



Iffco Tokio General Insurance Company Limited

IRDAI Regn. No. 106. CIN - U74899DL2000PLC107621

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) & IRDAN106RP0010V01201819	Proposal No & Date	N8009071457 / 28-Jan-2026 12:32
Policy No	MR00189625	Period of Insurance	Own Damage 28-JAN-2026 12:34 to 27-JAN-2027 23:59 Third Party 28-JAN-2026 12:34 to 27-JAN-2029 23:59
Policy Issued On	28-Jan-2026 12:34	Vehicle Identification No.	MA3NFG81STA484330
Insured Name	Miss KHUSHI SARWAR	Geographical Area	India
Invoice No	MR00189625	GST No & State	NA / Jammu and Kashmir
Insured Address	DANGERPORA, KELLER SHOPIAN, OTHER, JAMMU AND KASHMIR-192303	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 / PEARL ARCTIC WHITE
Registration No	NEW	Fuel Type	Petrol
Year of Manufacture	2026	RTO Location	SHOPIAN / JK-22
Engine - Chassis No	K12MN4913430 - MA3NFG81STA484330	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
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Schedule of Premium(Amount in ₹)

OWN DAMAGE SECTION (A)		LIABILITY SECTION (B)	
Vehicle	₹ 5725	Basic Third Party Liability	₹ 10640
Basic Premium	₹ 5725	Compulsory PA Cover Premium [3 Years] (Sum Insured 15 lakhs)	₹ 909
Deductibles		P.A Cover to Unnamed Passengers 5 Person of Rs100000 each (IMT-16)	₹ 750
Anti-Theft Device (IMT-10)	₹ 143	Legal Liability (WC) to Driver (IMT-28)	₹ 150
Sub-Total Deductibles	₹ 143	Net Liability Premium (B)	₹ 12449
Depreciation Protect (IRDAN106RP0010V01201819/A0050V01201819)	₹ 2392	Total Premium (A+B)	₹ 22347
Engine and Gear Box Protect (IRDAN106A0015V01200910)	₹ 538	CGST @9%	₹ 2011.23
Key Loss Cover (IRDAN106A0015V01200910)	₹ 250	SGST @9%	₹ 2011.23
Consumables Cover (IRDAN106A0015V01200910)	₹ 538	Gross Premium Paid	₹ 26369
Return to Invoice (IRDAN106RP0010V01201819/A0051V01201819)	₹ 598		
Net own Damage Premium (A)	₹ 9898		

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 Eschequer.
3. Policy is subject to a compulsory Deductible of Rs. 1000 (IMT-22)
4. Voluntary excess Rs. 0
5. Subject to Endorsements IMT 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" from below vendor:-
Vendor Name:- Europ Assistance, Contact No:- 18002676787

Nominee Details

Nominee Name:	MUSHTAQ AHMAD DAR	Age:	50	Relation:	Father
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Financier Details

Financier Type:	Financed	Financier Name:	JAMMU AND KASHMIR BANK LTD	Financier Branch:	Keller
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Payment Details

Payment Mode:	Credit Card	Cheque No/Transaction No:	81008040272	Bank Name:	ICICI BANK LIMITED	Amount:	26369
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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 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.cioles.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.



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 IFFCO TOKIO GENERAL INSURANCE
COMPANY LIMITED

Authorised Signatory

Policy Issuing Office :BS-45-6, Sector-B Sankh Colony National Highway Jammu Jammu & Kashmir 180011
GSTIN: 01AAAC1757HHJQ, 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@insbpl.co.in, Contact: 33774477 (Prefix 011/022/033/044)

For Policy Terms and Conditions Log on to : www.marutisuzukiinsurance.com, www.iffcotokio.co.in

Endorsement Schedule

Endorsement No.	ED00000001640805	Endorsement Date & Time	28-JAN-2025 17:11:58
Policy No.	MR00189625	SACPA Policy No.	
Risk Inception Date	28-JAN-2025	Policy Type	1 year OD & 3 years TP policy
Invoice No.	MR00189625E01	Policy Expiry Date	27-JAN-2029
Accounting Code of Service	997134	Endorsement Category	Non-Premium
Insured Address	DANGERFORA KELLER SHOPIAN other 192303	Insured Name	KHUSHI SARWAR
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
Financier Details	Finance	finance
Bank Name	JAMMU AND KASHMIR BANK LTD	JAMMU AND KASHMIR BANK LTD
Bank Branch	ASHAMA PULWANA	koller

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, 1966.

For IFFCO TOKIO GENERAL INSURANCE COMPANY LIMITED

Remarks: Approve



Authorized Signatory