

Ref. No. W117420938

L M COTEX PVT LTD
C/O NITIN AGRAWAL
AT BIKRAMPUR GUNUPUR DIST RAYAGADA
RAYAGADA
ORISSA 765022
Mobile No: 8669073766

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. **3008/232292779/00/000**, which has been issued based on the below mentioned details:

Insured & Vehicle Details	
Name of Insured	L M COTEX PVT LTD
Period of Insurance	Nov 18, 2021 to Nov 17, 2022
Vehicle Make / Model	JOHN DEERE / 5310 WHEEL LOADER
RTO City	ORISSA-RAYAGADA
Vehicle Registration No.	NEW
Vehicle Registration Date	Nov 18, 2021
Engine No.	PY3029H167688
Chassis No.	1VY5310EKMA016926
Current Year NCB(%)	0%

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.

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.

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.

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

Nov 18, 2021

CERTIFICATE OF INSURANCE CUM POLICY SCHEDULE

Miscellaneous Vehicles Package Policy

Product Code: 3008 UIN: IRDAN115P0015V01200203



Insured Name : L M COTEX PVT LTD	Policy No : 3008/232292779/00/000
Address : C/O NITIN AGRAWAL, AT BIKRAMPUR GUNUPUR DIST RAYAGADA, RAYAGADA, ORISSA 765022	Period of Insurance : Nov 18, 2021 19:02 to Midnight of Nov 17, 2022
Telephone No : - Mobile No: 8669073766	E-Policy No :
Email Address : LMCOTEXPVTLTD@GMAIL.COM	Policy Issued On :
Nominee Name : - Named Passenger's Nominee:	Covernote No : 232292779
Relationship : -	RTO Location : ORISSA-RAYAGADA
Age :	Hypothecated To :
GSTIN Number (Customer) : 21AABCL5368C1ZX	Category :
Servicing Branch Name : Mumbai	Invoice Number : 1011211120690

Servicing Branch Address : 414, ICICI LOMBARD HOUSE, VEER SAVARKAR MARG, NEAR SIDDHI VINAYAK TEMPLE MAIN GATE, PRABHADEVI, MUMBAI, 400025, MAHARASHTRA

Registration No.	Make	Vehicle SubClass			Model	Model Build	Type of Body	CC	Mfg Yr	Carrying Capacity
NEW	JOHN DEERE	WHEEL LOADER			5310 WHEEL LOADER	PARTIALLY BUILT	Open	2000	2021	2
Chassis No.	Engine No.	Trailer Chassis No.	Body IDV (₹)	Chassis IDV (₹)	Trailer (₹)	Electrical / Electronic Accessories (₹)	Non Electrical Accessories (₹)	CNG / LPG Unit (₹)	Total IDV (₹)	
1VY5310EKMA016926	PY3029H167688	0	332500	1029250	0	0	0	0	1361750	

Premium Details			
OWN DAMAGE(A)	(₹)	LIABILITY(B)	(₹)
Basic OD Premium	4051	Basic Third Party Liability	6847
IMT-23 Loading	608	Total	6847
Sub Total	4659	Add:	
		PA Cover for Owner Driver	375
		Legal Liability to Paid Driver	50
		Sub-Total	425
Total Own Damage Premium(A)	4659	Total Liability Premium(B)	7272
		Total Package Premium(A+B):	11931
		IGST	% 18
			₹ 2147.58
		Total Tax Payable in ₹	2148
		Total Premium Payable In ₹	14079

Geographical Area: India	Applicable IMT Clauses: 23
Compulsory Deductible: ₹ 0.5% of IDV of the vehicle subject to a minimum of Rs. 2000/-	Voluntary Deductible: ₹ 0

Premium Collection No.	1134429256	Premium Amount	₹ 14079	Receipt Date	18-11-2021
GSTIN Reg.No	27AAACI7904G1ZN	HSN/SAC code	997134 / GENERAL INSURANCE SERVICES		

Limits of Liability: (a) Under Section II-I(i) of the policy: Death of or bodily injury - Such amount as is necessary to meet the requirements of the Motor Vehicles Act,1988. (b) Under Section II-I(ii) of the policy: Damage to Third Party Property ₹ 750000/-; PA Cover for Owner-Driver under Section III: CSI ₹ 1500000/-. **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. **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.

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 in lieu of Covernote no. 232292779. The stamp duty of ₹ 0.5 paid vide deface no. CSD17520214442 dated Nov 01, 2021.

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.

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Miscellaneous Vehicles Package Policy

Product Code: 3008 UIN: IRDAN115P0015V01200203



Agency Code : DB33806
Agency Name : JAINUINE INSURANCE
BROKER PVT LTD
Agent's Contact No: 9373024780
Contact Person :

Signature Not Verified

Digitally signed by DS ICICI
LOMBARD GENERAL
INSURANCE COMPANY
LIMITED
Date: 2021.11.18 19:08:20 IST

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Nov 18, 2021

CORP/SUP/OPI/2014/1777