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Comprehensive Plan

Policy Number: DCCR10384928832/00

Car
Hyundai Verna

Reg. no.
MH01BF2832

Car Owner
Anand Dorairaj

Insured Value
₹ 10,42,845

Policy Starts

2025

12
July

Policy Expires

2026

Renew
before

11
July

Plan Coverages

This is a comprehensive plan that offers complete coverage for damages to your car as well as third-party liability for one year.

Own Damage

Accident	Coverage for damages and losses to your vehicle resulting from accidents and collisions.
Fire	Coverage for damages and losses to your vehicle resulting from accidental fires.
Theft	Coverage for losses (up to the total declared insurance value) in the event of theft of your vehicle.
Calamities	Coverage for damages and losses resulting from calamities such as earthquakes, floods, and cyclones.

Third Party

Third Party liability	Covers financial or legal losses due to damage to any third-party person (unlimited) or property (up to Rs. 7.5 Lac).
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Addons Selected

Extra Car Protect	This add-on offers coverage of up to Rs.7000.0 for key loss, reimbursement of up to Rs.6500.0 for outstation stay, and roadside assistance up to 40 km in case of car breakdowns.
Consumables	Consumable cover adds an extra layer of protection to your car by covering the cost of engine oils, screws, nuts, bolts, grease, and other such consumables during repairs.
Others	<ul style="list-style-type: none">• Paid Driver Cover• NCB Protect

Please refer to the addon detail page for more information.

What's not covered

Non-Accidental Damages	Damages resulting from wear and tear, breakdowns, and mechanical failures.
Tyres & Tubes	Regular wear and tear of these items is not covered by the policy. However, if the items are damaged in an accident along with the vehicle damage, they will be covered with a 50% depreciation cut.
Undeclared Non-OEM parts	If you are installing non-OEM parts such as halogen bulbs, stereos, or bifuel kits, please inform us in advance so that we can add them to your coverage.



QUICK TIP

In case of an accident or breakdown, all you have to do is inform ACKO, and we will take care of everything!

What are the reasons my claim might get rejected?



Commercial usage of the car

If the car is registered as a private vehicle and is used for commercial purposes, then the losses or liabilities due to accidents during such usage are not covered under this policy.



Aggravated loss

Aggravated loss refers to the damage caused to a vehicle resulting from its continued use after it has been damaged in an accident



Illegal Driving

Damage resulting from a person driving the car without a valid driving license or under the influence of liquor/drugs is not covered under this policy.



Also keep in mind

- Don't let your car insurance expire as driving an uninsured car can attract fine up to Rs.2,000/- and/or imprisonment of up to 3 months.
- We understand that accidents are unpredictable. Therefore, you can rely on our 24x7 support whenever you need insurance assistance. We are just a call or click away!
- You can view/edit/update your policy details & coverages on Acko App.
- A single claim cannot include multiple accidents.
- You can claim unlimited times during your policy period.



Had an accident? 3 easy ways to claim!



Via
Acko app

FASTEST



Visit
www.acko.com



Call us
1800 266 2256

How do I claim with ACKO?

STEP 1



Inform ACKO first via **acko.com** or **Acko app**

STEP 2



We handle
your car
repairs

STEP 3



We **deliver** your
repaired car **at your
doorstep**

Track realtime status of your repair/claim on our **Acko App**

Why should I inform ACKO first?



**Free car pickup
and drop service**

Sit back, relax, and let Acko handle your car repairs at the Acko garage!



**High quality
repairs**

High quality repairs at Acko garages with genuine & certified parts!



**1 year repair
warranty!**

1 year repair warranty on your car's repaired parts at Acko garage!

**Above benefits are applicable for repairs at acko garages which are multi-brand garages which provide high quality repairs in selected cities*

What are my out of pocket expenses?

**Compulsory
Deductible ₹2000**

You will be charged ₹2000 at the time of claim. This amount is fixed across insurance companies and as regulated by Motor Tariff.

**Depreciation Cuts
Not Covered**

Deduction in the claim amount by insurers due to the wear and tear of car parts. This is covered if your car insurance policy has zero depreciation add-on or coverage.



**QUICK
TIP**

If you don't make any claims during your policy period, you'll be eligible for an increased No Claim Bonus discount.

Car & Premium details(Private Car Package Policy)

Certificate of insurance cum policy schedule

Car & car owner details

Registration number	MH01BF2832	Name	Anand Dorairaj
Reg. Authority name	MH-01	Email ID	do*****@gmail.com
Car	Hyundai Verna	Phone number	98*****38
Variant	1.6 CRDI SX (O) AT	Address	2703 - B, Vivarea, Sane Guruji Marg, Jacob Circle, Mumbai 400011
Hypothecation	NA	Pincode	400011
Registration year	2012	Place of supply	Maharashtra
Engine CC/ Fuel type	1591/Diesel		
Engine number	D4FBCU144489		
Chassis number	MALCU41UMCM077931		

What you paid to ACKO - Comprehensive Plan

Own Damage Premium (A)		Liability Premium (B)	
Basic Own Damage	₹ 5,430.00	Basic Third Party	₹ 7,897.00
NCB Discount(50%)	₹ 2714.77	Addon(s) Premium	
Addon(s) Premium		Paid Driver Cover (IMT 28)	₹ 50.00
Extra Car Protect	₹ 299.00		
Consumables	₹ 175.00		
NCB Protect	₹ 146.00		
Net Own Damage Premium (A)	₹ 3,335.23	Net Liability Premium (B)	₹ 7,947.00
Total Package Premium (A+B)			₹ 11,282.00
IGST (18%)			₹ 2,031.00
Total Premium			₹ 13,313.00

Previous Policy document is required in case of claim within 30 days of Acko Policy Start Date

Reverse Charge-Not applicable



For Acko General Insurance Ltd. Constituted Attorney



Things to know about calculation of depreciation during claims

What is Depreciation? It is the factor that affects the value of car & its parts with time due to wear and tear so the insurer considers depreciation factor and would pay you the claims only after deducting the depreciation. If you already have a Zero depreciation plan you may not worry about these deductions due to depreciation.

Depreciation applied at the time of claim

Depreciation % on various parts	
For all plastic, rubber, nylon parts & batteries	50%
For fibre components	30%
For glass components	0%
For Paint Material	50%

Depreciation % on Metal parts	
Under 6 months	0%
6 months to 1 year	5%
More than 1 year to 2 years	10%
More than 2 years to 3 years	15%
More than 3 years to 4 years	25%
More than 4 years to 5 years	35%
More than 5 years to 10 years	40%
More than 10 years	50%

Let's understand Zero depreciation cover with an example.

Let's say your car meets with an accident and the front bumper which is made of plastic gets completely damaged! Sad

Repair Cost : ₹10,000

Depreciation cost on plastic materials is flat 50%

Without zero depreciation plan

Depreciation Cost to be paid by Customer - 50% of ₹10,000 = ₹5000

With zero depreciation plan

You don't have to pay the depreciation cost so you save ₹5000 in this case



Do more with Acko app!

Register &
Track your
claims



One click
renewal of
your Policy!



Want to
sell your
Car?



Want to update
details in your
policy?



Add your
Policy to
Digilocker!



Planning to
buy new
insurance?



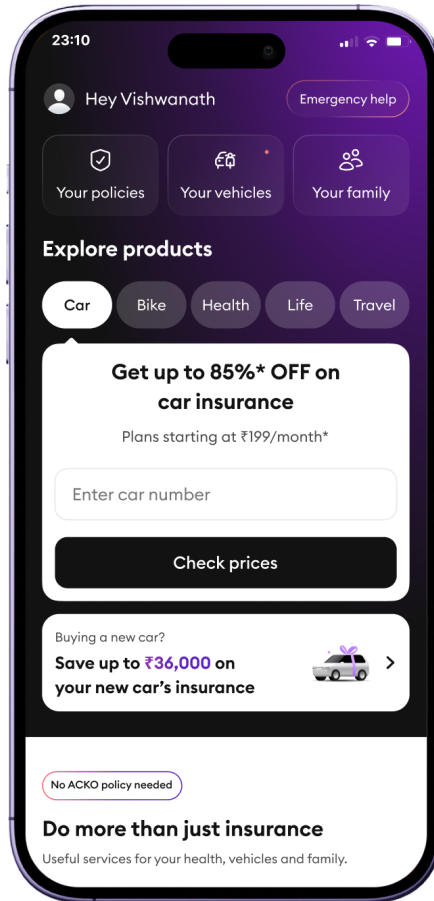
Looking to
insure your
health?



Want to check
your traffic
challan



Looking to
insure your
holiday trip?



Download the ACKO app



QUICK TIP

Now you can view your pending e-challans at **Acko app**

Selected Addon's Explained



Extra Car Protect

Validity: 12th Jul 25 - 11th Jul 26

UIN: A0003V01201920/A0007V01201819/A0008V01201819

Extra, but necessary ! we all need little help sometimes!

1. Towing service in both accidental & non accidental events (electrical or mechanical failures), To the nearest brand authorized or Acko Preferred workshop whichever is applicable up to 40 kms only. Post 40 kms the customer has to bear the charges.
 - a. Roadside repair services for vehicle breakdown events mentioned below
 - i. Battery Jumpstart
 - ii. Flat Tyre assistance (change of tyre if stepney is available)
 - iii. Fuel delivery up to 5 litres once in a year (fuel cost will be borne by user)
 - iv. Key locked assistance
 - v. Taxi arrangement (fare charges will be borne by user)
2. In the event of the Insured Vehicle being immobilized due to a breakdown/accident outside the 100 kilometers radius of the insured's city of residence, Acko will cover the overnight stay expenses (up to Rs 6500.0) during the policy period
3. Protects you from the cost (max. Rs.7000.0) incurred towards replacing your Vehicle's key if the key is lost, stolen or damaged, or repairing the lock-set, if the lock-set or key is damaged.

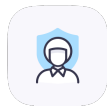


Consumables

Validity: 12th Jul 25 - 11th Jul 26

UIN: A0009V01201819

A consumable cover provides an extra layer of protection for your car. This add-on covers the costs of items like engine oil, gearbox oil, lubricants, nuts, bolts, screws, distilled water, grease, oil filters, bearings, washers, clips, brake oil, air conditioner gas, and similar items during car repairs, except for fuel consumed.



Paid Driver Cover

Validity: 12th Jul 25 - 11th Jul 26

Financial assistance for your paid driver in case of disablement or death to the driver due to an accident, as per the Workmen Compensation Act.

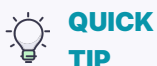


NCB Protect

Validity: 12th Jul 25 - 11th Jul 26

UIN: A0002V01201920

Did you know that not making any claims during your policy period can earn you a bonus known as "No Claim Bonus"? With this add-on, you can retain your current No Claim Bonus even in the event of a claim being made during the policy period. This can help you avoid losing the bonus and facing an increase in premium. However, please note that this add-on is applicable for only one claim per year.



Add-ons are just like toppings on pizza, they enhance coverage of your car insurance policy!

Limitations as to use

The Policy covers use of the vehicle for any purpose other than:

- | | | |
|--|---|-----------------------|
| a. Hire or Reward | b. Carriage of goods (other than samples or personal luggage) | c. Organized racing |
| d. Pace making | e. Speed testing | f. Reliability Trials |
| g. Any purpose in connection with Motor Trade. | | |

Persons or Class of Persons entitled to drive:

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.

Limits of Liability:

- Under Section II-1 (i) of the policy - Death of or bodily injury - Such amount as is necessary to meet the requirements of the Motor Vehicles Act, 1988.
- Under Section II - 1(ii) of the policy -Damage to Third Party Property - Rs. 750000.0
- P. A. Cover under Section III for Owner - Driver (CSI): Rs. 0.0

Terms, Conditions & Exclusions:

As per the Indian Motor Tariff. A personal copy of the same is available free of cost on request & the same is also available at our website.

I / We hereby certify that the policy to which the certificate relates as well as the certificate of insurance are issued in accordance with the provision of chapter X, XI of M. V.Act 1988.Stamp Duty of Rs 0.50 is paid as provided under Article 47 of Indian Stamp Act, 1899 and included in the Consolidated Stamp Duty paid with the Department of Stamps, Bengaluru - Karnataka

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".

Intermediary details:

Policy issue office	Bengaluru	Intermediary name	Acko General Insurance
Phone number	NA	Intermediary code	218

Disclaimer:

The Policy shall be void from inception if the premium cheque is not realized. In the event of misrepresentation, fraud or non-disclosure of material fact, the Company reserves the right to cancel the Policy. Please note that the insured vehicle was pre-inspected and a report was prepared accordingly. The existing damages to the vehicle as mentioned in the report shall not be paid by the Company. The policy is issued basis the information provided by you, which is available with the company. This policy is to be read in conjunction with the policy wordings (<https://www.acko.com/download>) available on the website of the company. On renewal, the benefits provided under the policy and/or terms and conditions on the policy including premium rate may be subject to change. In case of any kind of total loss or theft, settlement will be done after adjusting for subsidy. In case of discrepancy/non recording of relevant information in the policy, the insured is requested to bring the same to the notice of the company within 15 days.

Prohibition of rebates (section 41) of the insurance act - 1938 (as amended)

- No person shall allow or offer to allow, either directly or indirectly as an inducement to any person to take out or renew or continue and insurance in respect of any kind or risk relating to lives or property in India, any rebate of the whole or part of the commission payable or any rebate of the premium shown on the policy, nor shall any person taking out or renewing or continuing a policy accept any rebate expect such rebate as may be allowed in accordance with the prospectus or tables of the Insurer.
- Any person making default in complying with the provisions of this section shall be liable for a penalty which may extend to 10 lakh rupees.



For Acko General Insurance Ltd.
Duly Constituted Attorney



Proposal Form

Dear Anand Dorairaj,

We wish to inform you that the Insurance policy number **DCCR10384928832/00** has been issued on the basis of the information and declaration given by you, the transcript whereof is mentioned below.

Please be informed that this Policy shall be construed to be void ab initio/invalid in the event we find that you have not disclosed material or correct information required for the purpose of providing the below insurance cover and in case of any claim arising under the policy in such a scenario, we shall be under no obligation whatsoever to settle such claim to you and the premium paid by you under this policy shall stand fully forfeited.

Policy Details

Period of insurance 12 Jul 25 12:00 AM to 11 Jul 26 11:59 PM
Policy issuance date 22 Jun 25 06:48 PM

Car owner details

Name Anand Dorairaj
Email do*****@gmail.com
Mobile number 98*****38
NCB 50%
Pincode 400011
Address 2703 - B, Vivarea, Sane Guruji Marg, Jacob Circle, Mumbai 400011

Car details

Car number MH01BF2832
Make/ Model Hyundai Verna
Type private
Fuel type Diesel
Registration year 2012
Registration month January

Nominee

Name Anshu Dorairaj
Relationship Wife
Age 57

Premium receipt

Invoice number DCCR10384928832/00
Net Premium ₹ 11,282.00
IGST (18%) ₹ 2,031.00
Total Premium ₹ 13,313.00
Payment Date 22 Jun 25 06:47 PM

Previous policy details

Previous policy expired Not Expired
Previous policy insurer Acko General Insurance
Previous Claim false

Insured Declared Value (IDV)

Tenure	Period	Vehicle IDV (₹)	Total IDV (₹)
Year 1	12th Jul 25 to 11th Jul 26	₹ 10,42,845	₹ 10,42,845

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 of CGST Rules 2017. We are not required to prepare an invoice in terms of the provisions or the said sub-rule.