

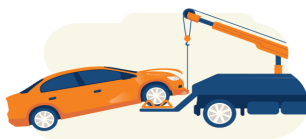
Insured Details	Partner Details
Name <b>RANGASWAMY NAGARAJU</b> Address <b>B-232, 23RD FLOOR, TWIN TOWERS CHSL, OFF VEER SAVARKAR MARG, PRABHADEVI, MUMBAI, MAHARASHTRA - 400025</b> Mobile Number <b>82*****22</b> Policy No <b>3001/391582718/00/000</b>	Partner Name <b>POLICY BAZAAR INSURANCE BROKERS PVT LTD</b> Partner Code <b>DB79719</b> Partner Mobile Number: <b>18002088787</b> Partner Email:

**Hello RANGASWAMY NAGARAJU, we have your car covered!**



**Here is your Private Car Package Policy**

<p><b>Call us FIRST on 1800-2666 (Tollfree) for a quick and easy claims experience!</b></p>	<p><b>Download the IL Take Care app</b></p>  
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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, 6<sup>th</sup> 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
MADHUBAN MOTORS PVT LTD	REAY ROAD I ROM AND METAL WARE HOUSING PVT LTD MAGZINE STREET DARUKHANA MAZAGAON	400025	8422864810
CHHAGAN MITHA	FLOOR G 56 HPCL PETROL PUMP BHULABHAI DESAI ROAD CORNER OF WARDEN RD	400025	9820861441
STARLINE AUTO	4 A KAKASAHEB GADGIL MARG OPP TILAK BHAVAN KHED GALLI DADAR MUMBAI	400025	9820022486

For complete list of network garages, download IL TakeCare app or WhatsApp 'Hi' on 773 8282 666 or visit [www.icicilombard.com](http://www.icicilombard.com)

Dear RANGASWAMY NAGARAJU,

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. 3001/391582718/00/000.

We have included all the information and details provided by you including your declaration regarding the add-ons available in this policy. Please read this section along with the Important details thoroughly .

Previous year policy add-ons: ZD

We further declare that the information furnished are true and no material information, which may be relevant, has been withheld or not disclosed. In case any of the information is found false during verification at a later date, the company would have the right to cancel the policy or the company would have the right to cancel the policy and not be entitled to any benefits/coverages under the said policy.

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.



#### 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

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](http://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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**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

Product Code: 3001  
UIN: IRDAN115RP0017V01200102

### Unique Identification Number (UIN) Details

Zero Depreciation	Road Side Assistance	Consumable
IRDAN115RP0017V01200102/A0368V0 1200910	IRDAN115RP0017V01200102/A0027V0 1201213	IRDAN115RP0017V01200102/A0216V0 1200910

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IRDA Reg. No. 115 • CIN: L67200MH2000PLC129408

## Policy Certificate

### Private Car Package Policy

#### Your Policy Details

Name <b>RANGASWAMY NAGARAJU</b>		Telephone no -	Mobile no <b>82*****22</b>	Email <b>RA*****@GMAIL.COM</b>
Address <b>B-232, 23RD FLOOR, TWIN TOWERS CHSL, OFF VEER SAVARKAR MARG, PRABHADEVI, MUMBAI, MAHARASHTRA - 400025</b>		Policy No <b>3001/391582718/00/000</b>		E-Policy No <b>EC2311W202505041201401636276</b>
		Policy Issued On <b>May 04, 2025</b>		Covernote No <b>391582718</b>
		Vehicle Registration No <b>22BH9884B</b>		Vehicle Registration Date <b>May 23, 2022</b>
Tenure <b>1 Year</b>		Period of Insurance <b>May 11, 2025 00:00 to Midnight of May 10, 2026</b>		
Nominee Name <b>SOWBHAGYARANGASWAMY</b>	Relationship <b>Spouse</b>	Age <b>58</b>	RTO Location <b>GUJARAT-AHMEDABAD</b>	Hypothecated To <b>IDBI BANK LTD, IDBI BANK LTD</b>
Named Passenger's Nominee -	Relationship -	Age <b>0</b>	GSTIN Number (Customer)	Invoice Number <b>100525250198</b>
Servicing Branch Name <b>New Delhi</b>		Servicing Branch Address <b>Fourth Parsavnath Capital Tower Bhai Veer Singh Marg, New Delhi New Delhi 110001</b>		

#### Previous Policy Details

Previous Policy No <b>DCOR10168736404/01</b>	Previous Policy Period <b>11-05-2024 to 10-05-2025</b>	Previous Insurer Name <b>ACKO</b>	Previous Policy Type <b>Comprehensive Package</b>
Previous Year NCB <b>25</b>	Claims Made Under Previous Policy <b>0</b>		

Are you or any of the proposed applicants/beneficial owner a PEP\* or Family member/ Close relatives/Associates of PEPs\*?

#### Vehicle and IDV Details

Registration No. <b>22BH9884B</b>	Make <b>TOYOTA</b>	Model <b>URBAN CRUISER 1.5 HIGH Private Car</b>	Type of Body <b>SUV</b>	CC/KW <b>1462</b>	Mfg Yr <b>2022</b>	Seating Capacity <b>5</b>	Chassis No. <b>MA3PYGJ1SND93013</b>	Engine No. <b>K15BN4254971</b>
Vehicle IDV (₹) <b>811000</b>	Trailer (₹) <b>0</b>	Non Electrical Accessories (₹) <b>0</b>	Electrical / Electronic Accessories (₹) <b>0</b>		CNG / LPG Unit (₹) <b>0</b>	Total IDV (₹) <b>811000</b>		

#### Premium Break-up

<b>Own Damage Premium (A)</b>	(₹)	<b>Liability Premium (B)</b>	(₹)
Basic OD Premium	6504	Basic Third Party Liability	3416
Zero Depreciation (ZD -)	5272	<b>Total</b>	<b>3416</b>
Consumables	811	<b>Add:</b>	
Engine Protect Plus	2433	Legal Liability to Paid Driver	50
Road Side Assistance (RSA 99)	99	PA Cover for Owner Driver	675
<b>Sub Total</b>	<b>15119</b>	<b>Sub-Total</b>	<b>725</b>
<b>Savings</b> - You have saved the following amount on your premium			
No Claim Bonus 35%	2276		
<b>Sub-Total</b>	<b>2276</b>		
		<b>Total Liability Premium (B)</b>	<b>4141</b>
		<b>Total Package Premium (A+B)</b>	<b>16984</b>
		<b>IGST</b>	
		₹	3057.12
		%	18
<b>Total Own Damage Premium (A)</b>	<b>12843</b>	<b>Total Premium Payable</b>	<b>20041</b>

Geographical Area: <b>No Extension</b>	Applicable IMT Clauses: <b>7 , 28 , 22</b>
Compulsory Deductible: ₹ <b>1000</b>	Voluntary Deductible: ₹ <b>0</b>

Premium Collection No.	<b>1236259260</b>	Premium Amount	<b>20041</b>	Receipt Date	<b>04-05-2025</b>
GSTIN Reg.No	<b>07AAACI7904G1ZP</b>	HSN/SAC code	<b>997134/GENERAL INSURANCE SERVICES</b>		

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, Minor on spot Repairs, Towing on breakdown/accident upto 50 km, Breakdown support over phone, Flat Tyre support
- 2 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.

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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.

### 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](http://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](mailto: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](mailto:customersupport@icicilombard.com). For detailed grievance redressal mechanism please visit the "Grievance Redressal" section on our website [www.icicilombard.com](http://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 XI of Motor Vehicle Act, 1988. In witness whereof, this Policy has been signed at Mumbai on this date of May 04, 2025 in lieu of Governnote no. 391582718. 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](http://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

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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** : DB79719  
**Agency Name** : POLICY BAZAAR  
 INSURANCE BROKERS  
 PVT LTD  
**Agent's Contact No** : 18002088787  
**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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