

This policy is sourced and serviced by:

**Maruti Suzuki Insurance Broking Private Limited**

1, Nelson Mandela Road, Vasant Kunj, New Delhi - 110070

Dedicated  
Customer  
Support

**3377 4477**

prefix 011/022/033/044



**Magma General Insurance Limited**

IRDAI Regn. No. 149

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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) & IRDAN149RP0003V01201819	Proposal No & Date	N0008986713 / 15-Jan-2026 15:20
Policy No	P0026200001/4111/526874	Period of Insurance	Own Damage 15-JAN-2026 15:35 to 14-JAN-2027 23:59 Third Party 15-JAN-2026 15:35 to 14-JAN-2029 23:59
Policy Issued On	15-Jan-2026 15:35	Vehicle Identification No.	MBHPA2ASKSL114257
Insured Name	M/S COMPETENT KASHMIR AUTOMOBILES PVT LTD	Geographical Area	India
Invoice No	MP14012600016	GST No & State	01AALCC7104R1ZH   Jammu and Kashmir
Insured Address	KHASRA 2745/1593/638,KHATA NO 1063 KHEWAT NO 352, MOOMINABAD BEMINA BY PASS MOUZA BATMALOO SRINAGAR, BEMINA, JAMMU AND KASHMIR-190018	Accounting Code of Service	997134
Insured State & Code	Jammu and Kashmir - 01	Place of Supply	Jammu and Kashmir
			GSTIN of Customer
			01AALCC7104R1ZH

**MOTOR VEHICLE DETAILS**

Make	Maruti Suzuki	Seating Capacity	5
Model - Variant	MARUTI EVITARA EV ALPHA 61 KWH	Type of Body   Color	SUV   PRME.CELESTIAL BLUE
Registration No	NEW	Fuel Type	ELECTRIC
Year of Manufacture	2025	RTO Location	SRINAGAR   JK-01
Motor-Chassis No.	1CG3YK303128 - MBHPA2ASKSL114257	Zone	B
Kilo Watt	128	FASTag ID	

**Insured Declared Value(₹)**

Vehicle ₹	2355050	Non Electrical Accessories ₹	0	Electrical Accessories ₹	0	CNG/LPG Kit ₹	0	Total IDV ₹	2355050
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**Schedule of Premium(Amount in ₹)**

<b>OWN DAMAGE SECTION (A)</b>		<b>LIABILITY SECTION (B)</b>	
Vehicle	₹ 23619	Basic Third Party Liability	₹ 20907
<b>Basic Premium</b>	₹ 23619	P.A Cover to Unnamed Passengers 5 Person of Rs100000 each (IMT-16)	₹ 750
Zero Depreciation (IRDAN149RP0001V02201213/A0024V02201314)	₹ 9420	Legal Liability (WC) to Driver (IMT-28)	₹ 300
Battery Secure (IRDAN149RP0003V01201819/A0003V01202324)	₹ 7065	Legal Liability to Employees(IMT-29)	₹ 750
Loss of Key (IRDAN149RP0003V01201819/A0024V02201819)	₹ 250	Net Liability Premium (B)	₹ 22707
Consumables Items (IRDAN149RP0001V02201213/A0014V01202021)	₹ 2120	Total Premium (A+B)	₹ 71799
Tyre guard (IRDAN149RP0003V01201819/A0009V01202223)	₹ 2120	IGST @18%	₹ 12923.82
Return to Invoice (IRDAN149RP0001V02201213/A0025V01201314)	₹ 2355	Gross Premium Paid	₹ 84723
RSA (IRDAN149RP0003V01201819/A0022V01201819)	₹ 23	<b>Point of Sale - NX Competent Kashmir Automobiles Private Limited</b>	
<b>Net own Damage Premium (A)</b>	<b>₹ 49092</b>	<b>Notes:-</b>	
		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 16,28,29 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:- <b>Vendor Name:</b> - Europ Assistance India Pvt. Ltd, <b>Toll Free:</b> - 18002663202	

**Financier Details**

<b>Financier Type:</b>	Not Financed	<b>Financier Name:</b>	N/A	<b>Financier Branch:</b>	N/A
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**Payment Details**

<b>Payment Mode:</b>	Credit Card	<b>Cheque No/Transaction No:</b>	80973292479	<b>Bank Name:</b>	ICICI BANK LIMITED	<b>Amount:</b>	84723
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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-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.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 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 Magma General Insurance Limited

*Mayank Tariq*

Authorised Signatory

Policy Issuing Office :1st Floor, F-04,-Okhla Phase-I,New Delhi,New Delhi,New Delhi,Delhi  
GSTIN: 07AAGCM1685C1ZL, CIN No: U66000WB2009PLC136327. State Name: Delhi

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.marutisuzukiinsurance.com](http://www.marutisuzukiinsurance.com), [www.magmainsurance.com](http://www.magmainsurance.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?

Visit your nearest Dealership or 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?

To renew your policy you may: 1) Visit [www.marutisuzukiinsurance.com](http://www.marutisuzukiinsurance.com) 2) Visit Nearest Dealership 3) Call us at 011 3377 4477 4) SMS **RENEW** to 9215292152.



#### What to do if your four wheeler meets with an accident?

Simply inform Maruti Suzuki Insurance Broking at 3377 4477 (prefix **011 / 022 / 033 / 044**) or Visit [www.marutisuzukiinsurance.com](http://www.marutisuzukiinsurance.com) to locate nearest Dealership. They will assist you with your claim intimation to us 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 to Maruti Suzuki Insurance Broking **within 24 hours of accident or on the next working day**.



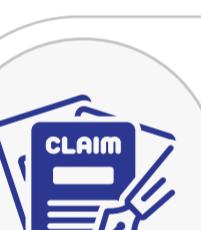
#### What should you do if there is a third party injury/death and/ or third party property damage?

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.



#### Is your Vehicle Stolen?

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 two wheeler's insured declared value. Visit your nearest Dealership or 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 log 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 license, 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 benefit 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](http://www.marutisuzukiinsurance.com)

### Be Safe : Your Safety is Our Concern



Don't Mix Drinking and Driving



Always Keep Your Vehicle In Good Condition



Follow Traffic Rule



Pedestrians Have First Priority on Roads



Please Use Child Seats When Children are Seated in Front of Airbags



Always Wear Your Seat Belts