



ICICI Lombard General Insurance Co. Ltd.

Servicing Office of Insurer : 11th floor A -Wing, unit no 1111,1112 and 1113, kanakia wall street chakala andheri kurla road andheri east Mum-400093, Mumbai, Maharashtra (State Code:27) -400053, PH-022-86574162 **Website** : www.icicilombard.com
PAN : AAACI7904G . **GSTIN**: 27AAACI7904GIZN **Insurer's IRDA Registration Number**: 115
Tollfree Helpline : 8657416279 **Email**: DILIPKUMAR.DUBEY@ICICILOMBARD.COM **CIN** : U67200MH2000PLC129408



3001/O Stand-Alone Own Damage Private Car Insurance Policy (UIN-IRDAN115RP0001V02201920) CUM RECEIPT

OD Policy No. : 3001/O/TMP-100419420/00/000	Policy Issued On : 07-MAY-2025 (13:34)
Insured Name : MRS. SHRADDHA SUSHIL PRABHU	
Own Damage Period : 08-MAY-2025(00:00) To 07-MAY-2026 (Midnight)	Motor Liability Period : 08-MAY-2024(00:00) To 07-MAY-2027(Midnight)
	Motor Liability Policy No : 201140040224800039000000 (LVGI)

Proposal No. & Date : PPVBU22038236, 07-MAY-2025	
Insured Add. : ROOM NO 13 JAY MAHAL BLDG JEEJEEBHOY LANE LALBAUG, PAREL, MUMBAI, MAHARASHTRA (State Code:27) -400012	Previous Insurer : LVGI
	Previous Policy No. : 201140040224800039000000 08-MAY-2024 To 07-MAY-2025

BROKER DETAILS

IRDA Lic. No. : 375	CIN No. : U50300MH1997PLC149349
Broker Category : Composite Broker	Validity : 13-MAY-23 To 12-MAY-26
Name & Add. : TATA MOTORS INSURANCE BROKING AND ADVISORY SERVICES LTD, 1ST FLOOR, AFL HOUSE, LOK BHARTI COMPLEX, MAROL MAROSHI ROAD, ANDHERI (EAST), MUMBAI - 400 059	

Make	Model	Variant	Killowatt	Manufacturing Year	Seating capacity
TATA MOTORS	TIAGO EV	TIAGO EV XZ+	55	2023	5
Body Type	Registration No.	RTO	Invoice Date	Engine/Motor No.	Chassis No.
HATCHBACK	MH 01 EN 6670	MUMBAI CENTRAL	08-MAY-2024	TZ180XS92AB23092922	MAT568001PKJA1776
Vehicle IDV	CNG/LPG Kit	Elec. Accessories	Non-Elec. Accessories	Total IDV	
931,095	0	0	0	931,095	

PAYMENT DETAILS

Premium Paid : 11945	Cheque No. : 113755553095	Cheque Date : 07-MAY-2025
Bank Name : PAYLINK		Bank City :

For & On Behalf of ICICI Lombard General Insurance Co. Ltd.

Dealer Code : PUNEET CARS PRIVATE LIMITED - 300B73000

Gaurav Arora

Authorized Signatory

In case of any claim or assistance required please contact our help line at **1800 209 0060** and you may also reach us at **support@tmibasli.com**



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SCHEDULE OF PREMIUM (AMOUNT IN RS.)

Own Damage Premium (A)			
Basic Premium		Deductibles	
Vehicle	6,114	Voluntary Deductibles (0) (IMT-22A)	0
Non-Elec. Accessories	0	Anti Theft Device (IMT-10)	153
Elec. Accessories (IMT-24)	0	AA Membership (IMT-8)	0
CNG/LPG Kit (IMT-25)	0	No Claim Bonus (20%)	1,192
Sub Total (Basic Premium)	6,114	Handicapped Discount (0%)	0
Geographical Area Extension (IMT-1)	0	Sub Total (Deductibles)	1,345
IMT 23 Premium	0		
Add On Coverages	5354		
Sub Total-Addition	11,468	Net Own Damage Premium (A)	10,123
Note: .Warning that in case of dishonour of the premium cheque, this document stands automatically cancelled 'ab-initio		Total Premium (A)	10123
> Consolidated Stamp duty has been paid as per letter of Authorization no. MH008406870202122M Dated 03/11/2021 issued by Main Stamp Office, Mumbai. ** Not Applicable for the State of Jammu & Kashmir.Challan No. - CSD112025527		CGST (9%)	911
> The policy is subject to compulsory deductible of Rs.2000 (IMT-22)		SGST (9%)	911
> The insurance company will display terms & conditions on its website www.icicilombard.com which can be accessed by you online.			
> Addon Opted: , *Subject to IMT Endt. Nos.& Memorandum:7,22,10 EX-SHOWROOM PRICE : 1163868		Gross Premium Paid	11945

Addon Unique Identification Number (UIN) Details		Add On Premium
Personal Belonging	IRDAN115RP0017V01200102/A0021V01201213	500
Nil Depreciation	IRDAN115RP0017V01200102/A0368V01200910	3724
Consumables	IRDAN115RP0017V01200102/A0216V01200910	931
Key Replacements	IRDAN115RP0017V01200102/A0019V01201213	199

Hypothecation Details: ICICI BANK LTD - MUMBAI SUBURBAN - MUMBAI

MISP Name: PUNEET CARS PRIVATE LIMITED, **MISP PAN No:** AAMCP2007M, **MISP Code:** TMIBASL/MISP/AAMCP2007M

SAC:997134, **Description of Service :**Motor Vehicle Insurance Services, **Place of Supply :**MAHARASHTRA(State Code:27), **Receipt No/Invoice No:**18052570788

For & On Behalf of ICICI Lombard General Insurance Co. Ltd.

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Limitations as to use	The policy covers use of the vehicle for any purpose other than (1) Hire or Reward (2) Carriage of goods (other than samples or personal luggage) (3) Organized racing (4) Pace making (5) Speed testing (6) Reliability trials (7) Any purpose in connection with motor trade.
Drivers Clause	Any person including the insured: Provided that the person driving holds an effective driving license at the time of the accident and is not disqualified from holding or obtaining such license. Provided also that the person holding an effective learners license may also drive the vehicle & that such a person satisfies the requirements of Rule 3 of the Central Motor Vehicle Rules, 1989.
NCB Clause	The insured is entitled for a No Claim Bonus (NCB) on the own damage section of the policy, if no claim is made or pending during the preceding year(s)-20%, preceding two consecutive years-25%, preceding three consecutive years-35%, preceding four consecutive years-45%, preceding five consecutive years-50% of NCB on OD Premium. NCB is allowed provided the policy is renewed within 90 days of the expiry date of the previous policy
Own Damage Cover Clause	Own Damage Cover is subject to a valid Third Party Policy. This policy covers damages to vehicle only and not the Third Party losses. Third Party cover is taken by the customer in previous policy, details of which are as per the customer declaration only. Customer needs to ensure that there is a valid TP
Important Notice	The insured is not indemnified if the vehicle is used or driven otherwise than in accordance with the schedule. Any payment made by the company by reasons 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 & RIGHT OF RECOVERY "For legal interpretation English version will hold good.
Note	This Schedule, the attached Policy and Endorsements mentioned herein above shall read together and word or expression to which a specific meaning has been attached in any part of this policy or of the Schedule shall bear the same meaning wherever it may appear. Any amendments/modifications/alterations made on this system generated policy document is not valid and Company shall not be liable for any liability whatsoever arising from such changes. Any changes required to be made in the policy once issued would be valid and effective, only after written request is made to the Company and Company accepts the requested amendments/modifications/alterations and records the same through separate endorsement to be issued by the company. In Witness whereof this policy has been signed at MUMBAI on 07-MAY-2025 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. 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



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PRIVATE CAR PACKAGE POLICY: ADD ON COVERS

Nil Depreciation

In consideration of the payment of an additional premium by the Insured, it is hereby agreed and declared that notwithstanding anything to the contrary contained in the Policy, the Company hereby undertakes to deduct no amounts for depreciation in case of parts replaced on account of damage to the vehicle insured and/or to its accessories, arising out of any peril as covered under the Policy, however this endorsement shall be applicable to the first two claims during the policy period and any subsequent claim shall be subject to a deduction for depreciation at the rates mentioned in the policy terms and conditions

Key Protect

consideration of payment of an additional premium of Rs by the Insured, it is hereby agreed and declared that notwithstanding anything to the contrary contained in the Policy, the Company hereby undertakes to pay upto an amount as stated in the Schedule, to indemnify the Insured for the cost incurred towards repairing/replacing the car keys and/or locks and/ or lockset, including the locksmith charges, upon the occurrence of theft/burglary/loss of or damage to the keys and/or lock and/or the lockset of the Insured's vehicle, during the Policy Period.

Provided always that

1. Not more than two claims would be payable under this add-on for a Policy Period
2. A claim deductible of 1% of the admissible claim amount would apply for each claim, subject to a minimum of Rs.250.
3. A claim resulting from burglary or theft is supported by a First Information Report (FIR) with the Police
4. The replaced keys/lock/lockset should be of same nature and kind as the one for which the claim is being made
5. Any loss or damage to the keys/lock/lockset is reported to the Company within 30 days of such loss or damage
6. Replacement of key(s) only would be done only for broken or damaged keys. In case of theft of key(s), entire set comprising of key, lock and lockset would be replaced.
7. The Company would not be liable for:
 - a. Any claim within the first 5 days of the happening of loss. However, in cases related to theft/burglary, this exclusion would not be applicable
 - b. Any damage/loss to keys/lock/lockset due to malicious activities, any deliberate or criminal act
 - c. Any loss or damage to the lock or lockset prior to the loss or theft of keys
 - d. Any loss or damage to the lock only
 - e. Any loss or damage covered under the manufacturer's warranty



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f. Any claim where the Insured is not able to provide the invoices/ receipts for the payments made

g. Any loss or damage caused by radiation, radioactive contamination or the hazardous properties of any explosive, corrosive, invasive or toxic substance or material.

h. Any loss or destruction of, or damage to, any part of the Insured's vehicle other than the keys of the Insured's vehicle, its associated lock, ignition system, any immobilizer, infra-red handset and/or alarm attached to the fob.

i. Loss or damage caused by war, invasion, foreign enemy hostilities (whether war is declared or not), civil war, terrorism, rebellion, revolution, military force or coup, or the actions of any lawful government or public or local authority.

j. Any kind of consequential losses

Consumable Items

In consideration of the payment of an additional premium of by the Insured. It is hereby agreed and declared that notwithstanding anything to the the Insured. It is hereby agreed and declared that notwithstanding anything to the to cover expenses Incurred by the Insured on the Consumable Items in the event of damage to the vehicle insured and/or to its accessories, arising out of any peril as covered under the policy.

For the purpose of this endorsement, Consumable Items shall mean those articles or substances which have specific uses and when applied to their respective uses are either consumed totally or are rendered unit for continuous and permanent use.

Such Consumable Items will include nut and bolt, screw, washers, grease, lubricants clip, ac gas, bearings, distilled water, engine oil, oil filter, fuel filter, break oil and the like.

Subject otherwise to the terms, exceptions, conditions and limitations of this Policy.