

Policy_BALENO_N0002621776



This policy is sourced and serviced by:

Maruti Suzuki Insurance Broking Private Limited

1, Nelson Mandela Road, Vasant Kunj, New Delhi - 110070

Dedicated
Customer
Support

3377 4477
prefix 011/022/033/044

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The New India Assurance Co. Ltd.

IRDAI Regn. No. 190. CIN - L660001MH1919GOI00526

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 & UIN	Bundled Motor Policy- 3 Yr TP + 1 Yr OD (Private Vehicle & IRDAN190R90023V01201819	Proposal No & Date	N0002621776 / 28-AUG-2023 18:05
Policy No	96000031230913691236	Period of Insurance	Own Damage 28-AUG-2023 17:04 to 28-AUG-2024 23:59 Third Party 28-AUG-2023 17:04 to 28-AUG-2026 23:59
Policy Issued On	29-AUG-2023 17:04	Vehicle Identification No.	MBHHWB13SPG500660
Insured Name	Mrs. GANGA SHARMA	Geographical Area	India
Invoice No	11230702792	GST No & State	NA / Uttar Pradesh
Insured Address	PERR ADD-B30-237-A-R,NAGWA, VARANASI-221005 LOCAL ADD-152KHA /39 GEETAPURI KHARAGAPUR GOMTINAGAR, OTHER, UTTAR PRADESH-226010	Accounting Code of Service	997134

Insured State & Code	Uttar Pradesh - 09	Place of Supply	Uttar Pradesh	GSTIN of Customer	GSTUNREGISTERED
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MOTOR VEHICLE DETAILS

Make	Maruti Suzuki	Seating Capacity	5
Model - Variant	BALENO DELTA PETROL BS6	Type of Body / Color	Hatchback / PEARL ARCTIC WHITE
Registration No	NEW	Fuel Type	Petrol
Year of Manufacture	2023	RTO Location	LUCKNOW / UP-32
Engine - Chassis No	K12NP4297702 - MBHHWB13SPG500660	Zone	B
Cubic Capacity	1197	FASTag ID	

Insured Declared Value(₹)

Vehicle ₹	707750	Non Electrical Accessories ₹	5708	Electrical Accessories ₹	0	CNG/LPG Kit ₹	0	Total IDV ₹	713458
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OWN DAMAGE SECTION (A)		LIABILITY SECTION (B)	
Vehicle	₹ 5646	Basic Third Party Liability	₹ 10640
Non Electrical Accessories		Compulsory PA Cover Premium [3]Sum Insured 15 lakhs)	₹ 825
1. MUD FLAP of value Rs 854		P.A Cover to Unnamed Passengers 5 Person of Rs200000 each (IMT-16)	₹ 1500
2. SIDEMOULDING of value Rs.2584	₹ 46	Legal Liability (WC) to Driver (IMT-28)	₹ 150
3. NUMBER PLATE GARNISH of value Rs.474		Net Liability Premium (B)	₹ 13115
4. DOOR VISOR of value Rs.1796		Total Premium (A+B)	₹ 24015
Basic Premium	₹ 5692	IGST @18%	₹ 4322.7
Deductibles		Gross Premium Paid	₹ 28338
Anti-Theft Device (IMT-10)	₹ 142	MISF - NX KTL AUTOMOBILE PVT LTD	
Sub-Total Deductibles	₹ 142	Notes:-	
Add-On Coverages		1. Policy Issuance is subject to realisation of premium.	
Zero Depreciation (IRDAN190R90023V01201819/A0047V01201819)	₹ 3567	2. Consolidate stamp duty paid to State Exchequer	
Return to Insured (IRDAN190R90023V01201819/A0049V01201819)	₹ 713	3. Policy is subject to a compulsory deductible of Rs 1000 (IMT -22)	
Engine Protect (IRDAN190R90023V01201819/A0051V01201819)	₹ 1070	4. Voluntary excess Rs 0	
Net own Damage Premium (A)	₹ 10900	5. Subject to Endorsement (MT 10.16.28	
		6. UIN: IRDAN190R90023V01201819	
		7. 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:	MR ANKUR CHITRANSHI	Age:	35	Relation:	Husband
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Financier Details

Financier Type:	Financed	Financier Name:	STATE BANK OF	Financier Branch:	HIGHCOURT
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Payment Details

Payment Mode:	Credit Card	Cheque No/Transaction No:	11298729125	Bank Name:	HDFC BANK LIMITED.	Amount:	28338
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Limitation as to use: The policy covers the 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 driving, f) Reliability Trials, g) Any purpose in connection with Motor Trade.

Important Notice: 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 these 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 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 identified 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 Vehicles 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.com/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 THE NEW INDIA ASSURANCE CO. LTD

Authorised Signatory

Commonly Used ADD-On Covers

RSA -

➤ **Zero Depreciation** - 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.

➤ **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 as per last available invoice of the same model would be payable. The claim proceeds will include cost of road tax, registration charges and insurance premium.

Loss of Key - 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.

Consumables - 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

➤ **Engine 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.

Tyre Protect -

Personal Belonging -

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 fitment status, accessories addition/deletion etc.



Is your policy falling due for Renewal?

To renew your policy you may: 1) Visit www.marutisuzukiinsurance.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.marutisuzukiinsurance.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.marutisuzukiinsurance.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