

Ref No.: GEN/WEL/SG/0008.3/261318929500

Date: 19/01/2026

To,

Mr. Maruti Laxman Kanamadi  
NO.1923, YADAVWADI NEAR SACHIN KIRANA STORES  
SHIROLI, PULACHI TALUK, HATKANANGALE  
Pulachi Shiroli - 416122  
District: KOLHAPUR  
MAHARASHTRA, India  
Contact Details 81XXXXXX89

TO DOWNLOAD  
POLICY WORDING  
SCAN HERE



Policy number: 261318929500

CKYC ID:

Subject: Risk assumption for Liability only (Private Car)

Dear Mr. Maruti Laxman Kanamadi,

We thank you for your continued trust in Zurich Kotak General Insurance Company (India) Limited and renewing your policy to cater to your motor insurance needs.

This is with reference to your above mentioned Policy issued under Liability only (Private Car).

Enclosed please find the Policy Schedule outlining the details of your policy. Kindly note that the proposal is underwritten and policy is issued based on the information submitted to us by you, as well as acceptance of the terms and conditions. Policy schedule must be read in conjunction with the product brochure and policy wordings. Please visit <https://www.zurichkotak.com/customer-support/downloads> or scan above QR code for detailed policy wording.

We request you to carefully go through the same once again and in case of any disagreement, discrepancy or clarifications, please call us on our toll free number 1800 266 4545 or write to us at care@zurichkotak.com within 15 days from the date of this letter. Alternatively, you can also write to us at 401, 4th Floor, Silver Metropolis, Jai Coach Compound, Off Western Express Highway, Goregaon (East), Mumbai – 400063. , Maharashtra, India.

Please note that the information provided by you will be verified at the time of claim and the captioned Policy shall be treated as void in case of any untrue or incorrect statement, misrepresentation, non-description or non-disclosure in any form whatsoever made by you or by your agent, on your behalf, at any stage.

In case where premium is not received by us due to cheque dishonour or any other reason, the insurance cover shall be void ab-initio.

As a valued customer, we would like to provide regular updates on your policy through email and SMS. We therefore request you to keep us updated of any change in your contact details.

Assuring you of our best services at all times.

Thanking you,

Yours sincerely,

For Zurich Kotak General Insurance Company (India) Limited



Authorised Signatory

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**Liability only (Private Car)**  
**Certificate cum Policy Schedule**

**Policy / Certificate No:** 261318929500

For any assistance please call 1800 266 4545 or visit [www.zurichkotak.com](http://www.zurichkotak.com)



**INSURED DETAILS**

Name: **Mr. Maruti Laxman Kanamadi**  
 Address: NO.1923, YADAVWADI NEAR SACHIN KIRANA STORES  
 SHIROLI, PULACHI TALUK, HATKANANGALE Pulachi  
 Shirol - 416122 District: KOLHAPUR  
 MAHARASHTRA(27), India  
 Phone: 81XXXXXX89  
 Mobile: 81XXXXXX89  
 Email: SXXXXXXXXXXXXXXXXXXXXX1@GMAIL.COM  
 GSTIN:

**POLICY DETAILS**

**Policy Issuing Office:** Century Plaza 3Rd Floor C,D,F – No 560-562 Anna Salai Teynampet Chennai Tamil Nadu 600018.  
 Period of Insurance:  
**From:** 20/01/2026 00:00      **to:** 19/01/2027 Midnight  
 Type Of Vehicle: Private Car  
 Policy issued on: 19/01/2026  
 Cover Note No: NA  
 Hypothecated to: NA

**INTERMEDIARY DETAILS**

Intermediary Code 

3	1	7	8	6	2	0	0	0	0
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 Intermediary Name

VIZZA INSURANCE BROKING SERVICES  
P.LTD

Intermediary's Mobile  
No.

9	0	4	0	7	7	8	8	0	9
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Intermediary's Landline  
No.

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**VEHICLE DETAILS**

Registration Number	Manufacturer	Model	Variant	Year of Manufacture	RTO Location	Engine Number	Vehicle Chassis/ Trailer Chassis No.	Cubic Capacity/KW	Fuel Type	Seating Capacity
MH 09 DA 1759	MARUTI	SWIFT DZIRE	VXI	2013	KOLHAPUR	K12MN1 282316	MA3EHKD1 S00364574	1298	PETROL	5

**PREMIUM COMPUTATION TABLE (IN ₹)**

<b>Section I</b>		<b>Section II</b>	
<b>Own Damage</b>		<b>Liability</b>	
		Basic TP Including TPPD Premium	3,416.00
		Legal Liability to Paid Driver (IMT 28)	50.00
		<b>Total Liability Premium (B)</b>	<b>3,466.00</b>
		<b>Section III</b>	
		<b>Personal Accident</b>	
		PA Cover for Owner Driver of ₹ 15,00,000	330.00
<b>Total Own Damage Premium (A)</b>	<b>0.00</b>	<b>Total Personal Accident Premium (C)</b>	<b>330.00</b>
<b>Taxable value of Services (A+B+C)</b>			<b>3,796.00</b>
IGST @ 18%			683.28
<b>Total Premium (in ₹ )</b>			<b>4,479.00</b>

Geographical Area  Additional Excess ₹  Compulsory Deductibles ₹   
 Voluntary Deductible ₹  Voluntary Deductible for Depreciation Cover ₹  Total Deductible ₹

**NOMINEE DETAILS**

*Nominee Name	*Nominee Age	*Relationship	*Name of Appointee(if nominee is a minor)	Relationship to the Nominee
Legal Heir	35	OTHERS		

## CUSTOMER DECLARATION FOR CNG/ LPG KIT

I/ We agree and undertake to immediately inform the Company in case of change on account of addition of CNG/LPG kit and obtain necessary endorsement in the Policy.

## DISCLAIMER

For complete details on terms and conditions governing the coverage and NCB please read the Policy Wordings. This document is to be read with the Policy Wordings(which are also available on the Company website i.e. [www.zurichkotak.com](http://www.zurichkotak.com)). Please refer to the claim form for necessary documents to be submitted for processing the claim.

## PUC DECLARATION

This policy has been issued subject to valid Pollution Under Control (PUC) Certificate/Fitness Certificate disclosed to our representative / declared by You prior to commencement of risk under this policy and further undertaking to renew and maintain a valid PUC throughout the duration of the Policy.

## LIMITS OF LIABILITY

Under Section II - 1(i) of the policy -> Death of or bodily injury: Such amounts is necessary to meet their requirements of Motor Vehicles Act, 1988.  
Under Section II - 1(ii) of the policy -> Damage to Third Party Property ₹ 7,50,000; PA Cover under Section III: for Owner Driver CSI ₹ 15,00,000

## LIMITATIONS AS TO USE

Limitation as to use (Package Policy): 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) Use in connection with Motor Trade. Note: In case of vehicles used for Driving Tuition the words "other than for the purpose of driving tuition" to be read after the words „hire or reward.

## DRIVER'S CLAUSES

Any person including the insured: Provided that a person driving hold an effective Driving License at the time of accident and is not disqualified from holding or obtaining such a license. Provided also that the person holding an effective Learners' License may also drive the Vehicle and that such a person satisfies the requirements of Rule 3 of the Central Motor Vehicles Rules 1989.

## SPECIAL CONDITIONS

1. All type of pre – existing damages or cost of repair of such damage will be excluded at the time of claim settlement.

## 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 Policy 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.

Subject to I.M.T. Endt.Nos. & Memorandum GR36A, 28 Printed/herein/attached hereto Under Hire Purchase Agreement with NA

#### TAX DETAILS

Service Tax/GST Registration No.	3   3   A   A   F   C   K   7   0   1   6   C   1   Z   0	Category	: General Insurance Services
SAC Code	997134	Description	Motor Vehicle Insurance Services
Invoice Number	261318929500		

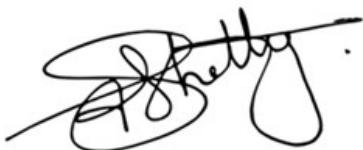
#### DECLARATION

I/We hereby certify that the policy to which the certificate relates as well as the certificate of insurance are issued in accordance with the provision of chapter X, XI of M.V.Act 1988.

In Witness whereof this Policy has been signed for and behalf of Century Plaza 3Rd Floor C,D,F – No 560-562 Anna Salai Teynampet Chennai Tamil Nadu 600018. at Mumbai this 19 day of January of 2026

Stamp Duty of ₹ 0.50 is paid as provided under Article 47(B) of Indian Stamp Act, 1899 and included in Consolidated Stamp Duty Paid to the Government of Maharashtra Treasury vide Order of Addl. Controller Of Stamps, Mumbai at General Stamp Office, Fort, Mumbai - 400001., vide this Order No. (LOA/ENF-2/CSD/108/2025/Validity Period Dt. 12/11/2025 To Dt. 31/12/2026 (O/w.No. 4559)/Date: 12/11/2025).

For Zurich Kotak General Insurance Company (India) Limited



Authorised Signatory

This document is digitally signed, hence counter signature / stamp is not required.

### CUSTOMER INFORMATION SHEET

**This document provides only key information about your policy. Please refer to the policy document for detailed terms and conditions.**

S. NO	Title	Description (Please refer to applicable Policy Clause Number in next column)	Policy Clause Number									
1	Product Name	Liability only (Private Car)										
2	Unique Identification Number (UIN) allotted by IRDAI	IRDAN152RP0001V02201516										
3	Structure	<ul style="list-style-type: none"> <li>• State basis of Sum/Limit Insured</li> <li>• Indemnity</li> <li>• Fixed Benefit</li> </ul>										
4	Interests Insured	Liability only (Private Car) is designed to provide Third Party insurance coverage and PA Cover to Owner/Driver (if opted) to Private Car Vehicles										
5	Sum Insured / Motor Insured Declared Value Scope	<table border="1" style="width: 100%;"> <thead> <tr> <th>Section</th><th>Coverage</th><th>Sum Insured</th></tr> </thead> <tbody> <tr> <td>Section I</td><td>Liability to Third Parties</td><td>As per Provisions of Motor Vehicles Act</td></tr> <tr> <td>Section II</td><td>Personal Accident Cover for Owner-Driver</td><td>INR 15,00,000/-</td></tr> </tbody> </table>	Section	Coverage	Sum Insured	Section I	Liability to Third Parties	As per Provisions of Motor Vehicles Act	Section II	Personal Accident Cover for Owner-Driver	INR 15,00,000/-	
Section	Coverage	Sum Insured										
Section I	Liability to Third Parties	As per Provisions of Motor Vehicles Act										
Section II	Personal Accident Cover for Owner-Driver	INR 15,00,000/-										

6	Policy Coverage	The coverages available under this policy are listed in below and will be applicable as mentioned in the Policy Schedule.	Policy Wordings- Section I, Section II
		<b>Section I: Liability to Third Parties</b> Covers legal liability for third party property damage and third-party bodily injury (including death) due to an accident.	
		<b>Section II: Personal Accident Cover for Owner-Driver</b> Personal Accident cover is available under this policy if opted by insured. However, the cover is applicable only for registered owner who is holding valid and effective Driving License. Further, this cover is applicable, while the owner cum driver is travelling in the insured vehicle as driver, co-driver, while mounting and dismounting. This cover is not available where the vehicle is owned by company, partnership firm or any other body corporate. If the owner has taken personal accident cover under any other policy, this cover is optional. Please refer to the policy wordings for detailed terms and conditions.	

7	Add-on Cover	Not Applicable	
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8	Loss Participation	Not Applicable	
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9	Exclusions	<b>GENERAL EXCEPTIONS</b> <ol style="list-style-type: none"> <li>1. The Company shall not be liable in respect of any claim arising whilst the vehicle insured herein           <ol style="list-style-type: none"> <li>a. being used otherwise than in accordance with the "Limitations as to Use" or</li> <li>b. being driven by or is for the purpose of being driven by him/her in the charge of any person other than a Driver as stated in the Driver's Clause.</li> </ol> </li> <li>2. The Company shall not be liable in respect of any claim arising out of any contractual liability;</li> <li>3. Except so far as is necessary to meet the requirements of the Motor Vehicles Act, the company shall not be liable in respect of death arising out of and in the course of employment of a person in the employment of the insured or in the employment of any person who is indemnified under this policy or bodily injury sustained by such person arising out of and in the course of such employment.</li> <li>4. Except so far as is necessary to meet the requirements of the Motor Vehicles Act, the Company shall not be liable in respect of death or bodily injury to any person (other than a passenger carried by reason of or in pursuance of a contract of employment) being carried in or upon or entering or mounting or alighting from the Motor Vehicle at the time of the occurrence of the event out of which any claim arises.</li> <li>5. The Company shall not be liable in respect of any liability directly or indirectly or proximately or remotely occasioned by contributed by or traceable to or arising out of or in connection with war, invasion, the act of foreign enemies, hostilities or warlike operations (whether before or after declaration of war) civil war, mutiny rebellion, military or usurped power or by any direct or indirect consequences of any of the said occurrences and in the event of any claim hereunder the insured shall prove that the accidental, loss, damage and/or liability, arose independently of and was in no way connected with or occasioned by or contributed to by or traceable to any of the said occurrences or any consequences thereof and in default of such proof, the Company shall not be liable to make any payment in respect of such a claim.</li> <li>6. The Company shall not be liable in respect of any liability directly or indirectly caused by or</li> </ol>	Policy Wordings - General Exclusions
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	<p>contributed to by or arising from nuclear weapons material.</p> <p><b>Note 1:</b> For Third Party Liability claims, the company reserves the right to invoke the defenses as provided under the Motor Vehicles Act.</p> <p><b>Note 2:</b> The Risk for occupants is not covered under the liability only policy.</p> <p><b>For complete list of exclusions including Section-wise exclusions, refer the policy wordings</b></p>
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10	Special Conditions and Warranties (if any)	<p>Special Conditions</p> <ul style="list-style-type: none"> <li>All type of pre - existing damages or cost of repair of such damage will be excluded at the time of claim settlement.</li> </ul> <p><b>Explain obligations of the Policyholder</b></p> <ul style="list-style-type: none"> <li>The insured shall take all reasonable steps to maintain the insured vehicle in efficient condition and the company shall have at all times free and full access to examine the insured vehicle or any part thereof or any driver or employee of the insured.</li> <li>The due observance and fulfilment of the terms, conditions and endorsements of this Policy in so far as they relate to anything to be done or complied with by the insured and the truth of the statements and answers in the said proposal shall be conditions precedent to any liability of the Company to make any payment under this Policy.</li> </ul>	Policy Wording - Conditions
11	Admissibility of Claim	<ol style="list-style-type: none"> <li>Notice shall be given in writing to the Company immediately upon the occurrence of any accident and in the event of any claim. Every letter claim writ summons and/or process shall be forwarded to the Company immediately on receipt by the insured. Notice shall also be given in writing to the Company immediately the insured shall have knowledge of any impending prosecution, inquest or fatal inquiry in respect of any accident which may give rise to a claim under this Policy.</li> <li>No admission offer promise payment or indemnity shall be made or given by or on behalf of the insured without the written consent of the Company which shall be entitled if it so desires to take over and conduct in the name of the insured the defence or settlement of any claim or to prosecute in the name of the insured for its own benefit any claim for indemnity or otherwise and shall have full discretion in the conduct of any proceedings or in the settlement of any claim and the insured shall give all such information and assistance as the Company may require.</li> <li>In the event of the death of the sole insured, this policy will not immediately lapse but will remain valid for a period of three months from the date of the death of insured or until the expiry of this policy (whichever is earlier).</li> </ol>	Policy Wording - Conditions
12	Policy Servicing - Claim Intimation and ProcessingÂ	<ul style="list-style-type: none"> <li>Toll free / IVRS number of the insurer : 1800 266 4545 (8 AM TO 8 PM)</li> <li><a href="http://www.zurichkotak.com/care@zurichkotak.com">www.zurichkotak.com/care@zurichkotak.com</a></li> <li>Details of designated company officials to be contacted in time of claim: <a href="mailto:zkgi.motorclaimservices@zurichkotak.com">zkgi.motorclaimservices@zurichkotak.com</a></li> </ul>	
13	Grievance Redressal and Policyholders protection	<p>For resolution of any query or grievance, Insured may contact the respective branch office of the Company or may call toll free number 1800 266 4545 or may write an e- mail at <a href="mailto:care@zurichkotak.com">care@zurichkotak.com</a>. In case the Insured is not satisfied with the response, Insured may contact the Grievance Officer of the Company at <a href="mailto:grievanceofficer@zurichkotak.com">grievanceofficer@zurichkotak.com</a>. In case if the Insured is not satisfied with the solution the Grievance Officer has provided, Insured can write to <a href="mailto:seniorgrievanceofficer@zurichkotak.com">seniorgrievanceofficer@zurichkotak.com</a>/<a href="mailto:chiefgrievanceofficer@zurichkotak.com">chiefgrievanceofficer@zurichkotak.com</a>.</p> <p>However, if the resolution provided by us is not satisfactory you may approach Insurance Regulatory and Development Authority of India (IRDAI) through the Bima Bharosa Portal: <a href="https://bimabharosa.irdai.gov.in">https://bimabharosa.irdai.gov.in</a>.</p> <p>You may also approach Insurance Ombudsman, subject to vested jurisdiction, for the redressal of grievance.</p> <p>The details of the Insurance Ombudsman/ complete Grievance Redressal Process is also available at Company's website: <a href="http://www.zurichkotak.com">www.zurichkotak.com</a></p> <p>Note: The above grievance mechanism and claim intimation process is applicable for the compulsory personal accident cover. The Claim for Third Party injury, death and property damage shall be routed through judicial process.</p>	Policy Wording - Grievance Redressal
14	Obligations of the Policyholder/	<ul style="list-style-type: none"> <li>To disclose all information correctly sought by the insurer at time of filling the proposal form</li> <li>In case of any change / modification / addition to the already declared information the same shall be brought to the notice of the insurer immediately</li> <li>Non-disclosure of material information may affect the claim settlement.</li> <li>Disclosure of other material information during the policy period.</li> </ul> <p>("Material Information" for the purpose of this policy shall mean all relevant information sought by the company in the proposal form and other connected documents to enable it to take informed decision in the context of underwriting the risk such as Purpose of the Vehicle, Usage of the Vehicle, Claim details (accident date, spot of accident, damaged parts etc.), details of vehicle, NCB details etc.)</p>	

### Declaration by the Policy Holder

I have read the above and confirm having noted the details.

Place:

Date:

(Signature of the Policy Holder)

Note:

- i. Please visit <https://www.zurichkotak.com/documents/customer-support/downloads> for product related documents including CIS
- ii. In case of any conflict, the terms and conditions mentioned in the policy document shall prevail.

**Transcript cum Proposal Form - Liability only (Private Car)**

**Important Information for the Insured:**

1. This is a transcript of the details declared by you on the e-proposal and shall be the basis of underwriting of the policy. Request you to carefully review the complete information provided under this transcript and get back to us within 15 days of issuance of this document, in case there is any discrepancy found.
2. The policy is subject to receipt of complete premium and the risk under the Policy shall commence only from the date as specified in the policy schedule.
3. This document has to be read in conjunction with the policy schedule/document.
4. Refund, if any, with regard to the premium paid, would be processed in the same source / account (net banking / credit card / debit card) from where the premium payment has been originally made subject to policy terms and conditions.
5. The policy is subject to the underwriting guidelines of the Company and the details as declared by the Insured under the e-proposal.
6. Online premium payment should be made by the policyholder himself. No third party payment should be made using this mode of payment.
7. The Policyholder/ Insured has fully understood the terms and conditions of the Policy including all the features available thereunder.

Proposal No : 202601190035899

Proposal for : Used Car

4,479.00 Premium Amount (Inclusive of taxes)

Type of cover: Liability Only Policy

Registration No.	Vehicle Make/Model/ Variant	Type of body	Cubic Capacity/KW	Fuel Type
MH 09 DA 1759	MARUTI/SWIFT DZIRE/VXI		1298	Petrol

Year of Manufacture	Insured Declared Value (IDV)	Engine Number	Chassis Number
2013	0	K12MN1 282316	MA3EHKD1 S00364574

Special conditions :

**PROPOSER / OWNER'S DETAILS**

1. Title and Name of the Insured:	<input type="text" value="Mr. Maruti Laxman Kanamadi"/>		
2. Insured Permanent Address*	<input type="text" value="NO.1923, YADAVWADI NEAR SACHIN KIRANA STORES SHIROLI, PULACHI TALUK, HATKANANGALE District: KOLHAPUR 416122 MAHARASHTRA(27), India"/>		
If Correspondence Address different from Permanent Address,please provide*:	<input type="text" value="NO.1923, YADAVWADI NEAR SACHIN KIRANA STORES SHIROLI, PULACHI TALUK, HATKANANGALE Pulachi Shiroli - 416122 District: KOLHAPUR MAHARASHTRA, India"/>		
3.Phone	<input type="text" value="81XXXXXX89"/>	4.Mobile *	<input type="text" value="81XXXXXX89"/>
5.Email ID*	<input type="text" value="XXXXXXXXXXXXXXXXXXXXX1@GMAIL.COM"/>		
6.Gender	<input type="text"/>	7.Date Of Birth *	<input type="text"/>
8.Nationality	<input type="text" value="Indian Resident"/>		

Proposal Date & Time:	<input type="text" value="19/01/2026 13:12"/>
Policy Start Date:	<input type="text" value="20/01/2026 00:00"/>
Policy End Date: (Comprehensive)	<input type="text" value="19/01/2027 at midnight"/>

**Limitation as to use (Private Car):** 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) Use in connection with Motor Trade. Note: In case of vehicles used for Driving Tuition the words "other than for the purpose of driving tuition" to be read after the words „hire or reward.

**Driver's Clauses:** Any person including insured: Provided that a person driving hold an effective Driving Licence at the time of accident and is not disqualified from holding or obtaining such a licence. Provided also that the person holding an effective Learners' Licence may also drive the Vehicle and that such a person satisfies the requirement of Rule 3 of the Central Motor Vehicle Rules, 1989.

#### STATUTORY WARNING PROHIBITION OF REBATES (Under Section 41 of Insurance Act 1938)

- 1) No person shall allow or offer to allow, either directly or indirectly as an inducement to any person to take out or renew or continue an insurance in respect of any kind of risk relating to lives or property, in India, any rebate of the whole or part of the commission payable or any rebate of the premium shown on the Policy, nor shall any person taking out or renewing or continuing a Policy accept any rebate, except such rebate as may be allowed in accordance with the published prospectuses or tables of the Insurer.
- 2) Any person making default in complying with the provisions of this section shall be punishable with fine, which may extend to ₹ 1,000,000/-

#### VEHICLE DETAILS

Registration Authority and RTO Location	Date of Registration	CNG/LPG/Bi Fuel	Lease / Hire / Hypothecation (Name and address of concerned parties)	Color of Vehicle	Seating Capacity
KOLHAPUR	22/11/2013	PETROL			5
*Insured Declared Value of the Vehicle (in INR)	*Non - Electrical Accessories fitted to the Vehicle (in INR)	*Electrical & Electronic Accessories fitted to the Vehicle (in INR)	Trailer (in INR)	*CNG / LPG Kit (in INR)	*Total Value (in INR)
0	0	0	0	0	0

PUC - NO

#### OPTIONAL ADD-ON COVERS

1. <input type="checkbox"/> Depreciation Cover#	2. <input type="checkbox"/> Engine Protect	#If Depreciation cover is selected: Voluntary Deductible offered under the "Depreciation Cover", which would be applied over and above the Compulsory Deductible? No
3. <input type="checkbox"/> Return to Invoice	4. <input type="checkbox"/> Consumable Cover	
5. <input type="checkbox"/> Road Side Assistance	6. <input type="checkbox"/> Key Replacement Sum Insured	
7. <input type="checkbox"/> Loss of Personal Belongings Sum Insured	8. <input type="checkbox"/> Tyre Cover	
9. <input type="checkbox"/> Daily Car Allowance	10. <input type="checkbox"/> NCB Protect	
11. <input type="checkbox"/> Meter (Switch On/ Switch Off) Cover	12. <input type="checkbox"/> Battery Protect Cover	
13. <input type="checkbox"/> Clutch Protect	14. <input type="checkbox"/> Pay as you drive	
15. <input type="checkbox"/> EV Protect		

### RISK INCLUSION / EXCLUSION

1. *Personal Accident Cover of INR 15,00,000 for the Owner Driver	*Nominee Name and Age	*Relationship	*Name of Appointee (if nominee is a minor)	Relationship to the Nominee
	Legal Heir 35	OTHERS		
2. Do you wish to include Personal Accident cover for the Named passenger? No Please give details mentioned aside:	Name	CSI Opted (Rs)	*Nominee Name	Relationship
3. Do you wish to include Personal Accident cover for the Un-named Passengers / hirer / pillion passenger? No Please give details mentioned aside:			No. of Persons As Per Seating Capacity	C. S. I. (Per Person)
# The maximum CSI available per person is ₹ 2,00,000, each in multiples of ₹ 10,000.				
4. Do you wish to restrict Third Party Property Damage of ₹ 7.5 Lakh to the statutory TPPD liability limit of ₹ 6,000/- only? No				
5. Do you wish to cover legal liability? A) Paid Driver (IMT 28) <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No If yes, no. of Person: 1				
B) Legal Liability to Employee (IMT 29) <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No If Yes, no. of Person: C) Unnamed Passengers <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No If Yes, no. of Person: 0				
Compulsory Personal Accident (PA) Cover for owner-driver (PA Cover for Owner –Driver is compulsory for individual vehicle owners). I hereby declare below : I ___ The Owner Driver does not require Compulsory Personal Accident Cover as Owner Driver has a separate existing Personal Accident Cover against Death and Permanent Disability (Total and Partial) for sum Insured of atleast 15 lacs/ The Vehicle to be insured is not owned by an individual/ The Owner driver does not have an effective driving license.				

### DETAILS OF DEPRECIATION

**Table 1: Schedule of depreciation for arriving at IDV:**

The Insured's declared value (IDV) of the vehicle will be deemed to be the 'Sum insured' and it will be fixed at commencement of each policy period for each insured vehicle

Age of The Vehicle	% of Depreciation for fixing IDV	Age of The Vehicle	% of Depreciation for fixing IDV
Not exceeding 6 Months	5%	Exceeding 2 years but not exceeding 3 years	30%
Exceeding 6 months but not exceeding 1 year	15%	Exceeding 3 years but not exceeding 4 years	40%
Exceeding 1 year but not exceeding 2 years	20%	Exceeding 4 years but not exceeding 5 years	50%

**Note:** IDV of obsolete models of vehicles (i.e. Models which the manufacturers have discontinued to manufacture) and vehicles beyond 5 years of age will be determined on the basis of an understanding between the insurer and the insured.

### PAYMENT DETAILS

Payment Mode : PAYMENT AGGREGATOR

Payment Reference No : 26917697110

Payment Amount: 4,479.00

Payment/Transaction Date: 19/01/2026

Bank Details:

I confirm that the premium is paid out of my legitimate sources of fund and the Company has the right to call for documents to establish sources of funds. The Company has the right to cancel the policy in case I am/have been found guilty by any competent authority or court of law of violating any law/regulation.

Intermediary Code: 3178620000

As verified using OTP sent on mobile number ending with 3489 on 19/01/2026 or as submitted by you in the physical proposal form.

### DECLARATION

#### PEP :

Are You or any of the proposed applicants or close relatives is/are associated to Politically Exposed Person (PEP ) ?  Yes  No

#### Go Green :

I / We would like to protect and contribute in conserving the environment and help save paper by authorizing Zurich Kotak General Insurance Company (India) Limited to send all my policy and service related communication in soft copy to the email id as mentioned in the proposal form. I/We understand that still a physical copy of policy can be received by contacting our customer care.

#### AML Declaration :

I / We hereby confirm that all premiums have been/will be paid from bona fide sources and no premiums have been /will be paid out of proceeds of crime related to any of the offence listed in Prevention of Money Laundering Act,2002. I / We understand that the Company has the right to call for document to establish sources of funds. The Insurance Company has right to cancel the insurance contract in case I am/have been found guilty by any competent court of law under any of the statutes, directly or indirectly governing the prevention of money laundering in India.

**TAX INVOICE**



Details of Receiver (Billed To)		Details of Supplier (billed by)	
GSTIN/UIN		Name :	Zurich Kotak General Insurance Company (India) Limited
Customer ID	1022350001	GSTIN :	33AAFCK7016C1Z0
Customer Name	MARUTI LAXMAN KANAMADI	Pan Number :	AAFCK7016C
Email ID	SXXXXXXXXXXXXXX1@GMAIL.COM	CIN:	U66000MH2014PLC260291
Contact No	81XXXXXX89	Address:	Century Plaza 3Rd Floor C,D,F – No 560-562 Anna Salai Teynampet Chennai Tamil Nadu 600018.
Address	NO.1923, YADAVWADI NEAR SACHIN KIRANA STORES, SHIROLI, PULACHI TALUK, HATKANANGALE, KOLHAPUR, 416122, MAHARASHTRA, India	Date of Invoice	19/01/2026
IMD Code	3178620000	Invoice No	261318929500
Receipt No	1202601925987	Proposal No	202601190035899
State Code	27	Partner Application No	
Place Of Supply Name	MAHARASHTRA - 27	State Code:	33
		State Name	TAMIL NADU
		IRN	

HSN/SAC Description	HSN / SAC Code	Total Value of Supply (Rs.)	Taxable value of Supply (Rs.)	IGST Rate	IGST Amt (Rs.)
Motor Vehicle Insurance Services	997134	3796	3796	18%	683.28
<b>Total</b>		<b>3796</b>	<b>3796</b>		<b>683.28</b>
<b>Total Invoice Value (In Figure)</b>					<b>4,479.00</b>
<b>Total Invoice Value (In Words)</b>					<b>Four Thousand Four Hundred Seventy Nine</b>
<b>Whether Tax Payable on a Reverse Basis or Not</b>					<b>No</b>

For : Zurich Kotak General Insurance Company (India) Limited

Authorized Signatory

"I/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."