

This policy is sourced and serviced by:

Maruti Suzuki Insurance Broking Private Limited

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

Customer
Support3377 4477
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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	N0008303611 / 22-Oct-2025 15:06
Policy No	D252294920	Period of Insurance	Own Damage 22-OCT-2025 15:13 to 21-OCT-2026 23:59 Third Party 22-OCT-2025 15:13 to 21-OCT-2028 23:59
Policy Issued On	22-Oct-2025 15:13	Vehicle Identification No.	MBHKWD13SSJ669637
Insured Name	Mrs. MISBA NOOR	Geographical Area	India
Invoice No	IA213223143	GST No & State	NA Jammu and Kashmir
Insured Address	CHAMMARDORI, NEAR M.R. GUNJ POLICE SRINAGAR, OTHER, JAMMU AND KASHMIR-190002	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	FRONX SIGMA 1.2L 5MT BS6	Type of Body / Color	Hatchback / PEARL ARCTIC WHITE
Registration No	NEW	Fuel Type	Petrol
Year of Manufacture	2025	RTO Location	SRINAGAR JK-01
Engine - Chassis No	K12NP7720239 - MBHKWD13SSJ669637	Zone	B
Cubic Capacity	1197	FASTag ID	

Insured Declared Value(₹)

Vehicle ₹	650654	Non Electrical Accessories ₹	0	Electrical Accessories ₹	0	CNG/LPG Kit ₹	0	Total IDV ₹	650654
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Schedule of Premium(Amount in ₹)

OWN DAMAGE SECTION (A)		LIABILITY SECTION (B)	
Vehicle	₹ 7474	Basic Third Party Liability	₹ 10640
Basic Premium	₹ 7474	Compulsory PA Cover Premium [1 Year](Sum Insured 15 lakhs)	₹ 275
Depreciation Protect (IRDAN158RP0008V02201819/A0025V01201819)	₹ 2603	P.A Cover to Unnamed Passengers 5 Person of Rs100000 each (IMT-16)	₹ 750
Key Loss Cover (IRDAN158RP0008V02201819/A0072V01202021)	₹ 250	Legal Liability (WC) to Driver (IMT-28)	₹ 150
Consumable Cover (IRDAN158RP0008V02201819/A0024V01201819)	₹ 586	Net Liability Premium (B)	₹ 11815
Return to Invoice (IRDAN158RP0008V02201819/A0029V02201819)	₹ 651	Total Premium (A+B)	₹ 23399
Break Down Assistance (IRDAN158RP0008V02201819/A0027V02201819)	₹ 20	CGST @9%	₹ 2105.91
Net own Damage Premium (A)	₹ 11584	SGST @9%	₹ 2105.91
		Gross Premium Paid	₹ 27611
		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: - 1800-258-5956	

Nominee Details

Nominee Name:	TANVEER HASSAN	Age:	35	Relation:	Hasband
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Financier Details

Financier Type:	Financed	Financier Name:	AXIS BANK LTD	Financier Branch:	sgr sahara city
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Payment Details

Payment Mode:	Auto Debit	Cheque No/Transaction No:	162100118688853	Bank Name:	HSBC BANK LTD	Amount:	27611
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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.

Drivers:- 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 2016) respect of any one claim or series of claims arising out of one event. Cover for Owner - Driver under section III (C31) 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 water 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.choins.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.



For Go Digit General Insurance Ltd.

Authorised Signatory

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

GSTIN: 01AACC0428Q1ZL, 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@msibpl.co.in, Contact: 33774477 (Prefix 011/022/033/044)

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

Endorsement Schedule

Endorsement No.	ED90000001471262	Endorsement Date & Time	22-OCT-2025 17:24:38
Policy No.	D232294920	SACPA Policy No.	
Risk Inception Date	22-OCT-2025	Policy Type	1 year OD & 3 years TP policy
Invoice No.	IA213221143E01	Policy Expiry Date	21-OCT-2028
Accounting Code of Service	997134	Endorsement Category	Non-Premium
Insured Address	CHAMWARDORI NEAR M.R GUNJ POLICE SRINAGAR other 190022	Insured Name	MISBA NOOR
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
Middle Name	PUNJABEE	NOOR

And not as stated therein.

Subject to fulfilment 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