

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
prefix 011/022/033/044

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ICICI Lombard
Nibhaye 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	N0008384550 / 31-Oct-2025 17:52
Policy No	3001/M1-16130354/00/000	Period of Insurance	Own Damage 31-OCT-2025 18:05 to 30-OCT-2026 23:59 Third Party 31-OCT-2025 18:05 to 30-OCT-2028 23:59
Policy Issued On	31-Oct-2025 18:05	Vehicle Identification No.	MBHKWD13SSJ668204
Insured Name	Mr. Zubair Ahmad Bhat	Geographical Area	India
Invoice No	181025630409	GST No & State	NA Jammu and Kashmir
Insured Address	GANOWSIRGAM, GANOWAR GAM ANANTNAG, OTHER, JAMMU AND KASHMIR-192231	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 PRME.GRANDEUR GREY
Registration No	NEW	Fuel Type	Petrol
Year of Manufacture	2025	RTO Location	ANANTNAG JK-03
Engine - Chassis No	K12NP1683959 - MBHKWD13SSJ668204	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	₹ 7890	Basic Third Party Liability	₹ 10640
Basic Premium	₹ 7890	Compulsory PA Cover Premium (3 Years) (Sum Insured 15 Lakhs)	₹ 999
Depreciation Reimbursement (IRDAN115RP0006V01201819/A0021V01201819)	₹ 2603	P.A Cover to Unnamed Passengers 5 Person of Rs100000 each (IMT-16)	₹ 750
Engine Guard (IRDAN115RP0006V01201819/A0025V01201819)	₹ 586	Legal Liability (WC) to Driver (IMT-28)	₹ 150
Key Replacements (IRDAN115RP0006V01201819/A0026V01201819)	₹ 250	Net Liability Premium (B)	₹ 12539
Cover for Consumables (IRDAN115RP0006V01201819/A0023V01201819)	₹ 586	Total Premium (A+B)	₹ 25105
Return to Invoice (IRDAN115RP0006V01201819/A0023V01201819)	₹ 651	CGST @9%	₹ 2259.45
Net own Damage Premium (A)	₹ 12566	SGST @9%	₹ 2259.45
		Gross Premium Paid	₹ 29624

Point of Sale - NX Comprenet 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" from below vendor: - Vendor Name: Global assure, Contact No: - 18005720197

Nominee Details

Nominee Name:	MOHD JABAR BHAT	Age:	64	Relation:	Father
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Financier Details

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

Payment Mode:	Auto Debit	Cheque No/Transaction No:	162100119003622	Bank Name:	HISBC BANK LTD	Amount:	29624
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Limitations as to user:- 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 these requirements of the Motor Vehicles Act, 1988. Under Section II -1(ii) of the Policy - Damage to Third Party Property - Rs. 750000 - Ins per IMT 20in respect of any one claim or series of claims arising out of one event. Cover for Owner - Driver under section III (CSL) Rs 1500000 - Deductible under section-1: 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 32%, 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.cibns.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 ICICI LOMBARD GENERAL INSURANCE CO. LTD

Gaurav Arora

Authorised Signatory

Policy Issuing Office : Hall No. 101 & 102, Third Floor, Baha Plaza, Jammu, Jammu & Kashmir 180004
GSTIN: 01AAAC17904G220. 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@msbpl.co.in, Contact: 33774477 (Prefix 011/022/033/044)

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

Endorsement Schedule

Endorsement No.	ED00000001494331	Endorsement Date & Time	05-NOV-2025 10:00:40
Policy No.	3001MH-1613035470D000	SACPA Policy No.	
Risk Inception Date	31-OCT-2025	Policy Type	1 year OD & 5 years TP policy
Invoice No.	101025630409E01	Policy Expiry Date	30-OCT-2028
Accounting Code of Service	097134	Endorsement Category	Non-Premium
Insured Address	GANOWSIRGAM GANOWAR GAM ANANTNAG other 192231	Insured Name	Zubair Ahmed Bhat
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	GANOWARGAM KULGAM	GANOWAR GAM ANANTNAG
Landmark	KULGAM	
Pincode	192231	192231
Locality	Kulgarn	other
State	Jammu and Kashmir	Jammu and Kashmir
City	KULGAM	ANANTNAG

And not as stated therein.

Subject to fulfillment of conditions. If any mentioned in remarks

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 ICICI LOMBARD GENERAL INSURANCE CO LTD

Remarks: correction in address



Gaurav Anora
Authorized Signatory