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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 & UIN	Bundled Motor Policy- 3 Yr TP + 1 Yr OD (Private Vehicle) & IRDAN115RP0021V02202122	Proposal No & Date	N909015255 / 20-Jan-2026 12:33
Policy No	3001/MD-16471244/00/000	Period of Insurance	Own Damage 20-JAN-2026 12:38 to 19-JAN-2027 23:59 Third Party 20-JAN-2026 12:38 to 19-JAN-2029 23:59
Policy Issued On	20-Jan-2026 12:38	Vehicle Identification No.	MA3NFG81STA484193
Insured Name	Miss Abida Parveen	Geographical Area	India
Invoice No	180126252890	GST No & State	NA Jammu and Kashmir
Insured Address	B.P.O BLOCK SAMOTE, W.NO 11, SURANKOT , PUNCH, SAMOTE, JAMMU AND KASHMIR-185121	Accounting Code of Service	997134
Insured State & Code	Jammu and Kashmir - 01	Place of Supply	Jammu and Kashmir
		GSTIN of Customer	GSTUNREGISTERED

MOTOR VEHICLE DETAILS

Make	Maruti Suzuki	Seating Capacity	5
Model - Variant	MARUTI IGNIS DELTA 1.2L 5MT BS6	Type of Body / Color	Hatchback PEARL ARCTIC WHITE
Registration No	NEW	Fuel Type	Petrol
Year of Manufacture	2026	RTO Location	POONCH JK-12
Engine - Chassis No	K12MN491337 - MA3NFG81STA484193	Zone	B
Cubic Capacity	1197	FASTag ID	

Insured Declared Value(₹)

Vehicle ₹	555275	Non Electrical Accessories ₹	0	Electrical Accessories ₹	0	CNG/LPG Kit ₹	0	Total IDV ₹	555275
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Schedule of Premium(Amount in ₹)

OWN DAMAGE SECTION (A)		LIABILITY SECTION (B)	
Vehicle	₹ 5493	Basic Third Party Liability	₹ 10640
Basic Premium	₹ 5493	Compulsory PA Cover Premium [1 Year] /Sum Insured 15 lakhs	₹ 350
Deductibles		P.A Cover to Unnamed Passengers 5 Person of Rs100000 each (IMT-16)	₹ 750
Anti-Theft Device (IMT-10)	₹ 137	Legal Liability (WC) to Driver (IMT-28)	₹ 150
Sub-Total Deductibles	₹ 137	Net Liability Premium (B)	₹ 11890
Depreciation Reimbursement (IRDAN115RP0006V01201819/A0021V01201819)	₹ 2221	Total Premium (A+B)	₹ 21272
Engine Guard (IRDAN115RP0006V01201819/A0025V01201819)	₹ 500	CGST @9%	₹ 1914.48
Key Replacements (IRDAN115RP0006V01201819/A0026V01201819)	₹ 250	SGST @9%	₹ 1914.48
Cover for Consumables (IRDAN115RP0006V01201819/A0022V01201819)	₹ 500	Gross Premium Paid	₹ 25101
Return to Invoice (IRDAN115RP0006V01201819/A0023V01201819)	₹ 555		
Net own Damage Premium (A)	₹ 9382		

Notes:-

1. Policy issuance is subject to realisation of premium.
2. Consolidate stamp duty paid to State Exchequer.
3. Policy is subject to a compulsory Deductible of Rs. 1000 (IMT-22).
4. Voluntary excess Rs. 0
5. Subject to Endorsements IMT 10,16,28
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.
7. This policy provides the benefit of "Roadside Assistance" from below vendor:- Vendor Name : Global assure, Contact No : 18005720197

Nominee Details

Nominee Name:	JAMEEL HUSSAIN SHAH	Age:	36	Relation:	Brother
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Financier Details

Financier Type:	Financed	Financier Name:	J AND K Grameen Bank LTD	Financier Branch:	Sumukote poonch
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Payment Details

Payment Mode:	Credit Card	Cheque No/Transaction No:	80985862877	Bank Name:	ICICI BANK LIMITED	Amount:	25101
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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 baggage), 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.

Limits of Liability:- Under Section II-1 (i) of the policy - Death of or bodily injury - Such amount as is necessary to meet these requirements of the Motor Vehicles Act, 1988. Under Section II-1(ii) of the Policy - Damage to Third Party Property - Rs.750000 - (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-1: 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.



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.

For ICICI LOMBARD GENERAL INSURANCE CO LTD

Global assure

Authorised Signatory

Policy Issuing Office :Hall No. 301 & 302- Third Floor- Balm Plaza- Jammu- Jammu & Kashmir 180004
GSTIN: 01AAAC17904G220, CIN No.: State Name: Jammu and Kashmir

This Policy is sourced and serviced by Maruti Suzuki Insurance Broking Private Limited
Direct Broker (General) IRDAI License No. 428, valid till 01 February 2027, Mail ID: support@msibpl.co.in, Contact: 33774477 (Prefix 011/022/033/044)

For Policy Terms and Conditions Log on to : www.marutisuzukilnsurance.com, www.icclombard.com

Endorsement Schedule

Endorsement No.	ED000000001630489	Endorsement Date & Time	21-JAN-2026 15:55:38
Policy No.	3001/MI-16471244/00/000	SACPA Policy No.	
Risk Inception Date	20-JAN-2026	Policy Type	1 year OD & 3 years TP policy
Invoice No.	180126252890E03	Policy Expiry Date	19-JAN-2029
Accounting Code of Service	997134	Endorsement Category	Non-Premium
Insured Address	B.P.O BLOCK SAMOTE W.NO 11 , SURANKOT , PUNCH Samote 185121	Insured Name	Abida Parveen
Place of Supply	Jammu and Kashmir	Insured State Name & Code	Jammu and Kashmir-14
Type of Endorsement	Non-Premium	GSTIN of Customer	UNREGISTERED
Total Endorsement Charges	0		

At the request of the insured, it is hereby declared and agreed that the following items under the withstanding policy has been changed / altered.

Notwithstanding anything herein to the contrary contained, at the request of the insured, it is hereby declared and agreed that under the within mentioned policy

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Endorsement On	New Value	Old Value
Address 2	POONCH	W.NO 11 , SURANKOT , PUNCH
Landmark	PUNCH	
Pincode	185111	185121
Locality	other	Samote
State	Jammu and Kashmir	Jammu and Kashmir

And not as stated therein.

Subject to fulfillment of conditions. If any mentioned in remarks.

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 ICICI LOMBARD GENERAL INSURANCE CO LTD

Remarks: change in address



Authorized Signatory