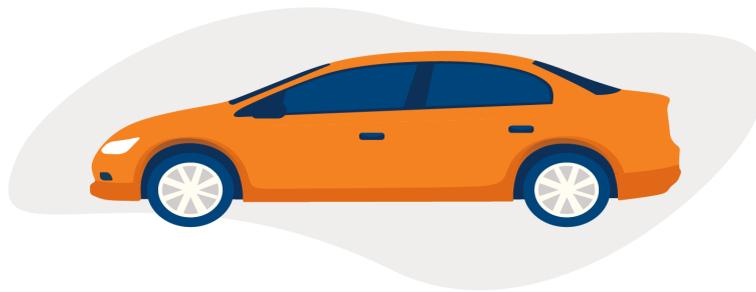


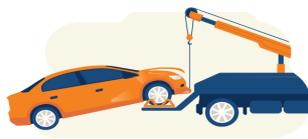
Insured Details	Partner Details
Name PRAFUL PRAKASH BAFNA	Partner Name JAINUINE INSURANCE BROKER PVT LTD
Address 63 PADMOHAN BUNGLOW VIDYASAGAR, COLONY, MARKET YARD, PUNE, MAHARASHTRA - 411037	Partner Code DB33806
Mobile Number 98*****37	Partner Mobile Number: 9373024780
Policy No 3001/321642584/00/000	Partner Email:

Hello PRAFUL PRAKASH BAFNA, we have your car covered!



Here is your Private Car Package 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 InstaSpect# 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 InstaSpect on our IL Take Care app
- √ Service quality assurance for six months on repairs
- √ Use of original parts in case of any replacement needed
- √ Safety measures including sanitisation of high touch-points and car wash

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
AUTO WIND SCREEN	SHOP NO 2 & 3 BLDG NO 2 PRAUD ROAD KOTHRUD PUNE PRATIK NAGAR SOC	411037	9326679009
SAPPHIRE MULTI SERVICES	S NO 463 A GALA NO 1 2 SALISBURY PARK GULTEKDI OPP GOLDEN BAKERY	411037	9850812845
ROYAL AUTOMOTIVE	S NO 11 OM SAI COLONY NEAR UNIQUE SCHOOL VALHEKARWADI CHINCHAWAD	411037	9657711881
NOVEL CAR CARE	SR NO 121 122 PLOT NO 114 RAMBAUG COLONY M I T COLLEGE PAUD RD KOTHRUD NEAR TULJA BHAVANI	411037	9766848484
CAR O CARE	SR NO 4A 1A 1 4 2 SALUNKE VIHAR ROAD NEXT TO ROSERY SCHOOL BESIDE BANK OF MAHARASHTRA KONDHWA PUNE	411037	8446413131

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

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IRDA Reg. No. 115 • CIN: L67200MH2000PLC129408

Dear PRAFUL PRAKASH BAFNA,

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. 3001/321642584/00/000.

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.

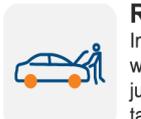


Calamities

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.



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

Unique Identification Number (UIN) Details

Zero Depreciation	Return to Invoice	Road Side Assistance	Consumable	Engine Protect Plus
IRDAN115RP0017V01200102/A0368V01200910	IRDAN115RP0017V01200102/A0329V01200910	IRDAN115RP0017V01200102/A0027V01201213	IRDAN115RP0017V01200102/A0216V01200910	IRDAN115RP0017V01200102/A0015V01201213

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.

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**

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IRDA Reg. No. 115 • CIN: L67200MH2000PLC129408

Policy Certificate

Private Car Package Policy

Your Policy Details

Name PRAFUL PRAKASH BAFNA			Telephone no -	Mobile no 98*****37	Email KA*****@REDIFFMAIL.COM
Address 63 PADMOHAN BUNGLOW VIDYASAGAR, COLONY, MARKET YARD, PUNE, MAHARASHTRA - 411037			Policy No 3001/321642584/00/000	E-Policy No -	
			Policy Issued On Dec 22, 2023	Covernote No 321642584	
			Vehicle Registration No MH12TD2583	Vehicle Registration Date Jan 19, 2021	
Tenure 1 Year			Period of Insurance Dec 24, 2023 00:00 to Midnight of Dec 23, 2024		
Nominee Name -	Relationship -	Age 0	RTO Location MAHARASHTRA-PUNE	Hypothecated To AXIS BANK LTD,MAHARASHTRA	
Named Passenger's Nominee -	Relationship -	Age 0	GSTIN Number (Customer) 27AAHCP9052F1Z8	Invoice Number 1012232564290	
Servicing Branch Name Mumbai		Servicing Branch Address 414, ICICI LOMBARD HOUSE, VEER SAVARKAR MARG, NEAR SIDDHI VINAYAK TEMPLE MAIN GATE, PRABHADEVI, MUMBAI, 400025, MAHARASHTRA			

Previous Policy Details

Previous Policy No D07675521121122022	Previous Policy Period 24-12-2022 to 23-12-2023	Previous Insurer Name GODI	Previous Policy Type Comprehensive Package
Previous Year NCB 20		Claims Made Under Previous Policy 0	

Politically Exposed Person (PEP)/close relative of PEP:

Vehicle and IDV Details

Registration No. MH12TD2583	Make MORRIS GARAGES	Model GLOSTER SAVY 4X4	Type of Body SUV	CC/KW 1996	Mfg Yr 2021	Seating Capacity 6	Chassis No. MZ7JD64JM3H001131	Engine No. M920A026082
Vehicle IDV (₹) 2800000	Trailer (₹) 0	Non Electrical Accessories (₹) 0		Electrical / Electronic Accessories (₹) 0		CNG / LPG Unit (₹) 0	Total IDV (₹) 2800000	

Premium Break-up

Own Damage Premium (A)	(₹)	Liability Premium (B)	(₹)
Basic OD Premium	24235	Basic Third Party Liability	7897
Zero Depreciation (ZD -)	15400	Total	7897
Consumables	2800	Add:	
Return to Invoice	2800	Legal Liability to Paid Driver	50
Engine Protect Plus	4200	PA Cover for Owner Driver	475
Road Side Assistance (RSA-With Key Protect)	599	Unnamed PA Cover for 6 Persons of ₹ 100000 each	300
Sub Total	50034	Sub-Total	825
Savings - You have saved the following amount on your premium		Total Liability Premium (B)	8722
No Claim Bonus 25%	6059	Total Package Premium (A+B)	52697
Sub-Total	6059	CGST	₹ 4742.73
			% 9
		SGST	₹ 4742.73
			% 9
Total Own Damage Premium (A)	43975	Total Premium Payable	62182

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

Premium Collection No.	1197336899	Premium Amount	62182	Receipt Date	22-12-2023
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.

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**

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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,Accommodation Benefits,Arrangement/Supply of fuel,Battery jump start,Message Relay,Flat Tyre support,Alternate Travel/Taxi Benefits,Minor on spot Repairs,Breakdown support over phone,Key Protect of Rs.10000
- 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.

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**

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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

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 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 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 Dec 22, 2023 in lieu of Covernote no. 321642584. The stamp duty of ₹ 0.5 paid vide deface no. CSD6920232872 dated Jun 14, 2023.

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.

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 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.

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IRDA Reg. No. 115 • CIN: L67200MH2000PLC129408

Agent/Partner Details

Here are the details of your agent



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

In case of claim, immediately notify ICICI Lombard General Insurance Company Limited on the Toll Free Number **1800 2666**/ (Chargeable) **8655 22666** or SMS "**Claim**" to **575758**

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