

This policy is sourced and serviced by:

Maruti Suzuki Insurance Broking Private Limited
1, Nelson Mandela Road, Vasant Kunj, New Delhi - 110070

Customer Support


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This is not a part of the policy document. Please Detach Here.**GO DIGIT General Insurance Limited**

IRDAI Regn. No. 158, CIN - U66010PN2016PLC167410

CERTIFICATE CUM POLICY SCHEDULE**ORIGINAL FOR RECIPIENT / DUPLICATE FOR SUPPLIER****TAX INVOICE/CERTIFICATE CUM POLICY SCHEDULE**

(FORM SI OF THE CENTRAL MOTOR VEHICLES RULES, 1989)

Policy Type & UIN	Bundled Motor Policy - 3 Yr TP + 1 Yr OD (Private Vehicle) & IRDAN158RP0008V02201819	Proposal No & Date	N0008487159 / 17-Nov-2025 16:00
Policy No	D236875653	Period of Insurance	Own Damage 17-NOV-2025 16:12 to 16-NOV-2026 23:59 Third Party 17-NOV-2025 16:12 to 16-NOV-2028 23:59
Policy Issued On	17-Nov-2025 16:12	Vehicle Identification No.	MRHKWD13SSL705422
Insured Name	Mrs. DAISY AKHTER	Geographical Area	India
Invoice No	JAI218625570	GST No & State	NA : Jammu and Kashmir
Insured Address	NEAR MAJID SHAREEF, SHALA GAMI, OTHER, JAMMU AND KASHMIR-192101	Accounting Code of Service	997134
Insured State & Code	Jammu and Kashmir - 01	Place of Supply	Jammu and Kashmir
			GSTIN of Customer
			GSTIN REGISTERED

MOTOR VEHICLE DETAILS

Make	Maruti Suzuki	Seating Capacity	5
Model - Variant	FRONX DELTA+ 1.2L SMT BS6	Type of Body / Color	Hatchback PRL BLUSH BLACK 4
Registration No	NEW	Fuel Type	Petrol
Year of Manufacture	2025	RTO Location	ANANTNAG JK-03
Engine - Chassis No	K12NP7739617 - MBHKWD13SSL705422	Zone	B
Cubic Capacity	1197	FASTag ID	

Insured Declared Value(₹)

Vehicle ₹	764275	Non Electrical Accessories ₹	0	Electrical Accessories ₹	0	CNG/LPG Kit ₹	0	Total IDV ₹	764275
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OWN DAMAGE SECTION (A)**Schedule of Premium(Amount in ₹)****LIABILITY SECTION (B)**

Vehicle	₹ 8780	Basic Third Party Liability	₹ 10640
Basic Premium	₹ 8780	Compulsory PA Cover Premium [3 Years],(Sum Insured 15 lakhs)	₹ 705
Depreciation Protect (IRDAN158RP0008V02201819/A0025V01201819)	₹ 3057	PA Cover to Unnamed Passengers 5 Person of Rs 100000 each (IMT-16)	₹ 750
Engine and Gear Box Protect (IRDAN158RP0008V02201819/A0026V01201819)	₹ 688	Legal Liability (WC) to Driver (IMT-28)	₹ 150
Key Loss Cover (IRDAN158RP0008V02201819/A0072V01202021)	₹ 250	Net Liability Premium (B)	₹ 1245
Consumable Cover (IRDAN158RP0008V02201819/A0024V01201819)	₹ 688	Total Premium (A+B)	₹ 26492
Return to Insurer (IRDAN158RP0008V02201819/A0029V02201819)	₹ 764	CGST @9%	₹ 2384.28
Break Down Assistance (IRDAN158RP0008V02201819/A0027V02201819)	₹ 20	SGST @9%	₹ 2384.28
Net own Damage Premium (A)	₹ 14247	Gross Premium Paid	₹ 31261

Point of Sale - NX Competent Kashmir Automobiles Private Limited**Notes:-**

1. Policy issuance is subject to realization 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 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. In case of any emergency, please contact on below number. - Toll Free: - 1800-258-596

Nominee Details

Nominee Name: SABZAR ALI FANTRAY Age: 22 Relation: Brother

Financier Type: Financed Financier Name: JAMMU AND KASHMIR BANK LTD Financier Branch: SOIMOH TRAIL

Payment Details

Payment Mode: Auto Debit	Cheque No/Transaction No: 162100119445186	Bank Name: HSBC BANK LTD	Amount: 31261
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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 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.

Limits of Liability:- Under Section II-(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-(ii)(a) 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 - 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 website : <http://www.cuinis.co.in/Ombudsman/>:- 1/ 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 Go Digit General Insurance Ltd.

Authorised Signature

Policy Issuing Office : Hall no. 216 (B-1) 1st Floor, North Block, Babu Plaza Janmabhoomi Pin code - 110004
GSTIN: 9LAACCO412KQ1ZE, CIN No: U66010PN2016PLC167410, State Name: Jammu and Kashmir

This Policy is sourced and serviced by Maruti Suzuki Insurance Broking Private Limited
Direct Broker (General) IRDAI License No. 426, 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.marutisuzukinsurancen.com, www.godigit.com



Hall no. 2, 116 (B-1) 1st Floor, North Block, Babu Plaza Jammu Pin code - 180004
IRDA Reg No. 68, CIN No. U58410PN2016PLC167410
GSTN: DTAAACCO412B0U12E

Endorsement Schedule

Endorsement No.	ED900000001517592	Endorsement Date & Time	18-NOV-2025 15:27:14
Policy No.	D23687593	SACPA Policy No.	
Risk Inception Date	17-NOV-2025	Policy Type	1 year OD & 3 years TP policy
Invoice No.	14218835570501	Policy Expiry Date	18-NOV-2028
Accounting Code of Service	999734	Endorsement Category	Non-Premium
Insured Address	NEAR MAID SHAREEF SHALA GAMI, other 190101	Insured Name	DAISY AKHTER
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 notwithstanding 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
Nominee Name	SABZAR ALI TARRY	SABZAR ALI TANTHAY
Nominee Age	27	27
Nominee Relation	Brother	Brother

And not as stated theretofore.

Subject to fulfillment of conditions, if any mentioned in remarks.

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, 1968.

For Go Digit General Insurance Ltd.

Remarks: APPROVED



Authorized Signatory