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Comprehensive plan

Bike
Kawasaki Z650

Reg. no.
KA05KX4620

Bike Owner
**RAJKUMAR
Rathinavelu**

Insured Value
₹ 2,17,980

Policy Starts



Policy Expires



Plan Coverages

This is a comprehensive plan that offers complete coverage for damages to your bike 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).
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Addons Selected

Compulsory Personal Accident Cover	This cover provides coverage (Max Rs. 15 lakh) for bodily injury or death of the owner-driver in case of an unfortunate accident.
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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, 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!



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 claim process

STEP 3



We **settle** approved claim amount

Track realtime status of your repair/claim on our **Acko App**

What are my out of pocket expenses?

Compulsory Deductible ₹100

You will be charged ₹100 at the time of claim. This amount is fixed across insurance companies and as regulated by Motor Tariff.

What are the reasons my claim might get rejected?



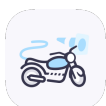
Commercial usage of the bike

If the bike 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 bike without a valid driving license or under the influence of liquor/drugs is not covered under this policy.



QUICK TIP

If you don't make any claims during your policy period, you'll be eligible for an increased No Claim Bonus discount.



Bike & Premium details(Two Wheeler Package Policy)

Certificate of insurance cum policy schedule

Bike details

Registration number	KA05KX4620	Registration year	2020
Reg. Authority name	KA-05	Engine CC/ Fuel type	649/petrol
Bike	Kawasaki Z650	Engine number	ER650AETD5685
Variant	Std	Chassis number	MAAEREH1DKRT00316
Hypothecation	NA		


What you paid to ACKO - Comprehensive plan

Own Damage Premium (A)		Liability Premium (B)	
Basic Own Damage	₹ 3,723.00	Basic Third Party	₹ 2,804.00
		Compulsory Personal Accident Cover	₹ 350.00
Net Own Damage Premium (A)	₹ 3,723.00	Net Liability Premium (B)	₹ 3,154.00
Total Package Premium (A+B)		₹ 6,877.00	
IGST (18%)		₹ 1,237.86	
Total Premium			₹ 8,115.00



Scan this to renew your policy




For Acko General Insurance
Ltd. Constituted Attorney



**QUICK
TIP**

In case you need ACKO's GSTIN, here it is - 27AAOCA9055C1ZJ



Do more with Acko app!

Register &
Track your
claims



One click
renewal of
your Policy!



Want to
sell your
Bike?



Want to update
details in your
policy?



Add your
Policy to
Digilocker!



Planning to
buy new
insurance?



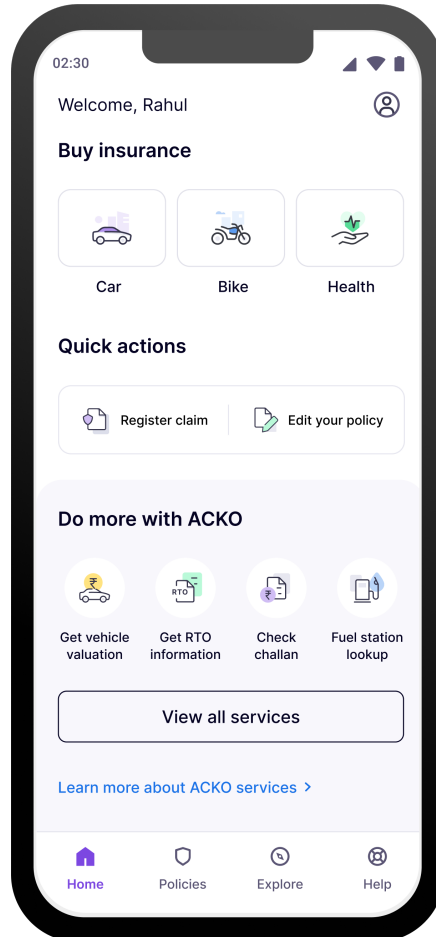
Looking to
insure your
health?



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



Compulsory Personal Accident Cover

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. By not adding this, you agree that you either already have a PA cover of 15 Lakhs or do not have a valid driving license.



QUICK TIP

Add-ons are just like toppings on pizza, they enhance coverage of your bike 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. 1500000.0

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 0.05/- is paid as provided under Article 47 of Indian Stamp Act, 1899, and included in Consolidated Stamp Duty Paid to the Government of Maharashtra Treasury vide Order of Addl. Controller of Stamps, Mumbai at General Stamp Office, Fort, Mumbai - 400001., vide this Order No. (LOA/CSD/599/2023/Validity Period Dt. 15/03/2023 To Dt. 31/12/2024 / 562 Date :09/02/2023)

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	Direct - Mumbai	Intermediary name	Direct
Phone number	NA	Intermediary code	

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. 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. days.



For Acko General Insurance Ltd.
Duly Constituted Attorney

ACKO General Insurance Limited

Unit No. 301, E Wing, Lotus Corporate Park, Off Western
Express Highway, Goregaon (E), Mumbai- 400063

Product: Two Wheeler Package Policy

CIN : U66000MH2016PLC287385

UIN : IRDAN157P0002V01201819

IRDAI Reg No.: 157

HSN: 9971



Proposal Form

Dear RAJKUMAR Rathinavelu,

We wish to inform you that the Insurance policy number **DBCR00954753164/00** 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

Policy number	DBCR00954753164/00
Period of insurance	28th Jul 23 to 27th Jul 24
Policy issuance date	25th Jul 23

Nominee

Name	NA
Relationship	NA
Age	NA

Bike details

Bike number	KA05KX4620
Make/ Model	Kawasaki Z650
Type	private
Fuel type	petrol
Registration year	2020
Registration month	January

Bike owner details

Name	RAJKUMAR Rathinavelu
Email	r@raj कुमार.in
Mobile number	91*****73
Pincode	560064

Premium receipt

Invoice number	DBCR00954753164/00
Net Premium	₹ 6,877.00
IGST (18%)	₹ 1,237.86
Total Premium	₹ 8,115.00

Previous policy details

Previous policy expired	Expired
Previous policy insurer	NA
Previous Claim	NA

Insured Declared Value (IDV)

Tenure	Period	Vehicle IDV (₹)	Total IDV (₹)
Year 1	28th Jul 23 to 27th Jul 24	₹ 2,17,980	₹ 2,17,980

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