

Date: 05-Mar- 2026

To,
Nitin Arora
NEW DELHI , Delhi 110092
9818326621

Policy number: PBT/000000955603

Subject: Risk assumption for Two Wheeler Secure (Limited Liability Only Policy).

Dear Mr. Arora,

We welcome you to Zurich Kotak General Insurance Company (India) Limited and thank you for choosing us as your preferred service provider.

This is with reference to your above mentioned Policy issued under Two Wheeler Secure (Limited Liability Only Policy).

Enclosed please find the Policy Schedule and Policy Wordings. We wish to inform you that the proposal is underwritten and policy is issued based on the information submitted to us as well as acceptance of the terms and conditions.

We request you to carefully go through the same once again and in case of any disagreement, discrepancy or clarifications, please call us on our toll free number 1800 266 4545 or write to us at care@zurichkotak.com within 15 days from the date of this letter. Alternatively, you can also write to us at 201-204,301,2nd & 3rd Floor,Chintamani. Classique,Vishweshwar Nagar,Off Aarey road,Near, Udipi Vihar Hotel,.Goregaon(E) - 400063, Mumbai, Maharashtra

Please note that the information provided by you will be verified at the time of claim and the captioned Policy shall be treated as void if we discover any untrue or incorrect statement, misrepresentation, non-description or non-disclosure in any form whatsoever made by you or by your agent, on your behalf, at any stage.

As a valued customer, we would like to provide regular updates on your policy through email and SMS. We therefore request you to keep us updated of any change in your contact details.

Assuring you of our best services at all times.

Thanking you,

Yours sincerely,

For Zurich Kotak General Insurance Company (India) Limited



Authorised Signatory

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Two Wheeler Secure
(Limited Liability Only Policy)
Certificate cum Policy Schedule

Policy / Certificate No: PBT/000000955603

For any assistance please call **1800 266 4545** or visit **www.zurichkotak.com**



INSURED DETAILS

Name: **Nitin Arora**
Address: NEW DELHI , Delhi 110092

Phone: NA
Mobile: 9818326621
Email: info@thinkboxdesign.in

POLICY DETAILS

Policy Issuing Office: 201-204, 301, 2nd & 3rd Floor, Chintamani
Classique, Vishweshwar Nagar, off Aarey road, Near, Udipi Vihar Hotel, Goregaon
(E), Mumbai 400063
Period of Insurance:
From: 27/03/2026 0:00 **to: 26/03/2027 Midnight**

Type of Vehicle: Two Wheeler
Policy issued on: 5/3/2026 **Cover Note No:** NA
Hypothecated to: NA

VEHICLE DETAILS

Registration no.	Make	Model	CC	Manufacturing Year	RTO Location	Engine Number	Chassis No.	Seating Capacity of side car (if any)
DL13ST1319	YAMAHA	FASCINO	113	2017	DELHI	E3Y4E0019917	ME1SED193H0010413	2

Insured Declared Value (IDV)

Period	Insured Declared Value (IDV) of the Vehicle (in ₹)	IDV of Side Car (in ₹)	Additional Accessories (in ₹)	Non - Electrical Accessories fitted to the Vehicle (in ₹)	Electrical & Electronic Accessories fitted to the Vehicle (in ₹)	CNG / LPG Kit (in ₹)	Total Value of the Vehicle (in ₹)
27/03/2026 - 26/03/2027	0	0	0	0	0	0	0

PREMIUM COMPUTATION TABLE (IN ₹)

Section I		Section II	
Own Damage		Liability	
Basic Own Damage		Basic TP Including TPPD Premium	714.00
Less:		Less:	50
NCB Bonus NA%		TPPD Restriction of ₹ 6,000	
Total Own Damage Premium (A)	0.00	PA Cover for Owner Driver of ₹ 0.00	0
		Total Liability Premium (B)	664.00
Taxable value of Services (A+B)			664.00
IGST @ 18%			120.00

Total Premium (in ₹) **784.00**

Geographical Area Additional Excess ₹
Compulsory Deductibles ₹ Voluntary Deductible ₹ Total Deductible ₹

INTERMEDIARY DETAILS

Intermediary Code Intermediary Name
Intermediary's Mobile No. Intermediary's Landline No.

DISCLAIMER

For complete details on terms and conditions governing the coverage and NCB please read the Policy Wordings. This document is to be read with the Policy Wordings (which are also available on the Company website i.e. www.zurichkotak.com). Please refer to the claim form for necessary documents to be submitted for processing the claim.

LIMITS OF LIABILITY

Under Section II - 1(i) of the policy -> Death of or bodily injury: Such amounts is necessary to meet their requirements of Motor Vehicle Act, 1988.
Under Section II 1(ii) of the policy >Damage to Third Party Property ₹ 6,000; PA Cover under Section III: for Owner Driver CSI ₹ 0.00 ;
Deductible under section I >₹ 0

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 or personal luggage), organized racing, Pacemaking, speed testing, reliability trails or any purpose in connection with Motor Trade.

DRIVER'S CLAUSES

Any person including the insured: Provided that a person driving hold and effective Driving License at the time of accident and is not disqualified from holding or obtaining such a license. Provided also that the person holding an effective Learners' License may also drive the Vehicle and that such a person satisfies the requirements of Rule 3 of the Central Motor Vehicles Rules 1989.

SPECIAL CONDITIONS

Partial Theft of battery not covered.

NO CLAIM BONUS SCALE

All types of vehicles	% of Discount on Own Damage Premium
No claim made or pending during the preceding full year of insurance	20%
No claim made or pending during the preceding 2 consecutive years of insurance	25%
No claim made or pending during the preceding 3 consecutive years of insurance	35%
No claim made or pending during the preceding 4 consecutive years of insurance	45%
No claim made or pending during the preceding 5 consecutive years of insurance	50%

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 Policy 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.

Premium Collection Details:

Collection No : PB157951173

Amount : 784.00

Receipt Date : 5/3/2026

Subject to I.M.T. Endt.Nos. & Memorandum 20 Printed/herein/attached hereto Under Hire Purchase Agreement with NA

TAX DETAILS

Service Tax/GST Registration No.	2 7 A A F C K 7 0 1 6 C 1 Z T	Category	: General Insurance Services
SAC Code	997134	Description	Motor Vehicle Insurance Services

DECLARATION

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.

In Witness whereof this Policy has been signed for and behalf of Zurich Kotak General Insurance Company (India) Limited 201-204, 301, 2nd & 3rd Floor, Chintamani Classique, Vishweshwar Nagar, off Aarey road, Near, Udipi Vihar Hotel, Goregaon ((E), Mumbai 400063. at Mumbai this 5 day of Mar of 2026

Rs. 0.50 for this policy paid as part of consolidated Stamp Duty Payment.

For Zurich Kotak General Insurance Company (India) Limited

Authorised Signatory

This document is digitally signed, hence counter signature / stamp is not required.

Two Wheeler Secure - Liability Only UIN:IRDAN152RP0002V02201516