

Insured Details	Partner Details
Name MR. ILA RAJU SUCHDE	Partner Name POLICY BAZAAR INSURANCE BROKERS PVT LTD
Address 1301 PACIFIC AVENUE MAIN AVENUE ROAD SANTACRUZ WEST MUMBAI, MUMBAI, MAHARASHTRA - 400054	Partner Code DB79719
Mobile Number: 98*****72	Partner Mobile Number: 1800120800
Policy No 3001/O/396770659/00/000	Partner Email:

Hello MR. ILA RAJU SUCHDE, we have your car covered!



Here is your Stand-Alone Own Damage Private Car Insurance 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



24 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

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
ORIX AUTO INFRASTRUCTURE SERVICE LIMITED	94 MAROL CO OP INDUSTRIAL ESTATE ANDHERI KURLA ROAD OPP SHEMAROO VEDIO ANDHERI E	400054	9769040534
CHAMUNDA AUTO SOLUTIONS LLP	PETSON HOUSE IRLA S V ROAD VILLEPARLE WEST MUMBAI	400054	9136378895
CAR AND CARE AUTO SERVICES	SHOP NO 3 S V ROAD ANDHERI W MUMBAI TALATI APARTMENT	400054	9892719140
AVILLION MOTORS PRIVATE LIMITED	PLOT NO 1417 MAROL NAKA A K ROAD OPP FIRE BRIGADE NEAR MAROL METRO STATION ANDHERI EAST MUMBAI	400054	9167530007

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

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Dear MR. ILA RAJU SUCHDE,

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/O/396770659/00/000.

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

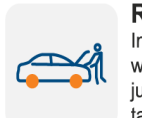


Calamities

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.



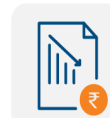
Roadside Assistance

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.



Loss of Personal Belongings

We cover personal belongings in your car, such as your laptop, phone and clothes, against theft or accidental damage.



Smart Saver Plus

Choose Smart Saver Plus to reinstate your damaged car to pre-accident stage with quality assurance on workmanship within assured turnaround time.

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.

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IRDA Reg. No. 115 • CIN: L67200MH2000PLC129408

Unique Identification Number (UIN) Details

Zero Depreciation	Return to Invoice	Road Side Assistance	Consumable	Engine Protect Plus
IRDAN115RP0001V01201920/A0035V0 1201819	IRDAN115RP0001V01201920/A0036V0 1201819	IRDAN115RP0001V01201920/A0039V0 1201819	IRDAN115RP0001V01201920/A0008V0 1201920	IRDAN115RP0001V01201920/A0009V0 1201920
Loss of Personal Belongings	Smart Saver Plus			
IRDAN115RP0001V01201920/A0011V0 1201920	IRDAN115RP0001V02201920/A0003V0 1202425			

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Policy Certificate

Stand-Alone Own Damage Private Car Insurance Policy

Your Policy Details

Name MR. ILA RAJU SUCHDE		Contact no 98*****72	Email RA*****@HOTMAIL.COM
Address 1301 PACIFIC AVENUE MAIN AVENUE ROAD SANTACRUZ WEST MUMBAI, MUMBAI, MAHARASHTRA - 400054		Policy No 3001/O/396770659/00/000	E-Policy No -
		Policy Issued On Jun 16, 2025	Covernote No 396770659
		Vehicle Registration No MH02FY7471	Vehicle Registration Date Jun 27, 2023
Tenure 1 Year		Period of Insurance - Own Damage Jun 27, 2025 00:00 to Midnight of Jun 26, 2026	
Nominee Name RAJU SUCHDE	Relationship Spouse	Age 21	RTO Location MAHARASHTRA-MUMBAI
Named Passenger's Nominee -	Relationship -	Age 0	Hypothecated To -
Servicing Branch Name Gurgaon		Servicing Branch Address Tower D, Twelfth Global Business Park Mehrauli Gurgaon Road Gurgaon Haryana 122002	
		GSTIN Number (Customer)	Invoice Number 1006251265415

Previous Policy Details

Previous Policy No OG-25-1934-1870-00001232	Previous Policy Period 27-06-2024 to 26-06-2025	Previous Insurer Name BAJAJ ALLIANZ	Previous Policy Type Bundled Package Policy
Previous Year NCB 0	Claims Made Under Previous Policy 0		

Third Party Insurance Details

Third Party Policy No. 3311/01031392/000/00	Third Party Insurance Period Jun 27, 2023 to Jun 26, 2026	Third Party Insurer Name CHOLAMANDALAM MS
This policy covers only Own Damage Risk with no other liability in connection with Private Car vehicle including third party cover and is issued basis following : Third Party Policy No. -3311/01031392/000/00 valid from Jun 27, 2023 to Jun 26, 2026, Insured by CHOLAMANDALAM MS		

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. MH02FY7471	Make HYUNDAI	Model VERNA 1.5L SX MPI IVT	Type of Body Sedan	CC/KW 1497	Mfg Yr 2023	Seating Capacity 5	Chassis No. MALGU41DTPM024649	Engine No. G4FLPV570548
Vehicle IDV (₹) 1027728	Trailer (₹) 0	Non Electrical Accessories (₹) 0		Electrical / Electronic Accessories (₹) 0		CNG / LPG Unit (₹) 0	Total IDV (₹) 1027728	

Premium Break-up

Own Damage Premium (A)	(₹)
Basic OD Premium	5061
Zero Depreciation (ZD -)	4214
Consumables	1028
Return to Invoice	1542
Engine Protect Plus	1336
Road Side Assistance (RSA-including Key Protect)	699
Loss of Personal Belongings PLAN A of ₹ 50000	500
Smart Saver Plus	100
Sub-Total	14480
Savings - You have saved the following amount on your premium	
No Claim Bonus 20%	1012
Total Own Damage Premium (A)	13468
	IGST
	₹ 2424.24
	% 18
	Total Tax Payable in ₹ 2424
	Total Premium Payable In ₹ 15892
Geographical Area: No Extension	Applicable IMT Clauses: 22
Compulsory Deductible: ₹ 1000	Voluntary Deductible: ₹ 0

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Premium Collection No.	1239786202	Premium Amount	15892	Receipt Date	16-06-2025
GSTIN Reg.No	06AAACI7904G1ZR	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.

Features of Add-on Covers:

- 1 List of services for Road Side Assistance : Arrangement of keys,Battery jump start,Message Relay,Flat Tyre support,Towing on breakdown/accident upto 50 km,Alternate Travel/Taxi Benefits,Breakdown support over phone,Key Protect of Rs.25000,Accommodation Benefits,Arrangement/Supply of fuel
- 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.
- 4 Smart Saver Plus ensures your damaged car is repaired within 5 days and also provides 24 months assurance on the quality of workmanship (for own damage claims where our liability is below Rs. 50,000). You are also eligible for alternate travel arrangements beyond 5 days of repair time (up to Rs. 700 per day for a maximum of 5 days). Provided claim should be reported directly to our call center on 1800 2666 (toll-free)and vehicle must be reported to selected preferred partner garages (List of preferred partner garages can be accessed through <https://www.icicilombard.com/cashless-garages>).

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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.

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 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, 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

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 Jun 16, 2025 in lieu of Covernote no. 396770659. 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 for policy wordings and complete details on terms and conditions governing the coverage and NCB.

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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 24 months or 10000 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.

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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 : 1800120800
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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