

This policy is sourced and serviced by:

Maruti Suzuki Insurance Broking Private Limited

1, Nelson Mandela Road, Vasant Kunj, New Delhi - 110 070

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## 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	Package Policy( Private Vehicle )		Proposal No. & Date	R200616776 / 27-Dec-2024
Policy No. & Type	MR200616776		Period of Insurance	28-Dec-2024 to 27-Dec-2025
Policy Issued On	27-Dec-2024 (00:00)		Vehicle Identification No.	MBHEWB22SMMB23678
Insured Name	Mr Bhaskaran N		Geographical Area	INDIA
Invoice No	124730341		Accounting Code of Service	997134
Insured Address	ii-175, 80,thottikalai, voc street kilambakkam(p0), ,thiruvallur district, THIRUVALLUR-602025, Tamil Nadu			
Insured State & Code	Tamil Nadu-33	Place of Supply	Tamil Nadu	GSTIN of Customer GSTUNREGISTERED
INSURED MOTOR VEHICLE DETAILS			INSURED DECLARED VALUE (IDV) (in Rs.)	
Make	Maruti		Vehicle	359400
Model & Variant	THE NEW BALENO BS-VI SIGMA PETROL/		Non Electrical Accessories	0
Registration No	TN12AR2953		Electrical Accessories	0
Year of Manufacture	2021		CNG/ LPG Kit	0
Engine- Chassis No	4751875 - MBHEWB22SMMB23678		Total IDV	359400
Cubic Capacity	1197			
Seating Capacity	5			
Type Of Body	Saloon			
RTO Location	TN12AR2953 / CHENNAI			
Schedule Of Premium (Amount in Rs.)				
OWN DAMAGE SECTION (A)			LIABILITY SECTION (B)	
Vehicle	2951	Basic Third Party Liability	3416	
Elec. Accessories	0	Third Party Liability for Bi-fuel Kit	0	
Non- Elec. Accessories	0	Compulsory PA Cover Premium to Owner-Driver (1 Year)	330	
Kit (IMT-25)	0	PA Cover for 5 Person of Rs (100000) each (IMT- 16 )	250	
Extra Premium towards Inbuilt CNG/LPG	NA	Legal Liability (VC) to Driver (IMT-28)	50	
Basic Premium	2951	Geographical Area Extn. (IMT-1)	NA	
Geographical Area Extn. (IMT-1)	NA	Legal Liability to Employees (IMT-29)	0	
Lamp, Tyres etc. (IMT 23)	0	Legal Liability to Passenger (IMT 46)	0	
Driving Tuition Loading On OD Premium (60%)	NA	Driving Tuition Loading On TP Premium (60%)	NA	
Fiber Glass Tank	0	Net Liability Premium (B)	4046	
Sub-Total Additions	0	Total Premium (A+B)	7354	
Deductibles		CGST @9%	661.86	
Voluntary Deductibles (IMT 22A)	0	SGST @9%	661.86	
Anti-Theft Device (IMT-10)	74	Gross Premium Paid	8678	
AAI Membership (IMT-8)	0	Point of Sale - VISHNU CARS P LTD, CHENNAI		
No Claim Bonus (25%)	719	Notes :		
Discount for vehicles designed for handicapped	NA	1. Policy Issuance is the subject to the realisation of cheque.		
Sub - Total Deductibles	793	2. Consolidate stamp duty paid to State Exchequer		
Add - On Coverages		3. The Policy is subject to a compulsory Deductible of Rs 1000 (IMT-22)		
Depreciation Cover	1150	4. Voluntary excess Rs (0)		
Engine Protect	0	5. Subject to Endorsements IMT, 7, 10, 28, 16,		
Return to Invoice	0	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.		
Net own Damage Premium (A)	3308			
Nominee Details :	Nominee Name	SWATHI R	Age	26
			Relation	Wife
Payment Detail	Payment Method	Cheque No./Transaction No.	Bank Name	Amount
	Electronic Payment	113589012751	ELECTRONIC PAYMENT	8678
Financier Type	Financed	Financier Name	STATE BANK OF INDIA	Financier Branch
				CHENNAI
<b>Limitations as to use:-</b> 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.				
<b>Driver:-</b> 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.				
<b>Limits of Liability:-</b> Under Section II-1 (i) of the policy - Death of or bodily injury - Such amount as is necessary to meet there requirements of the Motor Vehicles Act, 1988. Under Section II -1(ii) of the Policy - Damage to Third Party Property - Rs.7.5 lakhs - (as per IMT 20) in respect of anyone 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)				
<b>No Claim Bonus :-</b> 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.				
<b>IMPORTANT NOTICE:-</b> 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 : <a href="https://www.cioins.co.in/Ombudsman">https://www.cioins.co.in/Ombudsman</a>				
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 MV Act, 1988.				
			For Zurich Kotak General Insurance Company (India) Limited	
				
			Authorized Signatory	
Policy Issuing Office:-5th floor, Samson Towers, 402L, Pantheon Road, Egmore, Chennai				
GSTIN: 33AAFCK7016C120, CIN No.:U66000MH2014PLC260291				
State Name : Tamil Nadu				

This Policy is sourced & serviced by **Maruti Suzuki Insurance Broking Private Limited**, Direct Broker (General) IRDAI License No.: 428 (Valid Till: 01-02-2027)  
Contact : 3377 4477 (prefix 011 / 022 / 033 / 044), support@msibpl.co.in Visit : [www.marutisuzukiinsurance.com](http://www.marutisuzukiinsurance.com)

**For Policy Terms and Conditions Log on to : [www.marutisuzukiinsurance.com](http://www.marutisuzukiinsurance.com), [www.zurichkotak.com](http://www.zurichkotak.com)**

### **Commonly used Add-on Covers**

- 1. Depreciation Protect** – In case of a repair and admissible claim, depreciation charges, applicable on replaced parts/paint as per the surveyor assessment, will not be deducted and such cost will be paid in full.
- 2. Engine and Gear Box Protect** – Secures you in case of damage to Engine / Gear Box and internal components arising due to water ingress / leakage of lubricant oil /coolant, consequential loss or any other cause.
- 3. Return to Invoice** – In the event of Theft / Total Loss, the difference between IDV and current selling price of the vehicle will be paid. In case the model is discontinued, the difference between the IDV and the selling price of an equivalent model would be payable with consent of the customer. The difference between the IDV and their invoice value would be payable in case the consensus is not reached on the equivalent model. The claim proceeds will include cost of road tax, registration charges and insurance premium.
- 4. Consumables Cover** – Consumables used in the process of carrying out repairs of losses as allowed by insurance company are covered in full. These consumables may include nuts, bolts, screws, washers, oils, coolants, AC gas, sealants, adhesive etc.
- 5. Loss of Keys** – Covers for loss / damage to the key and or lockset including applicable labour charge. Police FIR to be produced for claiming loss of key and second key must be submitted to the Insurer. Such a claim would not affect the NCB.

**Note: Above is a summary of policy add-on product and not the exact wordings. To view product wordings, please visit: [www.marutisuzukiinsurance.com](http://www.marutisuzukiinsurance.com)**

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**Dedicated  
Customer  
Support**

**3377 4477**

prefix 011/022/033/044

### Original Certificate of Insurance must be carried in your Car

Carry the Original certificate of insurance with the vehicle at all times – this is mandatory and is an evidence of compliance with Motor Vehicle Act 1988.



### Want to change anything in your policy ?

Get in touch with Maruti Suzuki Insurance Broking at their dedicated customer support - DIAL **3377 4477** (prefix **011/022 /033/044**) to update your contact details, address, any change in the vehicle ownership, CNG/LPG fitment status, accessories addition/deletion etc.

### Is your policy falling due for Renewal ?

Just Call Maruti Suzuki Insurance Broking at **3377 4477** (prefix **011 /022 /033 /044**) and they will do the rest to deliver your policy at your doorstep.

**Dedicated  
Customer  
Support**

**3377 4477**

prefix 011/022/033/044



### What to do if your car meets with an accident ?

Simply inform Maruti Suzuki Insurance Broking at **3377 4477** (prefix **011 /022 /033 /044**) or visit the nearest Maruti Suzuki Dealer. They will assist you with your claim intimation and will also help you with other formalities. In case you intend to make a claim on your policy, please ensure that the claim is intimated **within 24 hours of accident or on the next working day.**

### What should you do if there is a third party injury/death and/or third party property damage ?

Lodge an FIR with the nearest Police station and obtain a copy. Provide a photocopy of your insurance policy to the affected third party. It is not necessary to compensate the affected third party on the spot. Inform Maruti Suzuki Insurance Broking at **3377 4477** (prefix **011 /022 /033 /044**) for further assistance.



### Theft...?

Lodge an FIR at the nearest Police Station and obtain a copy of the FIR. Inform Maruti Suzuki Insurance Broking at **3377 4477** (prefix **011 /022 /033 /044**). Maruti Suzuki Insurance Broking will guide you for proper filing of your claim towards a quick settlement.

### Total Loss Claim...?

As a convention, it is called a Total Loss when the damages are so severe that claim assessment (Survey) indicates that the vehicle is beyond repairs OR it shows that the Insurance Co.'s liability is more than 75% of vehicle's Insured Declared Value. Just inform Maruti Suzuki Insurance Broking at **3377 4477** (prefix **011 /022 /033 /044**) and you will be guided for a quick claim settlement.

### Avoid driving through water logged areas !

It can cause damage to your vehicle both internally and externally. Please do not try to start your car in case your vehicle stops by getting submerged in flood or while crossing a water logged area. This can cause severe damage to the engine which is called Consequential Loss and is not covered in your policy.

#### MUST TO KNOW

- This Policy does not cover damage due to consequential loss, Wear & Tear, Mechanical/Electrical Breakdown, Driving under the influence of liquor or drugs, Contractual Liability, Driving without valid driving licence, Usage outside specified geographical area, Nuclear or War perils. It does not cover Damage to tyres (unless vehicle is also damaged).
- A Compulsory deductible based on Vehicle CC as per India Motor Tariff will apply at the time of every claim.
- Depreciation on parts as per India Motor tariff will apply at the time of every claim unless opted for zero depreciation cover.
- In case of Zero Depreciation Policy, the benefits of Zero Depreciation would be applicable for specific number of claims as per the Insurance Company's Terms & Conditions.
- AC Gas is fully payable. All Oils/ Brake Lining/ Glass Sealants/ Oil Air Filters are paid @ 50%. Coolant / Fastener are not payable.

Visit Maruti Suzuki Insurance Broking at [www.marutisuzukiinsurance.com](http://www.marutisuzukiinsurance.com)

**Be Responsible, Be Safe :: Your Safety is our Concern**



Don't Mix Drinking and Driving



Always keep your vehicle in good condition



Follow Traffic Signals



Pedestrians have first priority on Roads



Please use Child Seats, when Children are seated in front of Airbags



Always Wear your Safety Belts