

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

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Zurich Kotak General Insurance Company (India) Limited
(Formerly known as Kotak Mahindra General Insurance Company Limited)
IRDAI Regn. No. 152

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 & UEN	Bundled Motor Policy- 3 Yr TP + 1 Yr OD (Private Vehicle) & IRDAN152RP0010V02201819	Proposal No & Date	N0009081448 / 29-Jan-2026 11:41
Policy No	MN0009081448	Period of Insurance	Own Damage 29-JAN-2026 11:46 to 28-JAN-2027 23:59 Third Party 29-JAN-2026 11:46 to 28-JAN-2029 23:59
Policy Issued On	29-Jan-2026 11:46	Vehicle Identification No.	MBHKWD13STA769593
Insured Name	Mrs. Rifat Shahid	Geographical Area	India
Invoice No	MN0009081448	GST No & State	NA Jammu and Kashmir
Insured Address	MIRPORA, PARIMPORA SRINAGAR, PARIMPORA, JAMMU AND KASHMIR-190017	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 DELTA+ 1.2L 5MT BS6	Type of Body / Color	Hatchback / PRL-BLUIISH BLACK 4
Registration No	NEW	Fuel Type	Petrol
Year of Manufacture	2026	RTO Location	SRINAGAR / JK-01
Engine - Chassis No	K12NP7780095 - MBHKWD13STA769593	Zone	B
Cubic Capacity	1197	FASTag ID	

Insured Declared Value(₹)

Vehicle ₹	764275	Non Electrical Accessories ₹	0	Electrical Accessories ₹	0	CNG/LPG KR ₹	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 [1 Year](Sum Insured 15 lakhs)	₹ 330
Deductibles		P.A. Cover to Unnamed Passengers 5 Person of Rs.100000 each (EMT-16)	₹ 750
Anti-Theft Device (EMT-10)	₹ 220	Legal Liability (WC) to Driver (EMT-28)	₹ 150
Sub-Total Deductibles	₹ 220	Net Liability Premium (B)	₹ 11870
Depreciation Cover (IRDAN152RP0010V01201819/A001TV01201819)	₹ 3057	Total Premium (A+B)	₹ 25897
Engine Protect (IRDAN152RP0010V01201819/A001V01201819)	₹ 688	IGST @18%	₹ 4661.46
Key - Protect (IRDAN152RP0010V01201819/A0002V01201920)	₹ 250	Gross Premium Paid	₹ 30558
Consumable (IRDAN152RP0010V01201819/A001RV01201819)	₹ 688	Point of Sale - NX Competent Kashmir Automobiles Private Limited	
Return to Invoice (IRDAN152RP0006V02201516/A0014V02201516)	₹ 764	Notes:-	
RSA (IRDAN152RP0010V01201819/A0021V01201819)	₹ 20	1. Policy Insurance is subject to realisation of premium.	
Net own Damage Premium (A)	₹ 14027	2. Consolidate stamp duty paid to State Exchequer.	
		3. Policy is subject to a compulsory Deductible of Rs. 1000 (EMT-22)	
		4. Voluntary excess Rs. 0	
		5. Subject to Endorsements EMT 10,16,28	
		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 :-	
		Vendor Name :- Global Assure	
		Toll Free :- 18003098601	

Nominee Details

Nominee Name:	RAMEEZ RAJA	Age:	33	Relation:	Husband
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Financier Details

Financier Type:	Financed	Financier Name:	JAMMU AND KASHMIR BANK LTD	Financier Branch:	model town soper
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Payment Details

Payment Mode:	Credit Card	Cheque No/Transaction No:	8101077071	Bank Name:	ICICI BANK LIMITED	Amount:	30558
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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 20) 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 Imposal 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>:- 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 Zurich Kotak General Insurance Company (India) Limited

Authorised Signatory

Policy Issuing Office :2nd Floor-SCO 151/52- 2nd Floor- Sector 9C- Chandigarh Pincode: 160009
GSTIN: 04AAFC7016C1Z1, CIN No. : State Name: Chandigarh

This Policy is sourced and serviced by Maruti Suzuki Insurance Broking Private Limited
Direct Broker (General) IRDAI License No. 420, valid till 01 February 2027, Mail ID: support@msibp.co.in, Contact: 33774477 (Prefix 011/022/033/044)

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

Endorsement Schedule

Endorsement No.	ED00000001641515	Endorsement Date & Time	25-JAN-2026 12:28:45
Policy No.	MND009081448	SACPA Policy No.	
Risk Inception Date	25-JAN-2026	Policy Type	1 year OD & 3 years TP policy
Invoice No.	MND009081448E01	Policy Expiry Date	25-JAN-2029
Accounting Code of Service	997134	Endorsement Category	Non-Premium
Insured Address	MIRPORA-PARIMPORA SRINAGAR Parimpora 190017	Insured Name	Rifat Shabir
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

THE CORRECT

Endorsement On	New Value	Old Value
Address 2	BEERNAH BUDGAM	PARIMPORA SRINAGAR
Landmark	BUDGAM	
Pincode	193411	190017
Locality	Beerwah	Parimpora
State	Jammu and Kashmir	Jammu and Kashmir
City	BUDGAM	SRINAGAR

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 Zurich Kotak General Insurance Company (India) Limited

Remarks: OK



[Signature]

Authorized Signatory