

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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Tata AIG General Insurance Company Limited

IRDAI Regn. No. : 108

CERTIFICATE CUM POLICY SCHEDULE

ORIGINAL FOR RECIPIENT/DUPPLICATE 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	SR2763290 / 06-Oct-2020	
Policy No. & Type	M10095211		Period of Insurance	30-Oct-2020 to 29-Oct-2021	
Policy Issued On	06-Oct-2020 (00:00)		Vehicle Identification No.	MA3CZF63SJ429694	
Insured Name	Mr Gulab Krishnaji Satpute		Geographical Area	INDIA	
Invoice No	M100952110000		Accounting Code of Service	997134	
Insured Address	AT.PO. KONDHALI, TEACHERS COLONY WARDHAROAD, BEHIND ABHIJIT LAWN, Kondhali,, , NAGPUR-441103, Maharashtra				
Insured State & Code	Maharashtra-27	Place of Supply	Maharashtra	GSTIN of Customer	CSSTUNREGISTERED
INSURED MOTOR VEHICLE DETAILS			INSURED DECLARED VALUE (IDV) (in Rs.)		
Make	Maruti		Vehicle	453909	
Model & Variant	MARUTI DZIRE VXI/MARUTI DZIRE VXI		Non Electrical Accessories	0	
Registration No	MH40BJ1489		Electrical Accessories	0	
Year of Manufacture	2018		CNG/ LPG Kit	0	
Engine- Chassis No	2268472 - MA3CZF63SJ429694		Total IDV	453909	
Cubic Capacity	1197				
Seating Capacity	5				
Type Of Body	Saloon				
RTO Location	MH40BJ1489 / NAGPUR				
Schedule Of Premium (Amount in Rs.)					
OWN DAMAGE SECTION (A)			Pre-Existing Third Party Policy Details.		
Vehicle	4344		Insurance Company Name	ICICI LOMBARD GENERAL INSURANCE CO LTD	
Elec. Accessories	0		Policy No.	3001/M-06514708/00/000	
Non- Elec. Accessories	0		Risk Inception Date	30-Oct-2018	
Kit (IMT-25)	0		Risk Expiry Date	29-Oct-2021	
Extra Premium towards Inbuilt CNG/LPG	NA		MISP - Barbate Automotive India Pvt Ltd, NAGPUR		
Basic Premium	4344		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 6. UIN : IRDAN108RP0001V01201920 7. The Coverage under this policy is only for Own Damage and no other liability in connection with the vehicle.		
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)	0				
AAI Membership (IMT-8)	0				
No Claim Bonus (20%)	869				
Discount for vehicles designed for handicapped	NA				
Sub - Total Deductibles	869				
Add - On Coverages					
Depreciation Re-imbursment	3177				
Engine Secure	908				
Return To Invoice	1135				
Net own Damage Premium (A)	8695				
CGST@9%	782.55				
SGST@9%	782.55				
Total OD Premium	10260				
Nominee Details :			MR RAHUL		
Nominee Name			Age	25	Relation
Payment Method			Bank Name	Amount	
Electronic Payment			109980873957	ELECTRONIC PAYMENT	
Financier Type			Financier Name	Financier Branch	NAGPUR
Financed			STATE BANK OF INDIA		
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 Tata AIG General Insurance Company Limited Authorized Signatory		
Policy Issuing Office:-15th Floor, Tower A Peninsula Business Park, GK Marg, Lower Parel, Mumbai GSTIN: 27AABCT3518Q12W, CIN No.:U85110MH2000PLC128425 State Name : Maharashtra					

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.tataaig.com

Commonly used Add-on Covers

1. **Depreciation Re-imbursement** – 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 Secure** – 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 and registration charges.
4. **Consumables Expenses** – 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. **Key Replacement** – 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.

Note: Above is a summary of policy add-on product and not the exact wordings. To view product wordings, please visit: www.marutiinsurance.com

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**Dedicated
Customer
Support**

3377 4477
prefix 011/022/033/044

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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