

Customer Support

3377 4477  
MARI 011/022/033/044

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

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**UNITED INDIA INSURANCE**

UNITED INDIA INSURANCE COMPANY LIMITED  
IRDAI Reg. No. 545. CIN - U93090TN1938GO1000108

ORIGINAL FOR RECEIPT / DUPLICATE FOR SUPPLIER TAX INVOICE/CERTIFICATE CUM POLICY SCHEDULE (FORM 91 OF THE CENTRAL MOTOR VEHICLES RULES, 1989)			
Policy Type & UID:	Bundled Motor Policy- 3 Yr TP + 1 Yr OD (Private Vehicle) & IRDAN545RP0012V01201819		Proposal No & Date
Policy No	04280031230160349725		N0003591319 / 31-DEC-2023 15:13
Policy Issued On	31-Dec-2023 16:25		Period of Insurance
Insured Name	Mr. MUKEEM AHMAD		Own Damage 31-DEC-2023 16:25 to 30-DEC-2024 23:59 Third Party 31-DEC-2023 16:25 to 30-DEC-2026 23:59
Invoice No	23M60349725		Vehicle Identification No.
Insured Address	S/O MR. MOHAMMAD YUSUF, R/O GRAM JATT NAGLA GARHI PO NAGINA, DISTT., BDNOR UTTAR PRADESH-246762		Geographical Area
Insured State & Code	Uttar Pradesh-09	Place of Supply	India
		Uttar Pradesh	GST No & State
			NA   Uttar Pradesh
			Accounting Code of Service
			997134
			GSTIN of Customer
			GSTUNREGISTERED

Motor Vehicle Details			
Make	Maruti Suzuki		Seating Capacity
Model - Variant	MARUTI GRAND VITARA SMART HYBRID ZETA 1.5L 5MT		5
Registration No	NEW		Type of Body   Colour
Year of Manufacture	2023		SUV   PEARL ARCTIC WHITE
Engine-Chassis No.	K15CN7279834 - MBJTYKL1SPL193956		Fuel Type
Cubic Capacity	1462		Petrol
			RTO Location
			BDNOR
			Zone
			B
			FASTag ID

Insured Declared Value (₹)			
Vehicle ₹	1321773	Non Electrical Accessories ₹	2366
Electrical Accessories ₹	0	CNG/ LPG Ke ₹	0
Total IDV ₹			1324139

Own Damage Section(A)		Liability Section(B)	
Vehicle	₹ 10544	Basic Third Party Liability	₹ 10640
Non-Elec. Accessories	₹ 19	Compulsory PA Cover Premium (3 Year)	₹ 705
1. SIDE MOULDING of value Rs. 2366	₹ 10563	PA Cover to Unnamed Passengers 5 Person of Rs100000 each (IMT-16)	₹ 750
Basic Premium	₹ 10563	Net Liability Premium (B)	₹ 12,095
Deductibles	₹ 264	Total Premium (A+B)	₹ 34,399
Anti-Theft Device (IMT-10)	₹ 264	IGST @18%	₹ 6,191.82
Sub - Total Deductibles	₹ 5621	Gross Premium Paid	₹ 40,591
Nil Depreciation Add on cover (IRDAN545P0222V01200708)	₹ 1986	<b>MISP - NX AKANKSHA AUTOMOBILES PVT. LTD.</b>	
Engine and Gear Box Protection Add on cover (IRDAN545A0005V01201819)	₹ 1324	<b>Notes -</b>	
Return to Invoice (IRDAS45RP00120V1201819)	₹ 750	1. Policy Issuance is subject to realisation of premium.	
Key - Protect (N/A)	₹ 1324	2. Consolidate stamp duty paid to State Exchequer	
Consumables Add on cover (IRDAN545RP0012V01201819/ A0014W01201920)	₹ 22304	3. Policy is subject to a compulsory Deductible of Rs 1000 (IMT -22)	
Net Own Damage Premium (A)	₹ 22304	4. Voluntary excess Rs (0)	
		5. Subject to Endorsements IMT 10,16,	
		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 Name: ZIBA RAUF		Nominee Details	
		Age: 34	Relation: Wife
Financer Type: Non-Finance		Financer Name: N/A	Financer Branch: N/A
Payment Mode: Credit Card	Cheque No/Transaction No: 113128672843 Bank Name: HDFC BANK LIMITED.		Amount: 40,591

**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) Race 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 the 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 (CS) 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.coins.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 UNITED INDIA INSURANCE COMPANY LIMITED



*B. S. S.*  
Authorised Signatory

Policy Issuing Office : B-39, Inner circle, Connaught Place, New Delhi -110001  
GSTIN: 07AAACU5552C1ZL, CIN No: U93090TN1938GO1000108. 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](http://www.marutisuzukiinsurance.com), [www.uiic.co.in](http://www.uiic.co.in)**