

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

ICICI Lombard
Nihaye Vaade

ICICI Lombard General Insurance Co. Ltd.

IRDAI Regn. No. 115. CIN - L67200MH2000PLC129408

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	N0008624000 / 05-Dec-2025 14:23
Policy No	3001/MI-16261483/00/000	Period of Insurance	Own Damage 05-DEC-2025 14:53 to 04-DEC-2026 23:59 Third Party 05-DEC-2025 14:53 to 04-DEC-2028 23:59
Policy Issued On	05-Dec-2025 14:53	Vehicle Identification No.	MA3NFG81SSJ477603
Insured Name	Mr. IMTIYAZ AHMAD MIR	Geographical Area	India
Invoice No	18122558360	GST No & State	NA Jammu and Kashmir
Insured Address	YUNSU , KUPWARA, YUNIS WAHIPORA , JAMMU AND KASHMIR-193302	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 AGS BS6	Type of Body Color	Hatchback PRME.CELESTIAL BLUE
Registration No	NEW	Fuel Type	Petrol
Year of Manufacture	2025	RTO Location	KUPWARA JK-09
Engine - Chassis No	K12MN4906710 - MA3NFG81SSJ477603	Zone	B
Cubic Capacity	1197	FASTag ID	

Insured Declared Value(₹)

Vehicle ₹	598025	Non Electrical Accessories ₹	0	Electrical Accessories ₹	0	CNG/LPG Kit ₹	0	Total IDV ₹	598025
-----------	--------	------------------------------	---	--------------------------	---	---------------	---	-------------	--------

Schedule of Premium(Amount in ₹)

OWN DAMAGE SECTION (A)		LIABILITY SECTION (B)	
Vehicle	₹ 5916	Basic Third Party Liability	₹ 10640
Basic Premium	₹ 5916	Compulsory PA Cover Premium [1 Year],(Sum Insured 15 lakhs)	₹ 350
Depreciation Reimbursement (IRDAN115RP0006V01201819/A0021V01201819)	₹ 2392	P.A Cover to Unnamed Passengers 5 Person of Rs100000 each (IMT-16)	₹ 750
Engine Guard (IRDAN115RP0006V01201819/A0025V01201819)	₹ 538	Legal Liability (WC) to Driver (IMT-28)	₹ 300
Key Replacements (IRDAN115RP0006V01201819/A0026V01201819)	₹ 250	PA Cover For Paid Driver (IMT-17) of Rs.100000	₹ 150
Cover for Consumables (IRDAN115RP0006V01201819/A0022V01201819)	₹ 538	Net Liability Premium (B)	₹ 12190
Return to Invoice (IRDAN115RP0006V01201819/A0023V01201819)	₹ 598	Total Premium (A+B)	₹ 22422
Net own Damage Premium (A)	₹ 10232	CGST @9%	₹ 2017.98
		SGST @9%	₹ 2017.98
		Gross Premium Paid	₹ 26458
		Point of Sale - NX Competent Kashmir Automobiles Private Limited	
		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 16,28,17	
		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:	FEHMIDA	Age:	38	Relation:	Wife
---------------	---------	------	----	-----------	------

Financier Details

Financier Type:	Financed	Financier Name:	JAMMU AND KASHMIR BANK LTD	Financier Branch:	MAIN KULGAM
-----------------	----------	-----------------	----------------------------	-------------------	-------------

Payment Details

Payment Mode:	Auto Debit	Cheque No/Transaction No:	162100119955867	Bank Name:	HSBC BANK LTD	Amount:	26458
---------------	------------	---------------------------	-----------------	------------	---------------	---------	-------

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 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 ICICI LOMBARD GENERAL INSURANCE CO LTD

Gaurav Arora

Authorised Signatory

Policy Issuing Office :Hall No. 301 & 302- Third Floor- Bahu Plaza- Jammu- Jammu & Kashmir 180004
GSTIN: 01AAACI7904G2Z0, 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.marutisuzukiinsurance.com, www.icicilombard.com

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

This is not a part of the policy document. Please Detach Here.



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 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 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

Be Safe : Your Safety is Our Concern



Don't Mix Drinking and Driving



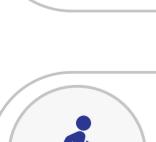
Always Keep Your Vehicle In Good Condition



Pedestrians Have First Priority on Roads



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



Follow Traffic Rule



Always Wear Your Seat Belts