

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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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 51 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-2026 23:59
Policy Issued On	17-Nov-2025 16:12	Vehicle Identification No.	MBHKWD13SL705422
Insured Name	Mrs. DAISY AKHTER	Geographical Area	India
Invoice No	JA218635570	GST No & State	NA / Jammu and Kashmir
Insured Address	NEAR MAJID SHAREEF, SHALA GAM, 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	GSTUNREGISTERED

MOTOR VEHICLE DETAILS

Make	Maruti Suzuki	Seating Capacity	5
Model - Variant	FRONTA DELTA+ 1.2L 5MT BS6	Type of Body / Color	Handback / PRL-BLUIISH BLACK 4
Registration No	NEW	Fuel Type	Petrol
Year of Manufacture	2025	RTO Location	ANANTNAG / JK-03
Engine - Chassis No	K12NP7739617 - MBHKWD13SL705422	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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Schedule of Premium(Amount in ₹)

OWN DAMAGE SECTION (A)		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	P.A Cover to Unnamed Passengers 5 Person of Rs100000 each (IMT-16)	₹ 750
Engine and Gear Box Protect (IRDAN158RP0008V02201819/A0026V01201819)	₹ 688	Legal Liability (WC) to Driver (IMT-28)	₹ 150
Key Loss Cover (IRDAN158RP0008V02201819/A0027V01202021)	₹ 250	Net Liability Premium (B)	₹ 12245
Consumable Cover (IRDAN158RP0008V02201819/A0024V01201819)	₹ 688	Total Premium (A+B)	₹ 26492
Return to Invoice (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 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	
		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 :- 1800-258-8936	

Nominee Details

Nominee Name:	SABZAR ALI FANTRAY	Age:	27	Relation:	Brother
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Financier Details

Financier Type:	Financed	Financier Name:	JAMMU AND KASHMIR BANK LTD	Financier Branch:	SOIMOH TRAL
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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-1 (i) of the policy - Death of or bodily injury - Such amount as is necessary to meet the 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 2010) in respect of any one claim or series of claims arising out of one event. Cover for Owner - Driver under section III (CS) 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 ombudsmen you may visit website : <https://www.cinms.com/Ombudsmen> - 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 Signatory

Policy Issuing Office : Hall no. 2, 116 (B-1) 1st Floor, North Block, Bahu plaza Jammu Pin code - 180004

GSTIN: 01AACCO412KQ1ZL, 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. 428, valid till 01 February 2027, Mail ID: support@msibp.co.in, Contact: 33774477 (Prefix 011/022/833/044)

For Policy Terms and Conditions Log on to : www.marutisuzukiinsurance.com, www.godigit.com



Half no 2 115 (E-1) 1st Floor, North Block, Bahu plaza Jammu Pin code -180004
IRDA Reg No. 68, CIN No. U68610PN2016PLC167410
GSTIN: 01AAC004128Q12E

Endorsement Schedule

Endorsement No.	ED90000001517592	Endorsement Date & Time	18-NOV-2025 15:27:14
Policy No.	D236875953	SACPA Policy No.	
Risk Inception Date	17-NOV-2025	Policy Type	1 year OD & 3 years TP policy
Invoice No.	IA218635570E01	Policy Expiry Date	16-NOV-2028
Accounting Code of Service	997134	Endorsement Category	Non-Premium
Insured Address	NEAR MAJID SHAREEF SHAHA GAM other 192101	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 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
Nominee Name	SABZAR ALI TARRAY	SABZAR ALI TANTHAY
Nominee Age	27	27
Nominee Relation	Brother	Brother

And not as stated therein.
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. 1988.

For Go Digit General Insurance Ltd.

Remarks: APPROVED




Authorized Signatory