

This policy is sourced and serviced by:

**Maruti Suzuki Insurance Broking Private Limited**

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

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Dedicated  
Customer  
Support



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



**National Insurance Company Ltd.**  
(A Govt. of India Undertaking)  
IRDAI Regn. No. : 58

**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	Package Policy (Private Vehicle)	Proposal No. & Date	R185233681 / 05-Oct-2023			
Policy No. & Type	57030031231149732668	Period of Insurance	06-Oct-2023 to 05-Oct-2024			
Policy Issued On	05-Oct-2023 (00:00)	Vehicle Identification No.	MA3EUA61S00G43132			
Insured Name	Mr Rajendran M K	Geographical Area	INDIA			
Invoice No	4131238012352	Accounting Code of Service	997134			
Insured Address	MEETHALE KUTTILATTU, KURUNTHOTI, MANTHARATHOOR, MANIYUR ... KOZHICODE-673105, Kerala					
Insured State & Code	Kerala-32	Place of Supply	Kerala	GSTIN of Customer	GSTUNREGISTERED	
INSURED MOTOR VEHICLE DETAILS			INSURED DECLARED VALUE (IDV) (in Rs.)			
Make	Maruti	Vehicle	230432			
Model & Variant	NEWALTO VXI/MARUTI ALTO VXI 0.8L 5MT	Non Electrical Accessories	0			
Registration No	KL18Z4590	Electrical Accessories	0			
Year of Manufacture	2020	CNG/ LPG Kit	0			
Engine- Chassis No	6392191 - MA3EUA61S00G43132	Total IDV	230432			
Cubic Capacity	796					
Seating Capacity	5					
Type Of Body	Saloon					
RTO Location	KL18Z4590 / VATAKARA					
Schedule Of Premium (Amount in Rs.)						
OWN DAMAGE SECTION (A)			LIABILITY SECTION (B)			
Vehicle	1954	Basic Third Party Liability	2094			
Elec. Accessories	0	Third Party Liability for Bi-fuel Kit	0			
Non- Elec. Accessories	0	Compulsory PACover Premium to Owner-Driver (1 Year)	275			
Kit (IMT-25)	0	PACover for 0 Person of Rs (0) each (IMT- 16 )				
Extra Premium towards Inbuilt CNG/LPG	NA	Legal Liability (WC) to Driver (IMT-28)	50			
Basic Premium	1954	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	<b>Net Liability Premium (B)</b>	<b>2419</b>			
Sub-Total Additions	0	<b>Total Premium (A+B)</b>	<b>5922</b>			
Deductibles		<b>CGST @9%</b>	532.98			
Voluntary Deductibles (IMT 22A)	0	<b>SGST @9%</b>	532.98			
Anti-Theft Device (IMT-10)	49	<b>Gross Premium Paid</b>	6988			
AAI Membership (IMT-8)	0	<b>MISP - INDUS MOTOR CO PVT LTD, CALICUT</b>				
No Claim Bonus (25%)	476	<b>Notes :</b>				
Discount for vehicles designed for handicapped	NA	1. Policy Issuance is the subject to the realisation of cheque.				
Sub - Total Deductibles	525	2. Consolidate stamp duty paid to State Exchequer				
Add - On Coverages		3. The Policy is subject to a compulsory Deductible of Rs 1000 (IMT -22)				
Nil Depreciation Plus	2074	4. Voluntary excess Rs (0)				
Engine Protect	0	5. Subject to Endorsements IMT 7 10, 28,				
Invoice Protect	0	6. 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.				
<b>Net own Damage Premium (A)</b>	<b>3503</b>					
Nominee Details :	Nominee Name	REEJA	Age	48	Relation	Wife
Payment Detail	Payment Method	Cheque No./Transaction No.	Bank Name	Amount		
	Visa Credit Card	113034385356	ELECTRONIC PAYMENT	6988		
Financier Type	Financed	Financier Name	IndusInd Bank Limited	Financier Branch	COCHIN	
<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 there 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 (CSI) 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>For information on ombudsman you may visit website : <a href="https://www.cioins.co.in/Ombudsman">https://www.cioins.co.in/Ombudsman</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 MV Act, 1988.</p>						
		<p>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.</p>				
		<p>Authorized Signatory</p>				
<p>Policy Issuing Office: Kozhikode Division I, Fourth Floor, Parco Towers, P M Taj Road, Kozhikode, Kerala GSTIN: 32AAACN9967E12C, CIN No.: U10200WB1906GOI001713 State Name : Kerala</p>						

This Policy is sourced & serviced by **Maruti Suzuki Insurance Broking Private Limited**, Direct Broker (General) IRDAI License No.: 428 (Valid Till: 01-02-2027)  
Contact : 3377 4477 (prefix 011 / 022 / 033 / 044), support@mibpl.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.nationalinsuranceindia.com](http://www.nationalinsuranceindia.com)**

#### Commonly used Add – on covers

1. **Nil Dep Plus Add On** -- Company shall pay the amount of depreciation deducted on the value of the parts replaced in the event of a partial loss claim relating to accidents during the policy period and admissible under Section I of the Policy in respect of the Insured Vehicle.
2. **Engine Protect Add on** -- Company shall extend the Policy to cover repair or replacement of the following loss of or damage to the insured vehicle, arising during the policy period. (A) Engine and/or engine parts arising out of water ingress due to flood/ inundation resulting in hydrostatic lock. (B) Engine and/or engine parts and/or gear box parts and/or differential parts arising by engine seizure and/or gear box/ differential failure due to leakage of lubricating oil / coolant directly caused by an accidental external impact on the engine/gear box/ differential.
3. **Invoice Protect Add on** -- Company shall pay, in the event of a Total Loss or Constructive Total Loss or Total Theft of the insured vehicle, during the policy period, resulting in a valid and admissible claim under Section I (loss of or damage to the vehicle insured) of Private Car Package Policy, (a) Difference between the Current Invoice Price of the Insured Vehicle and Insured Declared Value (b) First time Registration charges, Motor Own Damage Premium paid and Road Tax incurred with respect to the insured vehicle, their sum subject to a maximum of 10% of Current Invoice Price.
4. **Consumable Add on** -- If the Insured Vehicle is damaged by a covered peril mentioned under the own damage section of the Policy and the loss is eligible for Repair Basis Settlement, the Company will cover cost of Consumables which are necessarily required to be replaced/ replenished during the repair of the Insured Vehicle.
5. **Lock & Key Protect Add-on** -- Company undertakes to indemnify the Insured the aggregate cost of replacing/ repairing of Key(s) and/or Lock(s) of the Insured Vehicle including payment of Reasonable Labour Charges incurred up to the Sum Insured opted and stated in the Schedule. The covered contingencies are: (i) Vehicle Key(s) being stolen (ii) Vehicle Key(s) being lost (iii) Vehicle Key(s) being damaged (iv) Vehicle Lock being damaged if the vehicle is broken into or attempted to be broken into.  
The Add-on covers damage/loss to Keys as well as damage to Lock only without damaging the Insured Vehicle, along with Reasonable Labour Charges payable to authorized dealer/workshop.

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

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.

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### 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