



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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SBI General Insurance Company Ltd.
IRDAI Reg. No. 144. CIN - U66000MH2009PLC190546

SURAKSHA AUR BHAROSA DONO

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) & IRDAN144RP0006V02201819	Proposal No & Date	N0004377167 / 17-APR-2024 13:06
Policy No	271055/N0004377167	Period of insurance	Own Damage 18-APR-2024 16:41 to 17-APR-2025 23:59 Third Party 18-APR-2024 16:41 to 17-APR-2027 23:59
Policy Issued On	18-APR-2024 16:41	Insured Name	Mr. RAMESHT DHAR DWIVEDI
Invoice No	0000MAR271055	Vehicle Identification No.	MA3EXGL1S00499508
Insured Address	511K INDRAPRASTHA NAGAR BHADESAR MANJHANPUR MANJHANPUR PO MANJHANPUR DIST KAUSHAMBI, -, KAUSHAMBI UTTAR PRADESH-212207	Geographical Area	India
Insured State & Code	Uttar Pradesh-09	GST No & State	NA Uttar Pradesh
Place of Supply	Uttar Pradesh	Accounting Code of Service	997134
		GSTIN of Customer	GSTUNREGISTERED

Motor Vehicle Details			
Make	Maruti Suzuki	Seating Capacity	5
Model - Variant	CIAZ ZETA PETROL BS-VI	Type of Body Colour	Sedan PEARL ARCTIC WHITE
Registration No	NEW	Fuel Type	Petrol
Year of Manufacture	2023	RTO Location	KAUSHAMBI
Engine-Chassis No.	K15BN1442136 - MA3EXGL1S00499508	Zone	B
Cubic Capacity	1462	FASTag ID	

Insured Declared Value (₹)			
Vehicle ₹	940823	Non Electrical Accessories ₹	0
Electrical Accessories ₹	0	CNG/ LPG Kit ₹	0
Total IDV ₹	940823		

Own Damage Section(A)		Liability Section(B)	
Vehicle	₹ 4503	Basic Third Party Liability	₹ 10640
Basic Premium	₹ 4503	Compulsory PA Cover Premium [3 Year]	₹ 909
Depreciation		Legal Liability (WC) to Driver (IMT-28)	₹ 150
Reimbursement(IRDAN144RP0006V02201819/A0023V01201819)	₹ 4704	Net Liability Premium (B)	₹ 11,699
Engine Guard(IRDAN144RP0006V02201819/A0028V01201819)	₹ 1411	Total Premium (A+B)	₹ 24,449
Return to Invoice(IRDAN144RP0006V02201819/A0024V01201819)	₹ 941	CGST @9%	₹ 2,200.41
Key Replacements(IRDAN144RP0006V02201819/A0025V01201819)	₹ 250	SGST @9%	₹ 2,200.41
Cover for Consumables(IRDAN144RP0006V02201819/A0030V01201819)	₹ 941	Gross Premium Paid	₹ 28,850
Net Own Damage Premium (A)	₹ 12750		

MISP - NX Deep Motors

Notes: -

- Policy Issuance is subject to realisation of premium.
- Consolidate stamp duty paid to State Exchequer
- Policy is subject to a compulsory Deductible of Rs 1000 (IMT -22)
- Voluntary excess Rs (0)
- Subject to Endorsements IMT 28
- 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: HARINANK DWIVEDI	Age: 50	Relation: Father
Financier Details		
Financier Type: finance	Financier Name: STATE BANK OF INDIA	Financier Branch: AZAMGARH
Payment Details		
Payment Mode: Credit Card	Cheque No/Transaction No: 113256038189	Bank Name: HDFC BANK LIMITED.
		Amount: 28,850

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 (CS1) 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 SBI General Insurance Company Ltd.



Authorised Signatory

Policy Issuing Office : Unit Nos. 414/414A and 413, 2nd floor, K&S Trident, 10 Rana Pratap Marg, Lucknow - 226001
GSTIN: 09AAMCS8857L1ZA, CIN No: U66000MH2009PLC190546, State Name : Uttar Pradesh

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.sbgeneral.in

Commonly Used Add-On Covers

- 👉 Depreciation Reimbursement** – 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 Guard** – 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.
- 👉 Cover for 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.
- 👉 Key Replacements** – 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:** - 18005722849

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.
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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.
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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.
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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.**
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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.
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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.
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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.
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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