



Scan to get  
digital copy



## Comprehensive Plan

Policy Number: DCCR10264091478/01

Car  
**Ford Ecosport**

Reg. no.  
**MH02DN8613**

Car Owner  
**NIKHIL JAYANTILAL  
CHHEDA**

Insured Value  
**₹ 5,10,829**

Policy Starts

2024  
**25**  
September

Policy Expires

Renew  
before

2025  
**24**  
September

### 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).

#### Addons Selected

**Extra Car Protect PLUS** This add-on offers coverage of up to Rs.25000.0 for key loss, reimbursement of up to Rs.15000.0 for outstation stay, and unlimited roadside assistance 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**

- Paid Driver Cover
- Engine Protect
- Compulsory Personal Accident Cover (Rs.50 lakh coverage)
- Unnamed PA Cover (IMT 16)
- 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!

**FASTEST**



Via  
**Acko app**



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 ₹1000**

You will be charged ₹1000 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 details

Registration number	MH02DN8613	Registration year	2014
Reg. Authority name	MH-02	Engine CC/ Fuel type	1499/Petrol
Car	Ford Ecosport	Engine number	EP17735
Variant	Titanium 1.5 Ti-VCT AT	Chassis number	MAJAXXMRKAEP17735
Hypothecation	NA		

### What you paid to ACKO - Comprehensive Plan

Own Damage Premium (A)		Liability Premium (B)	
<b>Basic Own Damage</b>	<b>₹ 2,712.35</b>	<b>Basic Third Party</b>	<b>₹ 3,416.00</b>
NCB Discount(20%)	-₹ 542.47	Paid Driver Cover (IMT 28)	₹ 50.00
<b>Addon(s) Premium</b>		Compulsory Personal Accident Cover	₹ 799.00
• Extra Car Protect	₹ 999.00	Unnamed PA Cover (IMT 16)	₹ 250.00
• Consumables	₹ 87.34		
• Engine Protect	₹ 1,072.74		
• NCB Protect	₹ 48.55		
<b>Net Own Damage Premium (A)</b>	<b>₹ 4,377.51</b>	<b>Net Liability Premium (B)</b>	<b>₹ 4,515.00</b>
Total Package Premium (A+B)			₹ 8,892.51
IGST (18%)			₹ 1,600.65
<b>Total Premium</b>			<b>₹ 10,493.16</b>

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



Scan this to renew your policy



*Signature*

For Acko General Insurance Ltd. Constituted Attorney



**QUICK TIP**

In case you need ACKO's GSTIN, here it is - 29AAOCA9055C1ZF



## 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?



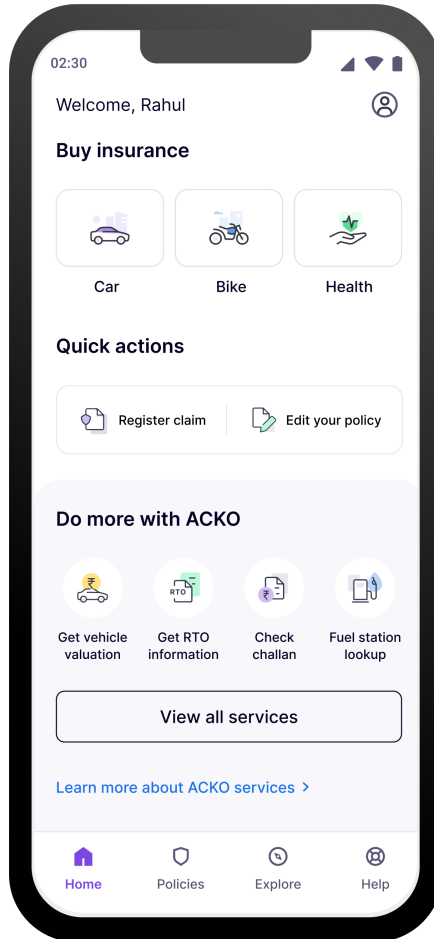
Looking to  
insure your  
health?



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 PLUS

UIN: A0003V01201920/A0007V01201819/A0008V01201819

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

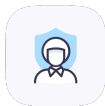
1. Towing service in both accidental & non accidental events (electrical or mechanical failures).
  - a. Roadside repair services for vehicle breakdown events mentioned below
    - i. Battery Jumpstart
    - ii. Flat Tyre assistance (change of tyre if stepney is available)
    - iii. Fuel delivery up 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 15000.0) during the policy period
3. Protects you from the cost (max. Rs.25000.0) 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

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

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.



### Engine Protect

UIN: A0004V02201920

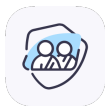
Did you know that replacing a car engine can cost approximately 40% of the car's total value? While standard car insurance policies cover damages caused to your car's internal engine, gearbox, and differential assembly during accidents, this add-on provides protection, not only in the event of an accident but also in case of aggravated damages such as water ingress, hydrostatic lock, or coolant/lubricating oil leakage due to any accidental means. For example, if your car is caught in heavy rain and water enters the engine, causing it to shut down, the cost of repair or replacement would be covered by the engine protect add-on.



### Compulsory Personal Accident Cover (Rs.50 lakh coverage)

UIN: IRDAN157RP0024V01201819

Having a personal accident cover is mandatory by law. This provides coverage for bodily injury or death of the owner-driver in case of an unfortunate accident.



### Unnamed PA Cover (IMT 16)

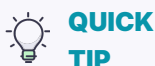
This cover provides protection for your loved ones in case of an unfortunate accident. It offers Rs. 100000.0 coverage per passenger for 1 year against accidental injury or death.



### NCB Protect

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. 5000000.0

### 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 rebated (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

### ACKO General Insurance Limited

Acko Address - 36/5, Hustlehub One East, Somasandrapalya  
27th Main Rd, Sector 2,HSR Layout, Bengaluru, 560102

Product: Private Car Package Policy  
CIN : U66000KA2016PLC138288  
UIN : IRDAN157RP0007V03201718

IRDAI Reg No.: 157  
HSN: 997134



## Proposal Form

Dear NIKHIL JAYANTILAL CHHEDA,

We wish to inform you that the Insurance policy number **DCCR10264091478/01** 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 25 Sep 24 12:00 AM to 24 Sep 25 11:59 PM  
Policy endorsed date 25 Sep 24 12:23 PM

### Car owner details

Name NIKHIL JAYANTILAL CHHEDA  
Email ni\*\*\*\*\*@hotmail.com  
Mobile number 99\*\*\*\*\*05  
NCB 20%  
Pincode 400019  
Address 3J Liladhar Ratansi Bldg 13 Laxmi Narayan Lane Matunga E Mumbai 400019

### Car details

Car number MH02DN8613  
Make/ Model Ford Ecosport  
Type private  
Fuel type Petrol  
Registration year 2014  
Registration month September

### Nominee

Name Sneha Chheda  
Relationship Wife  
Age 39

### Premium receipt

Invoice number DCCR10264091478/01  
Net Premium ₹ 8,892.51  
IGST (18%) ₹ 1,600.65  
Total Premium ₹ 10,493.16  
Payment Date 23 Sep 24 12:15 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	25th Sep 24 to 24th Sep 25	₹ 5,10,829	₹ 5,10,829

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 of the said sub-rule.