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**Maruti Insurance Broking Private Limited**

1, Nelson Mandela Road, Vasant Kunj, New Delhi - 110 070

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**Universal Sampo General Insurance Company Limited**

IRDAI Regn. No. : 134

**CERTIFICATE CUM POLICY SCHEDULE**

ORIGINAL FOR RECIPIENT/DUPLICATE FOR SUPPLIER, TAX INVOICE/CERTIFICATE CUM POLICY SCHEDULE (FORM 51 OF THE CENTRAL MOTOR VEHICLES RULES, 1989)			
Policy Type	Bundled Motor Policy- 3 Yr TP + 1 Yr OD ( Private Vehicle )	Proposal No. & Date	N98459429 / 30-Aug-2021
Policy No. & Type	236764428952/00/000	Period of Insurance	Own Damage- 30-Aug-2021 to 29-Aug-2022
Policy Issued On	30-Aug-2021 (00:00)	Vehicle Identification No.	Third Party- 30-Aug-2021 to 29-Aug-2024
Insured Name	Mr Ankit Kumar Mittal	Geographical Area	MA3CNCJ2SMH265287
Invoice No	09MI210033731	Accounting Code of Service	INDIA
Insured Address	B-16 PANDAV NAGAR NEAR GANNA BIWAN MEERUT UTTAR PRADESH-250003,		
Insured State & Code	Uttar Pradesh-09	Place of Supply	Uttar Pradesh
		GSTIN of Customer	GSTUNREGISTERED
INSURED MOTOR VEHICLE DETAILS		INSURED DECLARED VALUE (IDV) (in Rs.)	
Make	Maruti	Vehicle	944936
Model & Variant	XL6 ZETA PETROL/MARUTI XL6 SMART HYBRID ZETA	Non Electrical Accessories	0
Registration No		Electrical Accessories	0
Year of Manufacture	2021	CNG/ LPG Kit	0
Engine- Chassis No	K15BN 9166069 - MA3CNCJ2SMH265287	Total IDV	944936
Cubic Capacity	1462		
Seating Capacity	6		
Type Of Body	Saloon		
RTO Location	MEERUT		
Schedule Of Premium (Amount in Rs.)			
Part A (1 Year) & Part B (3Years)		LIABILITY SECTION (B)	
Vehicle	7541	Basic Third Party Liability	9534
Elec. Accessories	0	Third Party Liability for Bi-fuel Kit	0
Non- Elec. Accessories	0	Compulsory PA Cover Premium [3 Year]	632
Kit (IMT-25)	0	PA Cover for 6 Person of Rs (100000) each (IMT- 16 )	900
Extra Premium towards Inbuilt CNG/LPG	NA	Legal Liability (WC) to Driver (IMT-28)	150
Basic Premium	7541	Geographical Area Extn. (IMT-1)	NA
Geographical Area Extn. (IMT-1)	NA	Legal Liability to Employees (IMT-29)	0
Lamp, Tyres etc. (IMT 23)	0	Legal Liability to Passenger (IMT 46)	0
Driving Tuition Loading On OD Premium (60%)	NA	Driving Tuition Loading On TP Premium (60%)	NA
Fiber Glass Tank	0	Net Liability Premium (B)	11216
Sub-Total Additions	0	Total Premium (A+B)	24204
Deductibles		CGST @9%	2178.36
Voluntary Deductibles (IMT 22A)	0	SGST @9%	2178.36
Anti-Theft Device (IMT-10)	0	Gross Premium Paid	28561
AAI Membership (IMT-8)	0		
No Claim Bonus 0	0		
Discount for vehicles designed for handicapped	NA		
Sub - Total Deductibles	0		
Add - On Coverages			
Depreciation Waiver	3780		
Engine Protector	1417		
Return To Invoice	0		
Key Replacement	250		
Net own Damage Premium (A)	12988		
Nominee Details :	Nominee Name	Age	Relation
	RADHA MITTAL	35	Wife
Payment Detail	Payment Method	Cheque No./Transaction No.	Bank Name
	Auto Debit	44393770	HSBC BANK LTD
	Amount		28561
Financier Type	Financed	Financier Name	Financier Branch
		STATE BANK OF INDIA	MEDICAL COLLEGE, MEERUT
<p><b>Limitations as to use:-</b> 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.</p> <p><b>Driver:-</b> 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.</p> <p><b>Limits of Liability:-</b> Under Section II-1 (i) of the policy - Death of or bodily injury - Such amount as is necessary to meet their requirements of the Motor Vehicles Act, 1988. Under Section II -1(ii) of the Policy - Damage 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)</p> <p><b>No Claim Bonus :</b> 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.</p> <p><b>IMPORTANT NOTICE:</b> 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.</p> <p><b>For information on ombudsman you may visit website :</b> <a href="http://www.gbic.co.in/ombudsman.html">http://www.gbic.co.in/ombudsman.html</a></p> <p>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.</p>			
For Universal Sampo General Insurance Co. Ltd  Authorized Signatory			
Policy Issuing Office:-Office No 401,Shalimar Logix,4 Rana Pratap Marg,Lucknow -226001. GSTIN: 09AAACU8917F1Z4, CIN No :U66010MH2007PLC166770 State Name : Uttar Pradesh			