

This policy is sourced and serviced by:

Maruti 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	Stand-alone OD Policy (Private Vehicle)	Proposal No. & Date	SR04383655 / 19-Feb-2021
Policy No. & Type	65010031201846011549	Period of Insurance	10-Mar-2021 to 09-Mar-2022
Policy Issued On	19-Feb-2021 (00:00)	Vehicle Identification No.	MBHEWB22SLB450517
Insured Name	Mr Fazil M	Geographical Area	INDIA
Invoice No	4131204718701	Accounting Code of Service	997134
Insured Address	1, SHRISTI ENCLAVE PHASE 2, MADUKKARAI MARKET COIMBATORE, COIMBATORE-641027, Tamil Nadu		
Insured State & Code	Tamil Nadu-33	Place of Supply	Tamil Nadu
		GSTIN of Customer	GSTUNREGISTERED
INSURED MOTOR VEHICLE DETAILS		INSURED DECLARED VALUE (IDV) (in Rs.)	
Make	Maruti	Vehicle	521290
Model & Variant	THE NEW BALENO BS-M DELTAPETROL/MARUTI BALENO DELTAPETROL	Non Electrical Accessories	0
Registration No	TN99S3451	Electrical Accessories	0
Year of Manufacture	2020	CNG/ LPG Kit	0
Engine- Chassis No	K12MN 7550456 - MBHEWB22SLB450517	Total IDV	521290
Cubic Capacity	1197		
Seating Capacity	5		
Type Of Body	Saloon		
RTO Location	TN99S3451 / COIMBATORE		
Schedule Of Premium (Amount in Rs.)			
OWN DAMAGE SECTION (A)		Pre-Existing Third Party Policy Details.	
Vehicle	7486	Insurance Company Name	National Insurance Company Limited
Elec. Accessories	0	Policy No.	65010431191144817512
Non- Elec. Accessories	0	Risk Inception Date	10-Mar-2020
Kit (IMT-25)	0	Risk Expiry Date	09-Mar-2023
Extra Premium towards Inbuilt CNG/LPG	NA	MSP - Jaykrishnaa Autosales Pvt.Ltd, COIMBATORE	
Basic Premium	7486	Notes : (For Stand-alone OD Policy)	
Geographical Area Extn. (IMT-1)	NA	1. Policy Issuance is the subject to the realisation of cheque.	
Lamp, Tyres etc. (IMT-23)	0	2. Consolidate stamp duty paid to State Exchequer	
Driving Tuition Loading On OD Premium (60%)	NA	3. The Policy is subject to a compulsory Deductible of Rs 1000 (IMT-22)	
Fiber Glass Tank	0	4. Voluntary excess Rs (0)	
Sub-Total Additions	0	5. Subject to Endorsements IMT, 7 10,	
Deductibles		6. The Coverage under this policy is only for Own Damage and no other liability in connection with the vehicle.	
Voluntary Deductibles (IMT 22A)	0		
Anti-Theft Device (IMT-10)	187		
AAI Membership (IMT-8)	0		
No Claim Bonus (20%)	1460		
Discount for vehicles designed for handicapped	NA		
Sub - Total Deductibles	1647		
Add - On Coverages			
Nil Depreciation Plus	3128		
Engine Protect	0		
Invoice Protect	0		
Net own Damage Premium (A)	8967		
CGST@9%	807.03		
SGST@9%	807.03		
Total OD Premium	10581		
Nominee Details :	Nominee Name	SAAFINA	Age
		23	Relation
			Wife
Payment Detail	Payment Method	Cheque No./Transaction No.	Bank Name
	Auto Debit	42238149	HSBC BANK LTD
			Amount
			10581
Financier Type	Financed	Financier Name	Financier Branch
		HDFC BANK LIMITED.	COIMBATORE
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 : http://www.gbic.co.in/ombudsman.html			
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 National Insurance Company Limited
			
			Authorized Signatory
Policy Issuing Office:-Coimbatore Branch IV, 930, Sathy Road, Gandhipuram, Coimbatore, Tamil Nadu			
GSTIN: 33AAACN9967E1ZA CIN No. U10200WB1906G0101713			
State Name : Tamil Nadu			

This Policy is sourced & serviced by **Maruti Insurance Broking Private Limited**, Direct Broker (General) IRDAI License No.: 428 (Valid Till: 01-02-2021)
Contact : 3377 4477 (prefix 011 / 022 / 033 / 044), support@mibpl.co.in Visit : www.marutiinsurance.com

For Policy Terms and Conditions Log on to : www.marutiinsurance.com, 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.marutiinsurance.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 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 Insurance Broking at **3377 4477** (prefix **011 /022 /033 /044**) and they will do the rest to deliver your policy at your doorstep.



What to do if your car meets with an accident ?

Simply inform Maruti 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 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 Insurance Broking at **3377 4477** (prefix **011 /022 / 033 / 044**). Maruti Insurance 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 Insurance 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.

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

