



# COMPREHENSIVE BIKE INSURANCE POLICY

Certificate of Insurance cum Policy Schedule

## POLICY DETAILS

Insured Name: ASHISH RANJAN  
Address: RANJAN NIWAS, KISANBAG,  
MEHARPAR, BEHIND ICE CREAM  
FACTORY, NALANDA, BIHARSHARIF  
Nominee Name: PRABHAT RANJAN  
Pincode: 803101  
Period of Insurance: 08 Mar 20 (00:00 hrs) to 07 Mar 23 (23:59 hrs)  
Policy Issuance Date: 04 Mar 20  
Policy Number: DBCR00275496279/04  
Owner Number: 7903833474

## VEHICLE DETAILS

Registration Number: BR21L5611  
Make/Model: Suzuki GIXXER (150CC)  
Manufacturing Year: 2015  
Engine No: BGA1141012  
Chassis No: MB8NG4BABF8142509



## INSURED DECLARED VALUE (IDV)

Tenure	Period	IDV of the vehicle (₹)	IDV of Accessories (₹)	Total IDV (₹)
Year 1	08 Mar 2020 - 07 Mar 2021	45045	0	45045
Year 2	08 Mar 2021 - 07 Mar 2022	40038	0	40038
Year 3	08 Mar 2022 - 07 Mar 2023	35035	0	35035

## PREMIUM DETAILS (₹)

Own Damage Premium (A)		Liability Premium (B)	
Basic Own Damage	₹ 1119.56	Basic Third Party Liability	₹ 2256.00
NCB Discount	₹ 559.78	PA for Owner Driver	₹ 0.00
Net Own Damage Premium (A)	₹ 559.78	Net Liability Premium (B)	₹ 2256.00
Total Package Premium (A+B)			₹ 2815.78
GST (18%)			₹ 506.84
Total Premium			₹ 3322.62

Geographical Area: India Compulsory Deductible: ₹ 100  
No-Claim Bonus: 50% Voluntary Deductible: ₹ 0

**Please Note:** In case of a claim event arising within 30 days from the start of this Policy, the Insured is required to submit a copy of his Previous 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 a valid 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 a valid 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:** 1. 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. 2. Under Section II - 1(ii) of the policy -Damage to Third Party Property - Rs. 100000 3. P. A. Cover under Section III for Owner - Driver(CSI) - Rs. 0.0. **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. \*The stamp duty of Rs. 0.50 paid by electronic medium vide GRAS Deface no. 0004976826201920 dated 19/12/2019 as prescribed in Government Notification Revenue & Forest Department No. Mudrank - 2017/C.R.97/M-1, dated 09/01/2018. GSTN: 27A0CA9055C1ZJ. **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 the policy wordings. **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. 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 of the policy including premium rate may be subject to change.

## INTERMEDIARY DETAILS

Policy Issuing Office: Direct - Mumbai Intermediary Name: Direct  
Phone Number: N/A Intermediary Code: N/A

### Acko General Insurance Ltd.

Unit No. 301, 3rd Floor, E Wing, Lotus Corporate Park, Goregaon (E), Mumbai- 400063

Email: hello@acko.com | Phone : 1800 266 2256 | www.acko.com

CIN : U66000MH2016PLC287385 | IRDAI Reg No. 157 | UIN: IRDAN157P0003V01201819

For Acko General Insurance Ltd.

Duly Constituted Attorney