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Maruti Insurance Broking Private Limited
 1, Nelson Mandela Road, Vasant Kunj, New Delhi - 110 070

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National Insurance Company Ltd.
 (A Govt. of India Undertaking)
 IRDAI Regn. No. : 58



CERTIFICATE CUM POLICY SCHEDULE

INSURED MOTOR VEHICLE DETAILS		INSURED DECLARED VALUE (IDV) (in Rs.)	
Model & Variant	NW DZIR VAIHS-VEIMARUTI DZIRE VAI	Vehicle	639653
Registration No.	UP1201 0401 76	Non Electrical Accessories	0
Year of Manufacture	2019	Electrical Accessories	0
Engine Capacity	1497	CNG/LPG Kit	639653
Seat Capacity	5	Total IDV	
Exp. of Book	Saloon		
ICD Location	GORAKHPUR		

Schedule (I) Premium (Amount in Rs.)		LIABILITY SECTION (II)	
Part A (1 Year) & Part B (3 Years)	11226	Basic Third Party Liability	9534
Accidental Loss (IMT-1)	0	Third Party Liability for Bi-fuel Kit	825
Compulsory PA Cover Premium (1 Year)	0	Compulsory PA Cover Premium (1 Year)	0
PA Cover for 0 Person of Rs (0) each (IMT-16)	0	PA Cover for 0 Person of Rs (0) each (IMT-16)	150
Legal Liability (WC) to Driver (IMT-28)	0	Legal Liability (WC) to Driver (IMT-28)	NA
Geographical Area Extn (IMT-1)	0	Geographical Area Extn (IMT-1)	0
Legal Liability to Employees (IMT-29)	0	Legal Liability to Employees (IMT-29)	0
Legal Liability to Passenger (IMT-46)	0	Legal Liability to Passenger (IMT-46)	NA
Driving Tuition Loading On TP Premium (60%)	0	Driving Tuition Loading On TP Premium (60%)	10509
Net Liability Premium (B)	0	Net Liability Premium (B)	24652
Total Premium (A+B)	11226	Total Premium (A+B)	2218 68
CGST @9%	0	CGST @9%	2218 68
SGST @9%	0	SGST @9%	29689
Gross Premium Paid	0	Gross Premium Paid	
Sub Total Deductibles	281	MISPL - Smartwheels Pvt. Ltd	
Net Premium	11443	Notes:	

Noticee Name	SHIVNATH GOND	Age	56	Relation	Father
Payment Method	Auto Debit	Cheque No./Transaction No.	35006411	Bank Name	AMBIENT
Financier Type	Financed	Financier Name	ANDHRA BANK	Financier Branch	KACHHRI GKP

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) Rehearsal, Trials, g) Any purpose in connection with Motor Trade.

Driver: Any person on holding 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) 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 III - (ii) of the Policy - Damages to Third Party Property - Rs 7.5 lakhs (as per IMT 20) in respect of any one claim or series of claims arising out of one event. Cover for Owner - Driver under section III - (CS1) Rs 1500000. Deductible under section I - Rs 1000/compulsory Deductible Rs 1000/Imposed Deductible Rs 0 and Voluntary Deductible Rs 0.

No Claim Bonus: The insured is entitled for a No Claim Bonus (NCB) on the Own Damage section of the policy, if no claim is made or pending during the preceding year (s), as per the following: The preceding year 20% Preceding Two consecutive years 25%, Preceding Three consecutive years 35%, Preceding Four consecutive years 45%, Preceding Five consecutive years 50%. No Claim Bonus will only be allowed provided the policy is renewed within 90 days of the expiry date of the previous policy.

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 full interpretation. English version will hold good.

For information on ombudsman you may visit website: <http://www.gbic.co.in/ombudsman.html>

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

For National Insurance Company Limited

Policy Issuing Office - Gorakhpur Division, Bank Road, Gorakhpur, Uttar Pradesh
 GSTIN: 09AAACN9871711 CIN No. U10200WB1906GOI001713
 State Name: Uttar Pradesh

Authorized Signatory

Self Attested
 Kumari Archana