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



IFFCO-TOKIO GENERAL INSURANCE Muskurate Raho

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

Period of Insurance 23:99							/ DUPLICATE FOR SUPPLIER			
Policy Type & UIN: Unit Europhysics 2 yr. TP + 1 yr. DO(Private Vehicle) & REANLIGSRP0010V0120189 Period of Insurance Period Of Service Period OF Serv										
Policy No Policy No Policy No Policy Issued On 30-MAR-2024 19:43 Policy Issued On 30-MAR-2024 19:43 Policy Issued On 30-MAR-2024 19:43 to 29-MAR 23:59 Third Party 40-MAR 23:59 Third Party 40-MAR 23:50 Third Party 40-MAR 20:Capachy Type Gady Color Setter Capachy T	Policy Type & LITN: Bundled Motor Policy- 3 Yr TP + 1 Yr OD(Private							N0004235422 / 30-MAR-2024 19:41		
Insured Name Ms. DIVA CHANDRA Vehice Inductification No. MA3EXGLIS00499486 Invoice No N00425422 Geographical Area India Insured Address HOW NOT J73 3RD FLOOR BLOCK E 2, NEAR GAMESH Geographical Area India Insured Address Place of Supply Delhi GST No & State NA Delhi Insured State & Delhi-07 Place of Supply Delhi GSTIN of Customer GSTINNEGISTERED Code Matu Suzuki Seating Capacity 5 Model - Variant CIAZ ZETA AUTOMATIC PETROL BS-VI Type of Body Colour Seating Capacity Seating Capacity Year of Manufacture 2023 RTO Location DL-10 Ensured State View (Non Electrical Accessories ₹ 0 CIA/ LPR (X ₹ 0 Total IDV ₹ 109250 Vehice ₹ 1092500 Non Electrical Accessories ₹ 0 CIA/ LPR (X ₹ 0 Total IDV ₹ 10925 Seatement (Manumatic View (M-10) ₹ 12912 Basic Third Party Liability Peerium (Anount In ₹) 10640 ₹ 10640 Vehicle ₹ 1092500 Non Electrical Accessories ₹ 0 CIA/ LPR Kit ₹ 0 Total IDV ₹ 10925 Seatement (Manumatic View (M-110) ₹ 12912 Basic Third Party Liability Peerium (Manumatic ₹ 10640 ₹ 1	Policy No 14179620				.0001201	819	 Period of Insurance 	23:59 Third Party 30-MAR-2024 19	Third Party 30-MAR-2024 19:43 to 29-MAR-2027	
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Insured Address ILAT NO 173 3RD FLOOR BLOCK F 2, NEAR GANESH CHOWK ROHINI SECTOR 11, ROHINI SEC11 DELHI- 110085 GST No & State NA Delhi Insured State & Code Delhi-07 Place of Supply Delhi GST No & State NA Delhi Make Delhi-07 Place of Supply Delhi GST No & State Stutung Code of Service 997134 Make Maruti Suzuki Seating Capacity 5 Seating Capacity 5 Model - Variant CLAZ ZETA AUTOMATIC PETROL BS-VI Type of Bdy Colour Sedan PEARL ARCTIC WHITE Registration No NKW Fuel Type Petrol Year of Manufacture 2023 RTO Location DL-10 Engine-Chassis No. K15BN1442113 - MA3EXGLIS00499486 Zone A Cubic Capacity 1462 Insured Declared Value (₹) Vehicle ₹ 1092500 Non Electrical Accessories ₹ 0 Compulsory PA Cover Premium (3 Year) ₹ 100 Basic Premium ₹ 12912 Basic Third Party Liability Premium (8) ₹ 11,549 Basic Premium ₹ 12912 Compulsory PA Cover Premium (3 Year) ₹ 10,640 Basic Premium ₹ 12912 Compulsory PA Cover Premium (3 Year) ₹ 10,640 Sub- Total Deductibles ₹ 12912 Sast 100 (MT - 22) ₹ 3,030.8 <										
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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 ₹ 10925 Own Damage Section(A) Electrical Accessories ₹ 0 Electrical Accessories ₹ 0 Electrical Accessories ₹ 0 Total IDV ₹ 10925 Own Damage Section(A) Vehicle ₹ 12912 Basic Thirid Party Liability ₹ 10640 Basic Premium (Amount In ₹) Deductibles Net Liability Premium (B) ₹ 11,549 Anti-Theft Device (IMT-10) ₹ 32.3 CGST @9% ₹ 3,030.8 Defunction Protect(IRDAN106RP0010V01201819/A0050V01201819) ₹ 463.3 SGST @9% ₹ 3,030.8 ₹ 3,030.8 Engine and Gea bx Protect(IRDAN106A0015V01200910) ₹ 1639 Gross Premium Paid ₹ 3,030.8 Consumables Cover(IRDAN106A0015V01200910) ₹ 1093 MtSP - NX T.R. Sawhery Automobiles Pvt. Ltd Net: -	Registration No		NEW				Fuel Type	Petrol		
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Vehicle ₹ 1092500 Non Electrical Accessories ₹ 0 Electrical Accessories ₹ 0 CNG/ LPG Kit ₹ 0 Total IDV ₹ 10925 Schedule Of Premium (Amount In ₹) Liability Section(B) Own Damage Section(A) Liability Section(B) Vehicle Regregation (A) Liability Section(B) Own Damage Section(A) Liability Section(B) Vehicle (IMT-10) ₹ 12912 Compulsory PA Cover Premium (3 Year) ₹ 10640 Basic Third Party Liability ₹ 10640 ₹ 10540 Anti-Theft Device (IMT-10) ₹ 323 Compulsory PA Cover Premium (B) ₹ 3,030.8 Basic Third Party Liability ₹ 10,640 ₹ 3,030.8 Engine and Gear Box Protect(IRDAN106A0015V01201819) ₹ 5463 SGST @9% ₹ 3,030.8 ₹ 3,030.8 Return to Invoice(IRDAN106A0015V01201819/A0051V01201819) ₹ 1639 Gross Premium Paid ₹ 3,030.8 Net Own Damage Premium (A) ₹ 22127 MiSP - NX T.R. Sawheey Automobiles Pvt. Ltd Noteris subject to Endorsements IMT 10	Engine-Chassis No		K15BN1442113 - MA3EXGL1S00499486			486	Zone	A		
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Own Damage Section(A) Liability Section(B) Vehicle ₹ 12912 Basic Third Party Liability The compulsory PA Cover Premium [3 Year] ₹ 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) ₹ 3,030.8 Depreciation Protect(IRDAN106RP0010V01201819/A0050V01201819) ₹ 5463 SGST @9% ₹ 3,030.8 Engine and Gear Box Protect(IRDAN106RP0010V01201819/A0051V01201819) ₹ 1093 Key Loss Cover(IRDAN106RP0010V01201819/A0051V01201819) ₹ 1093 Return to Invoice(IRDAN106R0015V01200910) ₹ 1093 MISP - NX T.R. Sawhney Automobiles Pvt. Ltd Notes: - Consumabels Cover(IRDAN106A0015V01200910) ₹ 1093 Nise: - 1. Policy Issuance is subject to realisation of premium. 2. Consolidate stamp duty paid to State Exchequer Net Own Damage Premium (A) ₹ 22127 1. Policy Issuance is subject to realisation of premium. 2. Consolidate stamp duty paid to State Exchequer Nol Own Damage Premium (A) ₹ 22127 1. Policy Issuance is applicable, on the date of commencement of the Policy. Further, the company reserves the right to take appropr action in case of any discrepancy in the PUC. Nominee Name: SACH	Vehicle ₹	1092500 No	on Electrica	al Accessories ₹	0	Electrical Accesso	ries ₹ 0 CNG/ LPG Ki	t ₹ 0 Total IDV	₹ 1092500	
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-Thef Device (IMT-10) ₹ 323 Total Premium (A+B) ₹ 3,030.8 Depreciation Protect(IRDAN106A0010V01201819/A0050V01201819) ₹ 1639 GGST @9% ₹ 3,030.8 Engine and Gear Box Protect(IRDAN106A0015V01200910) ₹ 1639 Gross Premium Paid ₹ 3,97.38 Return to Invoice(IRDAN106A0015V01200910) ₹ 1093 MISP - NX T.R. Sawhney Automobiles Pvt. Ltd Notes: - Consumabels Cover(IRDAN106A0015V01200910) ₹ 1093 MISP - NX T.R. Sawhney Automobiles Pvt. Ltd Notes: - Net Own Damage Premium (A) ₹ 22127 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 Rc (0) 5. Subject to Endorsements IMT 10 6. Warranted that the insured named herein/owner of the vehicle holds a valid Pollul Control (PUC) Certificate, as applicable, on the date of commencement of the Policy is subject to realisation in case of any discrepancy in the PUC. Nominee Name: SACHIN SHARMA Age: 33 Relation: H	•					Schedule Of Prem	nium (Amount In ₹)	· · ·	•	
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Sub - Total Deductibles ₹ 323 CGST @9% ₹ 3,030.8 Depreciation Protect(IRDAN106RP0010V01201819/A0050V01201819) ₹ 5463 SGST @9% ₹ 3,030.8 Engine and Gear Box Protect(IRDAN106A0015V01200910) ₹ 1639 Gross Premium Paid ₹ 39,738 Return to Invoice(IRDAN106RP0010V01201819/A0051V01201819) ₹ 1093 MISP - NX T.R. Sawhney Automobiles Pvt. Ltd ₹ 39,738 Key Loss Cover(IRDAN106A0015V01200910) ₹ 1093 Motes: - 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 Pollul Control (PUC) Certificate, as applicable, on the date of commencement of the Policy. Lutter, the company reserves the right to take appropraction in case of any discrepancy in the PUC. Nominee Name: SACHIN SHARMA Age: 33 Relation: H							, , ,			
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Engine and Gear Box Protect(IRDAN106A0015V01200910) ₹ 1639 Gross Premium Paid ₹ 39,738 Return to Invoice(IRDAN106RP0010V01201819/A0051V01201819) ₹ 1093 MISP - NX T.R. Sawhney Automobiles Pvt. Ltd Key Loss Cover(IRDAN106A0015V01200910) ₹ 250 Notes: - Consumabels Cover(IRDAN106A0015V01200910) ₹ 1093 1. Policy Issuance is subject to realisation of premium. Net Own Damage Premium (A) ₹ 22127 1. Policy Issuance is subject to realisation of premium. Subject to Endorsements IMT 10 Subject to Endorsements IMT 10 Subject to Endorsements IMT 10 Subject to Endorsements IMT 10 Subject to realisation of premium commencement of the Policy Issuance of the Policy. Further, the company reserves the right to take appropriation in case of any discrepancy in the PUC. Nominee Name: SACHIN SHARMA Age: 33						₹ 323			₹ 3,030.84	
Return to Invoice(IRDAN106RP0010V01201819/A0051V01201819) ₹ 1093 MISP - NX T.R. Sawhney Automobiles Pvt. Ltd Key Loss Cover(IRDAN106A0015V01200910) ₹ 250 Notes: - Consumabels Cover(IRDAN106A0015V01200910) ₹ 1093 1. Policy Issuance is subject to realisation of premium. Net Own Damage Premium (A) ₹ 22127 1. Policy Issuance 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 Pollut Control (PUC) Certificate, as applicable, on the date of commencement of the Policy subjestence of the Policy. Further, the company reserves the right to take appropr action in case of any discrepancy in the PUC. Nominee Name: SACHIN SHARMA Age: 33 Relation: H						₹ 5463			₹ 3,030.84	
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	Nominee Name	: SACHIN SHARM	4						Relation: Husband	
Financier Type: finance Financier Name: STATE BANK OF INDIA Financier Branch	Einancier Tyres	finance			E			Eiz	ancier Branch: DELHI	

This is not a part of the policy document, Please Detach here

77708499393 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.

Payment Details

Bank Name: ICICI BANK LIMITED

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.

Cheque No/Transaction No:

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

Amount: 39,738



Payment Mode: Credit Card

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.



Authorised Signatory

Policy Issuing Office : 505, 5th Floor, Kailash Buidling, 26, K.G. Marg, New Delhi, New Delhi. 110001 GSTIN: 07AAACI7573H1ZE, 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)

For Policy Terms and Conditions Log on to : www.marutisuzukiinsurance.com, www.iffcotokio.co.in

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 ingression / 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.

Consumabels 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

The Policy is sourced and serviced by: Maruti Suzuki Insurance Broking Private Limited 1, Nelson Mandela Road, Vasant Kunj, New Delhi - 110070 This is not a part of the policy document, Please Detach here

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 <u>www.MarutiInsurance.com</u>

Be Safe : Your Safety is Our Concern

