

This policy is sourced and serviced by:

**Maruti Suzuki Insurance Broking Private Limited**  
1, Nelson Mandela Road, Vasant Kunj, New Delhi - 110 070



**Kotak Mahindra General Insurance Company Limited**  
IRDAI Regn. No. : 152

**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	Stand-alone OD Policy ( Private Vehicle )	Proposal No. & Date	SR07790617 / 23-Jan-2022
Policy No. & Type	MIK/SR07790617	Period of Insurance	26-Jan-2022 to 25-Jan-2023
Policy Issued On	23-Jan-2022 (00:00)	Vehicle Identification No.	MA3EXGL1S00426383
Insured Name	Mr Udit Pawan Aggarwal	Geographical Area	INDIA
Invoice No	90888886	Accounting Code of Service	997134
Insured Address	D-11 GRAIN MERCHANTS CHS SECTOR 17 VASHI, NAMI MUMBAI-400703, Maharashtra		
Insured State & Code	Maharashtra-27	Place of Supply	Maharashtra
		GSTIN of Customer	GSTUNREGISTERED

INSURED MOTOR VEHICLE DETAILS		INSURED DECLARED VALUE (IDV) (in Rs.)	
Make	Maruti	Vehicle	788799
Model & Variant	CIAZ DELTAPETROL BS-VI/MARUTI CIAZ SMART HYBRID DELTA 1.5L 5MT	Non Electrical Accessories	0
Registration No	MH43BU8351	Electrical Accessories	0
Year of Manufacture	2021	CNG/ LPG Kit	0
Engine- Chassis No	K15BN 9087423 - MA3EXGL1S00426383	Total IDV	788799
Cubic Capacity	1462		
Seating Capacity	5		
Type Of Body	Saloon		
RTO Location	MH43BU8351 / NAMI MUMBAI		

**Schedule Of Premium (Amount in Rs.)**

OWN DAMAGE SECTION (A)		Pre-Existing Third Party Policy Details.	
Vehicle	5537	Insurance Company Name	THE NEW INDIA ASSURANCE CO. LTD
Elec. Accessories	0	Policy No.	98000031200909900385
Non- Elec. Accessories	0	Risk Inception Date	26-Jan-2021
Kit (IMT-25)	0	Risk Expiry Date	25-Jan-2024
Extra Premium towards Inbuilt CNG/LPG	NA		
Basic Premium	5537	MISP - MY CAR (PUNE) PVT LTD, NAMI MUMBAI	
Geographical Area Extn. (IMT-1)	NA		
Lamp, Tyres etc. (IMT 23)	0		
Driving Tuition Loading On OD Premium (60%)	NA		
Fiber Glass Tank	0		
Sub-Total Additions	0		
Deductibles			
Voluntary Deductibles (IMT 22A)	0		
Anti-Theft Device (IMT-10)	138		
AAI Membership (IMT-8)	0		
No Claim Bonus (20%)	1080		
Discount for vehicles designed for handicapped	NA		
Sub - Total Deductibles	1218		
Add - On Coverages			
Depreciation Cover	2761		
Engine Protect	789		
Return to Invoice	789		
Road Side Assistance	500		
Consumables Cover	789		
Net own Damage Premium (A)	9947		
CGST@9%	895.23		
SGST@9%	895.23		
Total OD Premium	11737		

**Notes : ( For Stand-alone OD Policy )**

1. Policy Issuance is the subject to the realisation of cheque.
2. Consolidate stamp duty paid to State Exchequer
3. The Policy is subject to a compulsory Deductible of Rs 1000 (IMT -22)
4. Voluntary excess Rs (0)
5. Subject to Endorsements IMT 7 10.
6. **The Coverage under this policy is only for Own Damage and no other liability in connection with the vehicle.**
7. This policy provides the benefit of Roadside Assistance. In case of any emergency, please contact on below number :- **Vendor Name** :- Global Assure **Toll Free** :- 18003098601
8. OD Premium rates are different for NCB/Non-NCB class of customer. In case of change from NCB to Non-NCB, the recoverable amount may be more than the NCB amount.

Nominee Details :	Nominee Name	JUHANAND	Age	41	Relation	Sister
Payment Detail	Payment Method	Cheque No./Transaction No.	Bank Name	Amount		
	Auto Debit	46235566	HSBC BANK LTD	11737		
Financier Type	Financed	Financier Name	ICICI BANK LIMITED	Financier Branch		

**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.

**Deductibles:** 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 Kotak Mahindra General Insurance Company Limited



*(Signature)*  
Authorized Signatory

This Policy is sourced & serviced by **Maruti Suzuki Insurance Broking Private Limited**, Direct Broker (General) IRDAI License No.: 428 (Valid Till: 01-02-2024)  
Contact : 3377 4477 (prefix 011 / 022 / 033 / 044), support@msibpl.co.in Visit : [www.marutisuzukiinsurance.com](http://www.marutisuzukiinsurance.com)

**For Policy Terms and Conditions Log on to : [www.marutisuzukiinsurance.com](http://www.marutisuzukiinsurance.com), [www.kotakgeneralinsurance.com](http://www.kotakgeneralinsurance.com)**

### **Commonly used Add-on Covers**

- 1. 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.
- 2. 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.
- 3. 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.
- 4. 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.
- 5. 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.
- 6. Roadside Assistance** – 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 services, you may contact on the below mentioned details.

**Vendor Name: Global Assure**

**Toll Free :- 18003098601**

\*Applicable only for private cars (package policy) vehicle up to 8 years of age.

**Note: Above is a summary of policy add-on product and not the exact wordings. To view product wordings, please visit: [www.marutiinsurance.com](http://www.marutiinsurance.com)**

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✂ This is not a part of the policy document. Please Detach Here. ✂

**Dedicated  
Customer  
Support**

**3377 4477**  
prefix 011/022/033/044

### 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 ?

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 ?

Just Call Maruti Suzuki Insurance Broking at **3377 4477** (prefix **011 /022 /033 /044**) and they will do the rest to deliver your policy at your doorstep.

**Dedicated  
Customer  
Support**

**3377 4477**  
prefix 011/022/033/044



### What to do if your car meets with an accident ?

Simply inform Maruti Suzuki Insurance Broking at **3377 4477** (prefix **011 /022 / 033 / 044**) or visit the nearest Maruti Suzuki Dealer. They will assist you with your claim intimation 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 **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.



### Theft...?

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 vehicle's Insured Declared Value. 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 logged 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 licence, 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 benefits 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 Responsible, Be Safe :: Your Safety is our Concern**



Don't Mix Drinking and Driving



Always keep your vehicle in good condition



Follow Traffic Signals



Pedestrians have first priority on Roads



Please use Child Seats, when Children are seated in front of Airbags



Always Wear your Safety Belts