

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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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	R185651492 / 16-Oct-2023	
Policy No. & Type	32030031231149766017		Period of Insurance	18-Oct-2023 to 17-Oct-2024	
Policy Issued On	16-Oct-2023 (00:00)		Vehicle Identification No.	MBHCZC63SLJ635319	
Insured Name	Mr. Paras Chand Jain		Geographical Area	INDIA	
Invoice No	4131238045701		Accounting Code of Service	997134	
Insured Address	68 VIVEKANAND COLONY EXTENSION AGAR MALWAAGAR SHAJAPUR, SHAJAPUR-465441, Madhya Pradesh				
Insured State & Code	Madhya Pradesh-23	Place of Supply	Madhya Pradesh	GSTIN of Customer	GSTUNREGISTERED
INSURED MOTOR VEHICLE DETAILS			INSURED DECLARED VALUE (IDV) (in Rs.)		
Make	Maruti		Vehicle	371245	
Model & Variant	NEW SWIFT VXI BS-VI/MARUTI SWIFT VXI		Non Electrical Accessories	0	
Registration No	MP70C1536		Electrical Accessories	0	
Year of Manufacture	2020		CNG/ LPG Kit	0	
Engine- Chassis No	1259551 - MBHCZC63SLJ635319		Total IDV	371245	
Cubic Capacity	1197				
Seating Capacity	5				
Type Of Body	Saloon				
RTO Location	MP70C1536 / UJJAIN				
Schedule Of Premium (Amount in Rs.)					
OWN DAMAGE SECTION (A)			LIABILITY SECTION (B)		
Vehicle	4266	Basic Third Party Liability	3416		
Elec. Accessories	0	Third Party Liability for Bi-fuel Kit	0		
Non- Elec. Accessories	0	Compulsory PA Cover Premium to Owner-Driver (1 Year)	275		
Kit (IMT-25)	0	PA Cover for 5 Person of Rs (50000) each (IMT- 16)	125		
Extra Premium towards Inbuilt CNG/LPG	NA	Legal Liability (VC) to Driver (IMT-28)	50		
Basic Premium	4266	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	Net Liability Premium (B)	3866		
Sub-Total Additions	0	Total Premium (A+B)	11366		
Deductibles		CGST @9%	1022.94		
Voluntary Deductibles (IMT 22A)	0	SGST @9%	1022.94		
Anti-Theft Device (IMT-10)	107	Gross Premium Paid	13412		
AAI Membership (IMT-8)	0	MISP - YUG CARS (A UNIT OF RUKMARANI CARS INDORE PVT.LTD), UJJAIN			
No Claim Bonus 0	0	Notes :			
Discount for vehicles designed for handicapped	NA	1. Policy Issuance is the subject to the realisation of cheque.			
Sub - Total Deductibles	107	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	3341	4. Voluntary excess Rs (0)			
Engine Protect	0	5. Subject to Endorsements IMT 10, 28, 16,			
Invoice Protect	0				
Net own Damage Premium (A)	7500				
Nominee Details :	Nominee Name	PRAMIT JAIN	Age	30	Relation
					Son
Payment Detail	Payment Method	Cheque No./Transaction No.	Bank Name	Amount	
	Net Banking	113047204905	ELECTRONIC PAYMENT	13412	
Financier Type	Not Financed	Financier Name	NA	Financier Branch	NA
<p>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.</p> <p>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.</p> <p>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.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 (CS) Rs 1500000 - Deductible under section-I: Rs 1000(Compulsory Deductible Rs 1000 Imposed Deductible Rs. 0 and Voluntary Deductible Rs 0)</p> <p>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.</p> <p>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.</p> <p>For information on ombudsman you may visit website : https://www.cioins.co.in/Ombudsman</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:-Ujjain Division, 8, Swait Market, Dasheria Maidan, Ujjain, Madhya Pradesh GSTIN: 23AAACN9967E1ZB, CIN No.: U10200WB1906GOI001713 State Name : Madhya Pradesh</p>					

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@mibpl.co.in Visit : www.marutisuzukiinsurance.com

For Policy Terms and Conditions Log on to : www.marutisuzukiinsurance.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.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

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