

The Policy is sourced and serviced by:
Maruti Suzuki Insurance Broking Private Limited
1, Nelson Mandela Road, Vasant Kunj, New Delhi - 110070



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IFFCO TOKIO GENERAL INSURANCE COMPANY LIMITED
IRDAI Reg. No. 106. CIN - U74899DL2000PLC107621

ORIGINAL FOR RECIPIENT / DUPLICATE FOR SUPPLIER
TAX INVOICE/CERTIFICATE CUM POLICY SCHEDULE
(FORM 51 OF THE CENTRAL MOTOR VEHICLES RULES, 1989)

Policy Type & UIN:	Bundled Motor Policy- 3 Yr TP + 1 Yr OD(Private Vehicle) & IRDAN106RP0010V01201819	Proposal No & Date	N0004235422 / 30-MAR-2024 19:41
Policy No	14179620	Period of Insurance	Own Damage 30-MAR-2024 19:43 to 29-MAR-2025 23:59 Third Party 30-MAR-2024 19:43 to 29-MAR-2027 23:59
Policy Issued On	30-MAR-2024 19:43	Vehicle Identification No.	MA3EXGL1S00499486
Insured Name	Mrs. DIVYA CHANDRA	Geographical Area	India
Invoice No	N0004235422	GST No & State	NA Delhi
Insured Address	FLAT NO 173 3RD FLOOR BLOCK E 2, NEAR GANESH CHOWK ROHINI SECTOR 11, ROHINI SEC11 DELHI-110085	Accounting Code of Service	997134
Insured State & Code	Delhi-07	Place of Supply	Delhi
		GSTIN of Customer	GSTUNREGISTERED

Motor Vehicle Details

Make	Maruti Suzuki	Seating Capacity	5
Model - Variant	CIAZ ZETA AUTOMATIC PETROL BS-VI	Type of Body Colour	Sedan PEARL ARCTIC WHITE
Registration No	NEW	Fuel Type	Petrol
Year of Manufacture	2023	RTO Location	DL-10
Engine-Chassis No.	K15BN1442113 - MA3EXGL1S00499486	Zone	A
Cubic Capacity	1462	FASTag ID	

Insured Declared Value (₹)

Vehicle ₹	1092500	Non Electrical Accessories ₹	0	Electrical Accessories ₹	0	CNG/ LPG Kit ₹	0	Total IDV ₹	1092500
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Schedule Of Premium (Amount In ₹)

Own Damage Section(A)		Liability Section(B)	
Vehicle	₹ 12912	Basic Third Party Liability	₹ 10640
Basic Premium	₹ 12912	Compulsory PA Cover Premium [3 Year]	₹ 909
Deductibles		Net Liability Premium (B)	₹ 11,549
Anti-Theft Device (IMT-10)	₹ 323	Total Premium (A+B)	₹ 33,676
Sub - Total Deductibles	₹ 323	CGST @9%	₹ 3,030.84
Depreciation Protect(IRDAN106RP0010V01201819/A0050V01201819)	₹ 5463	SGST @9%	₹ 3,030.84
Engine and Gear Box Protect(IRDAN106A0015V01200910)	₹ 1639	Gross Premium Paid	₹ 39,738
Return to Invoice(IRDAN106RP0010V01201819/A0051V01201819)	₹ 1093		
Key Loss Cover(IRDAN106A0015V01200910)	₹ 250		
Consumables Cover(IRDAN106A0015V01200910)	₹ 1093		
Net Own Damage Premium (A)	₹ 22127		

MISP - NX T.R. Sawhney Automobiles Pvt. Ltd

Notes:-

1. Policy Issuance is subject to realisation of premium.
2. Consolidate stamp duty paid to State Exchequer
3. Policy is subject to a compulsory Deductible of Rs 1000 (IMT -22)
4. Voluntary excess Rs (0)
5. Subject to Endorsements IMT 10
6. Warranted that the insured named herein/owner of the vehicle holds a valid Pollution Under Control (PUC) Certificate, as applicable, on the date of commencement of the Policy and undertakes to renew and maintain a valid and effective PUC, 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.

Nominee Details

Nominee Name: SACHIN SHARMA Age: 33 Relation: Husband

Financier Details

Financier Type: finance Financier Name: STATE BANK OF INDIA Financier Branch: DELHI

Payment Details

Payment Mode: Credit Card Cheque No/Transaction No: 77708499393 Bank Name: ICICI BANK LIMITED Amount: 39,738

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: 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 there requirements of the Motor Vehicles Act, 1988. Under Section II -1(ii) of the Policy - Damage to Third Party Property - Rs.750000 - (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 (CSI) 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 Legal interpretation, English version will hold good.

For information on ombudsman you may visit website : <https://www.cioins.co.in/Ombudsman>

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 IFFCO TOKIO GENERAL INSURANCE COMPANY LIMITED



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.

[Signature]

Authorised Signatory

Policy Issuing Office : 505, 5th Floor, Kailash Buidling, 26, K.G. Marg, New Delhi, New Delhi. 110001
GSTIN: 07AAACI7573H12E, CIN No: U74899DL2000PLC107621 . State Name : Delhi

This Policy is sourced and serviced by Maruti Suzuki Insurance Broking Private Limited

Direct Broker (General) IRDAI License No. 428, valid till - 01 February 2027, Mail ID: support@msibpl.co.in, Contact: 33774477 (Prefix 011/022/033/044)

Commonly Used Add-On Covers

Depreciation Protect – In case of a repair and admissible claim, depreciation charges, applicable on replaced parts/paint as per the surveyor assessment, will not be deducted and such cost will be paid in full.

Engine and Gear Box Protect – Secures you in case of damage to Engine / Gear Box and internal components arising due to water ingress / leakage of lubricant oil /coolant, consequential losses or any other cause

Return to Invoice – In the event of Theft / Total Loss, the difference between IDV and current selling price of the vehicle will be paid. In case the model is discontinued, the difference between the IDV and the selling price of an equivalent model would be payable with consent of the customer. The difference between the IDV and the invoice value would be payable in case the consensus is not reached on the equivalent model. The claim proceeds will include cost of road tax, registration charges and insurance premium.

Consumables Cover – Consumables used in the process of carrying out repairs of losses as allowed by insurance company are covered in full. These consumables may include nuts, bolts, screws, washers, oils, coolants, AC gas, sealants, adhesive etc.

Key Loss Cover – Covers for loss / damage to the key and or lockset including applicable labour charge. Police FIR to be produced for claiming loss of key and second key must be submitted to the Insurer. Such a claim would not affect NCB.

This policy provides the benefit of "**Roadside Assistance**" from below vendor: -

Vendor Name: - Global Assure, **Toll Free:** - 0124-4092900 / 18004190290

Notes: Above is a summary of policy add-on product and not the exact wordings. To view the product wordings, please visit: www.marutisuzukiinsurance.com

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Original Certificate of Insurance must be carried in your Car

Carry the Original certificate of insurance with the vehicle at all times - this is mandatory and is an evidence of compliance with Motor Vehicle Act 1988.

Want to change anything in your policy?

Visit your nearest Dealership or get in touch with Maruti Suzuki Insurance Broking at their dedicated customer support - **DIAL 3377 4477** (prefix **011 / 022 / 033 / 044**) to update your contact details, address, any change in the vehicle ownership, **CNG/ LPG** status, accessories addition/deletion etc.

Is your policy falling due for Renewal?

To renew your policy you may: 1) Visit www.MarutiInsurance.com 2) Visit Nearest Dealership 3) Call us at 011 3377 4477 4) SMS **RENEW** to 9215292152.

What to do if your four wheeler meets with an accident?

Simply inform Maruti Suzuki Insurance Broking at **3377 4477** (prefix **011 / 022 / 033 / 044**) or Visit www.MarutiInsurance.com to locate nearest Dealership. They will assist you with your claim intimation to us and will also help you with other formalities. In case you intend to make a claim on your policy, please ensure that the claim is intimated to Maruti Suzuki Insurance Broking **within 24 hours of accident or on the next working day.**

What should you do if there is a third party injury/death and/ or third party property damage?

Lodge an FIR with the nearest Police station and obtain a copy. Provide a photocopy of your insurance policy to the affected third party. It is not necessary to compensate the affected third party on the spot. Inform Maruti Suzuki Insurance Broking at **3377 4477** (prefix **011 / 022 / 033 / 044**) for further assistance.

Is your Vehicle Stolen?

Lodge an FIR at the nearest Police Station and obtain a copy of the FIR. Inform Maruti Suzuki Insurance Broking at 3377 4477 (prefix **011 / 022 / 033 / 044**). Maruti Suzuki Insurance Broking will guide you for proper filing of your claim towards a quick settlement.

Total Loss Claim?

As a convention, it is called a total loss when the damages are so severe that claim assessment (Survey) indicates that the vehicle is beyond repairs OR it shows that the Insurance Co.'s liability is more than 75% of two wheeler's insured declared value. Visit your nearest Dealership or just inform Maruti Suzuki Insurance Broking at 3377 4477 (prefix **011/022/033/044**) and you will be guided for a quick claim settlement.

Avoid driving through water log areas!

It can cause damage to your vehicle both internally and externally. Please do not try to start your car in case your vehicle stops by getting submerged in flood or while crossing a water logged area. This can cause severe damage to the engine which is called Consequential Loss and is not covered in your policy.

Must to Know

- This Policy does not cover damage due to consequential loss, Wear & Tear, Mechanical/Electrical Breakdown, Driving under the influence of liquor or drugs, Contractual Liability, Driving without valid driving license, Usage outside specified geographical area, Nuclear or War perils. It does not cover Damage to tyres (unless vehicle is also damaged).
- A Compulsory deductible based on Vehicle CC as per India Motor Tariff will apply at the time of every claim.
- Depreciation on parts as per India Motor tariff will apply at the time of every claim unless opted for zero depreciation cover.
- In case of Zero Depreciation Policy, the benefit of Zero Depreciation would be applicable for specific number of claims as per the Insurance Company's Terms & Conditions.
- AC Gas is fully payable. All Oils/Brake Lining/Glass Sealants/Oil Air Filters are paid @ 50%. Coolant/Fastener are not payable.

Visit Maruti Suzuki Insurance Broking at www.MarutiInsurance.com

Be Safe : Your Safety is Our Concern

Don't Mix Drinking and Driving

Always Keep Your Vehicle In Good Condition

Follow Traffic Rule

Pedestrians Have First Priority on Roads

Please Use Child Seats When Children are Seated in Front of Airbags

Always Wear Your Seat Belts