

**C E R T I F I C A T E C U M P O L I C Y S C H E D U L E**

ORIGINAL FOR RECIPIENT / DUPLICATE FOR SUPPLIER

TAX INVOICE/CERTIFICATE CUM POLICY SCHEDULE

(FORM 51 OF THE CENTRAL MOTOR VEHICLES RULES, 1989)

<b>Policy Type &amp; UIN</b>	Bundled Motor Policy- 3 Yr TP + 1 Yr OD (Private Vehicle) & IRDAN115RP0021V02202122	<b>Proposal No &amp; Date</b>	N0004677849 / 31-MAY-2024 16:50
<b>Policy No</b>	<b>3001/MI-14186561/00/000</b>	<b>Period of Insurance</b>	<b>Own Damage 31-MAY-2024 17:30 to 30-MAY-2025 23:59</b> Third Party 31-MAY-2024 17:30 to 30-MAY-2027 23:59
<b>Policy Issued On</b>	31-MAY-2024 17:30	<b>Vehicle Identification No.</b>	MA3BNC72SRD789446
<b>Insured Name</b>	<b>Mr. Ojas Pankaj Vora</b>	<b>Geographical Area</b>	India
<b>Invoice No</b>	180524328928	<b>GST No &amp; State</b>	NA   Maharashtra
<b>Insured Address</b>	B/8 COMMONWEALTH HOUSING, SOCIETY, V.P. ROAD , OTHER, MAHARASHTRA-400058	<b>Accounting Code of Service</b>	997134

<b>Insured State &amp; Code</b>	Maharashtra - 27	<b>Place of Supply</b>	Maharashtra	<b>GSTIN of Customer</b>	GSTUNREGISTERED
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**MOTOR VEHICLE DETAILS**

<b>Make</b>	Maruti Suzuki	<b>Seating Capacity</b>	7
<b>Model - Variant</b>	MARUTI ERTIGA SMART HYBRID ZXI 1.5L 6AT ERA4DZ100 BS6	<b>Type of Body   Color</b>	MUV   PRME.DIGNITY BROWN
<b>Registration No</b>	NEW	<b>Fuel Type</b>	Petrol
<b>Year of Manufacture</b>	2024	<b>RTO Location</b>	MUMBAI   MH-02
<b>Engine - Chassis No</b>	<b>K15CN9491094 - MA3BNC72SRD789446</b>	<b>Zone</b>	A
<b>Cubic Capacity</b>	1462	<b>FASTag ID</b>	

**Insured Declared Value(₹)**

<b>Vehicle ₹</b>	1171350	<b>Non Electrical Accessories ₹</b>	14232	<b>Electrical Accessories ₹</b>	0	<b>CNG/LPG Kit ₹</b>	0	<b>Total IDV ₹</b>	1185582
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**Schedule of Premium(Amount in ₹)**

OWN DAMAGE SECTION (A)		LIABILITY SECTION (B)	
Vehicle	₹ 3846	Basic Third Party Liability	₹ 10640
Non Electrical Accessories		Compulsory PA Cover Premium [3],(Sum Insured 15 lakhs)	₹ 1899
1. SEAT COVER of value Rs.12341	₹ 47	P.A Cover to Unnamed Passengers 7 Person of Rs200000 each (IMT-16)	₹ 2100
2. DOOR VISOR of value Rs.1891		Legal Liability (WC) to Driver (IMT-28)	₹ 150
<b>Basic Premium</b>	<b>₹ 3893</b>	Net Liability Premium (B)	₹ 14789
<b>Deductibles</b>		Total Premium (A+B)	₹ 30691
Anti-Theft Device (IMT-10)	₹ 97	CGST @9%	₹ 2762.19
<b>Sub-Total Deductibles</b>	<b>₹ 97</b>	SGST @9%	₹ 2762.19
<b>Add- On Coverages</b>		Gross Premium Paid	₹ 36215
Engine Guard(IRDAN115RP0006V01201819/A0025V01201819)	₹ 1778	<b>MISP - SAI SERVICE PVT LTD.</b>	
Key Replacements(IRDAN115RP0006V01201819/A0026V01201819)	₹ 250	<b>Notes:-</b>	
Depreciation Reimbursement(IRDAN115RP0006V01201819/A0021V01201819)	₹ 5928	1. Policy Issuance is subject to realisation of premium.	
Return to Invoice(IRDAN115RP0006V01201819/A0023V01201819)	₹ 1186	2. Consolidate stamp duty paid to State Exchequer	
Cover for Consumables(IRDAN115RP0006V01201819/A0022V01201819)	₹ 1186	3. Policy is subject to a compulsory deductible of Rs 1000 (IMT -22)	
Tyre Protect(IRDAN115RP0006V01201819/A0029V01201819 )	₹ 1778	4. Voluntary excess Rs 0	
HEV- Battery Protect(IRDAN115RP0006V01201819/A0007V01202223)		5. Subject to Endorsement IMT 10,16,28	
<b>Net own Damage Premium (A)</b>	<b>₹ 15902</b>	6. UIN: IRDAN115RP0021V02202122	
		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**

<b>Nominee Name:</b>	PANKAJ VORA	<b>Age:</b>	56	<b>Relation:</b>	Father
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**Financier Details**

<b>Financier Type:</b>	Financed	<b>Financier Name:</b>	BANK OF BARODA	<b>Financier Branch:</b>	MUMBAI
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**Payment Details**

<b>Payment Mode:</b>	Credit Card	<b>Cheque No/Transaction No:</b>	78137448835	<b>Bank Name:</b>	ICICI BANK LIMITED	<b>Amount:</b>	36215
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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 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 (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 preceeding year(s), as per the following: The preceeding year/20%, Peceeding Two consecutive years/25%, Preceeding Four consecutive years/45%, Preceeding 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.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.



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.

**For ICICI LOMBARD GENERAL INSURANCE CO LTD**

Gaurav Arora

Authorised Signatory

Policy Issuing Office : Ground, First , Second and Third ICICI Lombard House Veer Sawarkar Marg Mumbai-Prabhadevi Maharashtra 400025  
GSTIN: 27AAAC17904G1ZN, CIN No: L67200MH2000PLC129408, State Name : Maharashtra

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.icicilombard.com](http://www.icicilombard.com)**

## Commonly Used ADD-On Covers

- ☛ **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
- ☛ **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.
- ☛ **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.
- RSA** - This Covers for instant / Spot assistance in the event of vehicle breakdown such as tyre puncture / jump start / fuel delivery and towing to the nearest workshop. In order to avail any of the above service, you may contact on the below mentioned details. This policy provides the benefit of "**Roadside Assistance**" from below vendor: -  
**Vendor:** -Global Assure **Toll Free:** - 18005720197
- ☛ **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.
- ☛ **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.
- ☛ **HEV- Battery Protect** - Hybrid Electric Vehicle Secure covers loss incurred in repair or replacement of consequential loss / damage to the HEV Battery or related component arising due to unexpected power surge, Water ingress, Short Circuit, Explosion and or visible flames or smoke arising due to electrochemical reactions
- ☛ **Tyre Protect** - This Covers for instant / Spot assistance in the event of vehicle breakdown such as tyre puncture / jump start / fuel delivery and towing to the nearest workshop. In order to avail any of the above service, you may contact on the below mentioned details. This policy provides the benefit of "**Roadside Assistance**" from below vendor: -  
**Vendor:** -Global Assure **Toll Free:** - 18005720197
- Personal Belonging** - This Covers for instant / Spot assistance in the event of vehicle breakdown such as tyre puncture / jump start / fuel delivery and towing to the nearest workshop. In order to avail any of the above service, you may contact on the below mentioned details. This policy provides the benefit of "**Roadside Assistance**" from below vendor: -  
**Vendor:** -Global Assure **Toll Free:** - 18005720197
- This policy provides the benefit of "**Roadside Assistance**" from below vendor: -  
**Vendor:** -Global Assure **Toll Free:** - 18005720197

**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](http://www.marutisuzukiinsurance.com)

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

*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** fitment status, accessories addition/deletion etc.



#### **Is your policy falling due for Renewal?**

To renew your policy you may: 1) Visit [www.marutisuzukiinsurance.com](http://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](http://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](http://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