSURANCE
Agent's Contact No: 8421887858
Contact Person :



Click [here](#) or scan the QR code to view the Customer Information Sheet (CIS). It provides an overview of the policy features, service and claim processes, as well as other important terms.

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