



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	N0008688297 / 15-Dec-2025 14:40
Policy No	3001/MI-16302206-00-000	Period of Insurance	Own Damage 15-DEC-2025 14:45 to 14-DEC-2026 23:59 Third Party 15-DEC-2025 14:45 to 14-DEC-2028 23:59
Policy Issued On	15-Dec-2025 14:45	Vehicle Identification No.	MA3NFG81SSL480673
Insured Name	Mr. Suhail Gani	Geographical Area	India
Invoice No	181225179442	GST No & State	NA Jammu and Kashmir
Insured Address	DRANGBAL, PAMPORA, PAMPORA, JAMMU AND KASHMIR-192121	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 5MT BS6	Type of Body Color	Hatchback PEARL ARCTIC WHITE
Registration No	NEW	Fuel Type	Petrol
Year of Manufacture	2025	RTO Location	PULWAMA JK-13
Engine - Chassis No	K12MN4909840 - MA3NFG81SSL480673	Zone	B
Cubic Capacity	1197	FASTag ID	

Insured Declared Value(₹)

Vehicle ₹	555275	Non Electrical Accessories ₹	0	Electrical Accessories ₹	0	CNG/LPG Kit ₹	0	Total IDV ₹	555275
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Schedule of Premium(Amount in ₹)

OWN DAMAGE SECTION (A)		LIABILITY SECTION (B)	
Vehicle	₹ 5493	Basic Third Party Liability	₹ 10640
Basic Premium	₹ 5493	Compulsory PA Cover Premium [3 Years](Sum Insured 15 Lakhs)	₹ 999
Depreciation Reimbursement (IRDAN115RP0006V01201819/A0021V01201819)	₹ 2221	Net Liability Premium (B)	₹ 11639
Engine Guard (IRDAN115RP0006V01201819/A0025V01201819)	₹ 500	Total Premium (A + B)	₹ 21158
Key Replacements (IRDAN115RP0006V01201819/A0026V01201819)	₹ 250	CGST @ 9%	₹ 1904.22
Cover for Consumables (IRDAN115RP0006V01201819/A0022V01201819)	₹ 500	SGST @ 9%	₹ 1904.22
Return to Invoice (IRDAN115RP0006V01201819/A0023V01201819)	₹ 555	Gross Premium Paid	₹ 24966
Net own Damage Premium (A)	₹ 9519	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	
		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:	AFROZA AKHTER	Age:	32	Relation:	Wife
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Financier Details

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

Payment Mode:	Credit Card	Cheque No/Transaction No:	80888265392	Bank Name:	ICICI BANK LIMITED	Amount:	24966
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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 (CSI) 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.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.

Endorsement Schedule

Endorsement No.	ED00000001570361	Endorsement Date & Time	19-DEC-2025 13:30:54
Policy No.	3001M-1630229600/000	SACPA Policy No.	
Risk Inception Date	15-DEC-2025	Policy Type	1 year OD & 3 years TP policy
Invoice No.	161225179442E01	Policy Expiry Date	14-DEC-2026
Accounting Code of Service	997134	Endorsement Category	Non-Premium
Insured Address	DRANGBAL PAMPORA Pampore 152121	Insured Name	Suhail Gani
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
Address 2	AP 105 SAMPORA NEAR JAMIA MASJID ZAFFARON COLONY LASJAN SRINAGAR	PAMPORA
Landmark	SRINAGAR	
Pincode	191101	152121
Locality	Lasjan	Pampore
State	Jammu and Kashmir	Jammu and Kashmir
City	SRINAGAR	PULWAMA

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 ICICI LOMBARD GENERAL INSURANCE CO LTD

Remarks: change in address



Gaurav Arora
Authorized Signatory