

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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BAJAJ Allianz

Bajaj Allianz General Insurance Co. Ltd.

IRDAI Regn. No. : 113

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	R192254279 / 07-Mar-2024	
Policy No. & Type	OG-24-9910-1801-00215224		Period of Insurance	10-Mar-2024 to 09-Mar-2025	
Policy Issued On	07-Mar-2024 (00:00)		Vehicle Identification No.	MA3BNC22SLA219822	
Insured Name	Mr Ambarish Arunrao Deshpande		Geographical Area	INDIA	
Invoice No	R192254279		Accounting Code of Service	997134	
Insured Address	A-101,ASHWARYAM COURTYARD, PHASE-02,AKURDI-CHIKHALI ROAD, CHIKHALI,, PUNE-411062, Maharashtra				
Insured State & Code	Maharashtra-27	Place of Supply	Maharashtra	GSTIN of Customer	GSTUNREGISTERED
INSURED MOTOR VEHICLE DETAILS			INSURED DECLARED VALUE (IDV) (in Rs.)		
Make	Maruti		Vehicle	447500	
Model & Variant	ERTIGAVXI CNG BS-VI/MARUTI ERTIGAVXI CNG 1.5L 5MT		Non Electrical Accessories	0	
Registration No	MH14JA5374		Electrical Accessories	0	
Year of Manufacture	2020		CNG/LPG Kit	0	
Engine- Chassis No	1106948 - MA3BNC22SLA219822		Total IDV	447500	
Cubic Capacity	1462				
Seating Capacity	7				
Type Of Body	Saloon				
RTO Location	MH14JA5374 / CHINCHWAD				
Schedule Of Premium (Amount in Rs.)					
OWN DAMAGE SECTION (A)			LIABILITY SECTION (B)		
Vehicle	5943		Basic Third Party Liability	3416	
Elec. Accessories	0		Third Party Liability for Bi-fuel Kit	60	
Non- Elec. Accessories	0		Compulsory PACover Premium to Owner-Driver (1 Year)	331	
Kit (IMT-25)	0		PACover for 7 Person of Rs (100000) each (IMT- 16)	350	
Extra Premium towards Inbuilt CNG/LPG	297		Legal Liability (WC) to Driver (IMT-28)	50	
Basic Premium	5943		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)	4207	
Sub-Total Additions	0		Total Premium (A+B)	19716	
Deductibles			CGST @9%	1774.44	
Voluntary Deductibles (IMT 22A)	0		SGST @9%	1774.44	
Anti-Theft Device (IMT-10)	149		Gross Premium Paid	23265	
AAI Membership (IMT-8)	0		MISP - WONDER CARS (P) LTD., PUNE Notes : 1. Policy Issuance is the subject to the realisation of cheque. 2. Consolidate stamp duty paid to State Exchequer 3. The Policy is subject to a compulsory Deductible of Rs 1000 (IMT -22) 4. Voluntary excess Rs (0) 5. Subject to Endorsements IMT, 7, 10, 28, 16, 6. This policy provides the benefit of "Roadside Assistance" from below vendor : - Vendor Name : - Allinz World Partner, Toll Free : - 18001035858		
No Claim Bonus 0	0				
Discount for vehicles designed for handicapped	NA				
Sub - Total Deductibles	149				
Add - On Coverages					
DEPRECIATION SHIELD	4923				
Engine Protector	1119				
Vehicle Replacement Advantage	1566				
Keys & Locks Replacement Cover	250				
Road Side Assistance	325				
Consumable Expenses	985				
Personal Belonging	250				
Net own Damage Premium (A)	15509				
Nominee Details :	Nominee Name	Mrs ASHWINI ADESHPANDE		Age	38
		Relation	Wife		
Payment Detail	Payment Method	Cheque No./Transaction No.	Bank Name	Amount	
	MasterCard Credit Card	113205935013	ELECTRONIC PAYMENT	23265	
Financier Type	Financed	Financier Name	STATE BANK OF INDIA		Financier Branch
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 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 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					
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 Bajaj Allianz General Insurance Company Limited					
Authorized Signatory					
Policy Issuing Office:- GE Plaza, Airport Road, Yerwada, Pune - 411006 GSTIN: 27AABC85730G1Z, CIN No.: U66010PN2000PLC015329 State Name : Maharashtra					

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

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

Commonly used Add-on Covers

- 1. Depreciation Shield** – In case of a Partial Loss to the Insured Vehicle, the applicable depreciation amount will not be deducted on assessed damaged parts allowed or replacement during the repairs.
- 2. Engine Protector** – Secures you in case of damage to internal child parts of the Engine arising out of water ingress/leakage of lubricant oil and /or damage to Gear box arising out of leakage of lubricant oil/coolant due to accidental means.
- 3. Vehicle Replacement Advantage** – In the event of Theft/Total Loss of the vehicle, the Insurance Company will replace the damaged insured vehicle with a new equivalent or near equivalent vehicle of similar make, model and features. In case the vehicle model is discontinued, the difference between the IDV and the ex-showroom price of damaged insured vehicle would be paid to the customer. The claim proceeds will include cost of road tax, registration charges and basic insurance premium.
- 4. Consumable Expenses** – 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, engine oils, coolants, AC gas oil etc.
- 5. Keys and Locks Replacement Cover** – In the event of irrevocable loss of keys of the Insured Vehicle, the add on cover will indemnify for the cost of replacement of keys of the Insured vehicle, subject to maximum of Sum Insured as mentioned under the Policy Schedule for the respective add on cover. In the event of security risk due to loss of Keys, the cost of installing new locks in the Insured vehicle will also be paid. 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 NCB.
- 6. Roadside Assistance** - This covers for instant/spot assistance in the event of vehicle breakdown such as tyre puncture/jump start/ fuel delivery and towing to the nearest workshop. In order to avail any of the above services, you may contact on the below mentioned details:-

Vendor Name: Allianz World Partner

Toll Free: - 1800-103-5858

*Applicable only for private car (Package Policy) vehicle up to 15 years of age.

Note: Above is the summary of policy add-on product and not the exact wordings. To view product wordings, please visit: 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

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