

Nissan Renault Financial Services India Pvt. Ltd.

MRS. SRI DEVI GURURAJAN
SF 1 KEMPTON PARK APT,BROOKFIELD ROAD OPP
RYAN INTERNATIONAL SCHOOL KUNDANAHALLI,
BANGALORE , KARNATAKA-560037

We thank you for purchasing your online policy from our portal.

*Your Vehicle Insurance Policy number **3001/O/RE-17674517/00/000** through your preferred Insurance Partner **ICICI Lombard General Insurance Company** has been successfully generated and it is attached for your reference.*

*In case of any queries or assistance, please call us on our **Helpline No 044-6175 4830** or write to us at **customerservice.insurance@nrfsi.com***

*We thank you for choosing **NRFSI** and take pride in having you as our customer.*

Assuring you of our best services at all times.

Warm Regards,
Team Nissan Renault Financial Services India (P) Ltd.

Disclaimer:

*Pursuant to sec 64VB of the Insurance Act 1938 , your policy will only be effective after the Insurer has received the premium for the policy in cleared funds
In case of dishonor of the premium cheque , your policy is automatically cancelled ab initio (i.e. from the beginning)
For legal interpretation , English version will prevail . The attached certificate cum schedule is to be read with the policy wordings terms and conditions governing the coverage , which can be downloaded from the Insurer's web site:www.icicilombard.com*

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ICICI Lombard General Insurance Co. Ltd.
Stand-Alone Own Damage Private Car Insurance Policy UIN: IRDAN115RP0001V01201920
IRDAI Registration No. 115
(FORM 51 OF THE CENTRAL MOTOR VEHICLE RULES, 1989)
Servicing Office of Insurer: SECOND FLOOR, SVR COMPLEX, HOSUR, MAIN ROAD, BANGALORE, KARNATAKA 560068, BANGALORE, KARNATAKA-560068 State Code-29
PAN: AAACI7904G **GSTIN:** 29AAACI7904G1ZJ **CIN NO :** L67200MH2000PLC129408

Policy No. & Policy Issued On	3001/O/RE-17674517/00/000 , 12 Nov 2022 12:33PM	Proposal No. & Date	PDGPROD8095419, 12 Nov 2022
Insured Name	MRS. SRI DEVI GURURAJAN	Period of Own Damage Cover	06 Dec 2022 12:00AM to 05 Dec 2023 11:59PM (Midnight)
Period of Liability Cover :	06-Dec-2021 to 05-Dec-2024 (Midnight)		
Insured Add.	SF 1 KEMPTON PARK APT,BROOKFIELD ROAD OPP RYAN INTERNATIONAL SCHOOL KUNDANAHALLI, BANGALORE , KARNATAKA-560037	Previous Own Damage Policy No .	3001/RE-16720647/00/000
		Previous Own Damage Insurer	ICICI Lombard General Insurance Co. Ltd.

Make	Model	Variant	Cubic Capacity/GVW	Seating capacity	
RENAULT	KWID	Climber Option Petrol EASY-R 1.0 Sce	999	5	
Vehicle Type	Vehicle Sub Class	Carrier Type	Fuel Type	Engine No.	Chassis No./VIN
PRIVATE	MINI		Petrol	B4DA416E047572	MEEBBA006MB797230
Manufacturing Year	RTO	Registration No.	Registration Date	CNG/LPG Kit	
2021	KORAMANGALA	KA 01 MW 5429	09 Dec 2021	0	
Vehicle IDV	Non-Elec. Accessories IDV	Elec. Accessories IDV	Total IDV		
475480	0	0	475,480.00		

Schedule of Premium (Amount in Rs.)

Own Damage Premium (A)			
Basic Premium		Deductibles	
Vehicle	5,948	Voluntary Deductibles (0) (IMT-22A)	0
Non-Elec. Accessories	0	Anti Theft Device (IMT-10)	0
Elec. Accessories (IMT-24)	0	AA Membership (IMT-8)	0
CNG/LPG Kit (IMT - 25)	0	No Claim Bonus (20%)	1,190
Sub Total (Basic Premium)	5,948	Handicap Discount(IMT-12)	0
Geographical Area Extension (IMT-1)	0	Sub Total (Deductibles)	1,190
Lamp,Tyre Mudguards (IMT - 23)	0		
Add On (Consumables,Nil Depreciation)	2852		
Sub Total-Addition	8,800	Net Own Damage Premium (A)	7,610
		Total Premium (A)	7,610
		CGST(9.00%)	685
		SGST(9.00%)	685
		Gross Premium Paid	8,980

Note: 1.Policy issuance is subject to realization of cheque/UTR NO 2.Consolidated Stamp duty Paid vide Letter of Authorisation No. CSD32520221695 dated 19 Apr 2022 at General Stamp Office, Mumbai. ** Not Applicable for the State of Jammu & Kashmir 3.The policy is subject to compulsory deductible of Rs.1000 (IMT-22) 4. Geographical Area-India *Subject to IMT Endt. Nos.& Memorandum.,22,28,7 5.Add-on : Consumables, Nil Depreciation

Financier Details: NISSAN RENAULT FINANCIAL SERVICES INDIA PVT. LTD. (NRFSI) , CHENNAI - CHENNAI

Payment Mode: Dealer's Cheque/ DD **Addon Cover(s) : 1- If opted, the benefits and exclusions applicable as per insurance company's rules & regulations.**

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.

Driver's Clause: Any person including the Insured: Provided that a person driving holds a valid driving license at the time of the accident and is not disqualified from holding of such a license. Provided that the person holding a valid Learner's License may drive the vehicle and that such a person satisfies the requirements of Rule 3 of the Central Motor Vehicles Rules,1989

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 Grievance Officer of the Company at(). In the event of unsatisfactory response from the Grievance Office, he/she may, subject to vested jurisdiction, approach the Insurance Ombudsman for the redressal of grievance. Details of Insurance Ombudsman offices are available at IRDA website:www.irda.gov.in , or on the website of General Insurance Council:www.gicouncil.in or on the company website :www.icicilombard.com.

The policy/AddOn wording with detailed terms, conditions and exclusions are available on our website:www.icicilombard.com.

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". For legal interpretation, English version will hold good.

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.

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.

Warranty Statement : "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."

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 Motor Vehicle Act, 1988

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 cover at all times.

"This Policy covers only Own Damage Risk with no other liability in connection with Stand-Alone Own Damage Private Car Insurance Policy vehicle including third party cover and is issued basis the following : Third party Policy no. 3001/RE-16720647/00/000 , valid from 06-Dec-2021 to 05-Dec-2024 (Midnight), Insured by ICICI Lombard General Insurance Co. Ltd."

HSN/SAC : 997134 **Description of Service:** Motor vehicle Insurance **Place of Supply :** KARNATAKA(State Code : 29) **Invoice Number :** 181122144052

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

Corporate Agent : Nissan Renault Financial Services India Pvt. Ltd. Address : VBC Solitaire, 5th Floor, 47 & 49 Bazullah Road, T. Nagar, Chennai - 600017 Corporate Agent (Composite), IRDAI License no. :CA0604 (Valid Till : 21-10-2024) MISP Name : TRIDENT AUTO ENTERPRISES PRIVATE LIMITED #210/2 ,BELLARY ROAD ,UPPER PALACE ORCHARDS SADASHIVANAGAR , BANGALORE, KARNATAKA Pan : AADCT8379H DP Name : SHIVA KUMARA C DP Code : DPDNRBAJA57391	Scan QR Code to view the policy 	For & On Behalf of ICICI Lombard General Insurance Co. Ltd. 
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FOR RENEWAL / CLAIMS ASSISTANCE Please contact Ins.Co.& Dealer NO # 558-1 60 FEET ROADKODIHALLI HAL 2ND STAGEBEHIND LEELA PALACE , BANGALORE , KARNATAKA- 560008 Contact No. : 7353764869