

CERTIFICATE OF INSURANCE ON POLICY SCHEDULE

Blinded Private car (Package) UIN: IRDAN115RP0017V01201A0022V01201819 Issued at 12-Nov-2019 (14:47:00)
 Period of Own Damage : 12-Nov-2019(14:47:00) To 11-Nov-2020(Midnight)
 Period of Third Party Liability : 12-Nov-2019(14:47:00) To 11-Nov-2022(Midnight)
 Period of CPA Owner Driver : 12-Nov-2019(14:47:00) To 11-Nov-2022(Midnight)
 Previous OD Policy No. : NA
 Previous OD Insurer : NA
 Previous TP Policy No. : NA
 Previous TP Insurer : NA

Policy No. : 3001/KA-14910875/00/000
 Proposal No. & Date : PRDKIA55298, 12-Nov-2019
 Insured's Name : MRS. SHIKHA YADAV
 Insured Type : INDIVIDUAL
 PAN Card : APXPY4640N
 Customer GSTIN : NA
 Insured's Address : 46A SARASWATI PURAM GOMTINAGAR VISTAR GOMTINAGAR, LUCKNOW, UTTAR PRADESH-226010

Nominee Details
 Name of Nominee : MR DHARMENDRA KUMAR YADAV
 Age : 31
 Relationship with Insured : SPOUSE
 Name of Appointee : NA
 Relationship with Nominee : NA

Vehicle Details
 Registration No. : New
 Make : KIA
 Seating Capacity : 5
 Registration Authority : LUCKNOW
 Model : SELTOS
 Vehicle Class : Private
 Electrical Accessories : 0

INSURED'S DECLARED VALUE (Rs.)
 Vehicle : 1310050
 Year : 1

Class No. : MZBEUB (UTKN)03178
Variant : HTX CVT (RETROL)
Invoice Date : 12-Nov-2019
Non Electrical Accessories : CNG/LPG
Engine No. : G4FLK007700
Fuel Type : PETROL
Geographical Area : INDIA
Year of Manufacture : 2019
Geographical Area Ext. : NO
Total IDV : 1,31,050

SCHEDULE OF PREMIUM

A. Own Damage (OD) Premium		B. Liability Premium	
Item	Amount (Rs)	Item	Amount (Rs)
Basic Premium	33,443	Basic Third Party Liability Premium (including TPPD)	0
Voluntary Deductibles (0) (IMT-22A)	0	Bi-Fuel Kit	0
Anti Theft Device (IMT-10)	0	Geographical Area Extension	0
AA Membership (IMT-8)	0	PA Cover	0
Handicap Discount	0	Compulsory PA Cover For Owner Driver of Rs. 15 Lakh (3Year)	914
No Claim Bonus (0%)	0	PA Cover for Paid Driver of Rs 100000 (IMT-17)	150
Sub Total (Discounts)	0	PA Cover (100000 Per Person) For 5 Persons(IMT-16)	750
		Sub-Total (PA Cover)	1,664
		Legal Liability	0
		PA Driver (IMT-28)	150
		Employee (for 0 Person) (IMT-29)	0
		Sub Total (Legal Liability)	150
		Net Liability Premium (B)	1,814
		Total Premium (A+B)	1,944
		SGST (9.00%)	175
		CGST (9.00%)	175
		Gross Premium Paid	2,294

Net Own Damage Premium (A) : 33,443
Gross Premium Paid : 2,294
 Note: - 1. Issue of Policy is subject to realisation of cheque if premium is paid by cheque. 2. Consolidated stamp duty paid to state exchequer. 3. The policy is subject to compulsory deductible of Rs. 1000 (IMT-22). 4. Add on Cover(s) : Zero Depreciation UIN: IRDAN115RP0006V01201A0022V01201819, CONSUMABLES UIN: IRDAN115RP0006V01201A0022V01201819, Engine protect Plus UIN: IRDAN115RP0006V01201A0025V01201819, 3yre Protect UIN: IRDAN115RP0006V01201A0029V01201819, Key Protect UIN: IRDAN115RP0006V01201A0026V01201819, Loss of Personal Belonging UIN: IRDAN115RP0006V01201A0027V01201819. Geographical Extension Area : NA.
 HSN : 997134. Description of Service : Motor Vehicle Insurance Services, Place of Supply : UTTAR PRADESH (State Code : 09), Invoice Number : 18111926866

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) Fencing (5) Speed testing (6) Reliability trials (7) Any purpose in connection with motor trade.
Driver's 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 learner's license may also drive the vehicle & that such a person satisfies the requirements of Rule 3 of the Central Motor Vehicle Rules, 1989.
Limits of Liability Clause: Under Section II-1(i) of the policy-Death of or bodily injury to any person so far as it is necessary to meet the requirements of the Motor Vehicle Act 1988. Under Section II-1(ii) of the policy-Damage to property other than the property belonging to the insured or held in trust of the insured up to the limit specified Rs.7.5 Lakh. Under Section III-1 of the policy- PA cover for owner driver CSI Rs. 15 Lakh.
 Subject to IMT Eadt. Nos. & Memorandum: 7, 16, 17, 22, 28

Hypothecation Details: STATE BANK OF INDIA, BAHKAICH - BAHKAICH
 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.
Grievance Clause: For resolution of any query or grievance, insured may contact the respective branch office of the Company or may call at (18002666) or may write an email at (customersupport@icicilombard.com). In case the insured is not satisfied with the response of the office, insured may contact the Nodal Grievance Officer of the Company at (https://www.icicilombard.com/grievance-redressal). In the event of unsatisfactory response from the Nodal Grievance Officer, insured may email to Head Grievance Officer at: gro@icicilombard.com. In the event of unsatisfactory response from the Head Grievance Officer, he/she may, subject to vested jurisdiction, approach the Insurance Ombudsman for the redressal of grievance. Details of Insurance Ombudsman are available at IRDAI website www.irda.gov.in or on company website www.icicilombard.com or on www.ybic.co.in
 Please visit https://www.icicilombard.com/customer-testimonials/downloads for the policy wordings for complete details on Terms and Conditions.
 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 X and Chapter XI of M.V. Act, 1988

Broker Name: SMC Insurance Brokers Pvt. Ltd.
 IRDA - DIRECT BROKER LICENSE NO : DB 272/04 /289(Valid up to 27 Jan 2020)
 CIN : U66000DL1995PTC172311
 Email ID : support@kiasafety.com
 Toll Free No. : 1800-2666-9666
For & On Behalf of
ICICI Lombard General Insurance Co. Ltd.

MISP Code : MISP Code - 191000389
MISP Name : MISP Name - Nivan Balaji Automovers Pvt. Ltd.
Designated Person Name : NIKETA YADAV
Authorized Signature

For Renewal, Please Contact: NIVAN BALAJI AUTOMOVERS PVT. LTD. | CP 11 VIBHANT KHAND, GOMTINAGAR, FAIZABAD RD, LUCKNOW UP LUCKNOW, UTTAR PRADESH-226010
 - CONTACT NO.: 9559855588 OR SMC Insurance Brokers Pvt. Ltd. - Toll Free No.: 1800-2666-9666

Shikha Yadav
 11/1/20