

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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Leadership and Beyond...

The New India Assurance Co. Ltd.

IRDAI Regn. No. : 190

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	Stand-alone OD Policy (Private Vehicle)	Proposal No. & Date	SR15083693 / 13-Sep-2023
Policy No. & Type	98000031231850016816	Period of Insurance	19-Sep-2023 to 18-Sep-2024
Policy Issued On	13-Sep-2023 (00:00)	Vehicle Identification No.	MB8EL11ADN8101242
Insured Name	Mr. B D Bojappa	Geographical Area	INDIA
Invoice No	12230002768	Accounting Code of Service	997134
Insured Address	24 3RD MAIN 7TH CROSS HOYSOLANAGAR RAMJURTHY NAGAR DOORVANINAGAR , BANGALORE-560016, Karnataka		
Insured State & Code	Karnataka-29	Place of Supply	Karnataka
		GSTIN of Customer	GSTUNREGISTERED
INSURED MOTOR VEHICLE DETAILS		INSURED DECLARED VALUE (IDV) (in Rs.)	
Make	Suzuki	Vehicle	171431
Model & Variant	V-STROM SX DS250RLM2 BS6/New Model - DS250	Non Electrical Accessories	0
Registration No	KA03KN0161	Electrical Accessories	0
Year of Manufacture	2022	CNG/ LPG Kit	0
Engine- Chassis No	EJA1-153470 - MB8EL11ADN8101242	Total IDV	171431
Cubic Capacity	249		
Seating Capacity	2		
Type Of Body	Solo With Pillion		
RTO Location	KA03KN0161 / BANGALORE		
Schedule Of Premium (Amount in Rs.)			
OWN DAMAGE SECTION (A)		Pre-Existing Third Party Policy Details.	
Vehicle	2213	Insurance Company Name	Go Digit General Insurance Ltd.
Elec. Accessories	0	Policy No.	D076682517
Non- Elec. Accessories	0	Risk Inception Date	19-Sep-2022
Kit (IMT-25)	0	Risk Expiry Date	18-Sep-2027
Extra Premium towards Inbuilt CNG/LPG	NA	MISP - Meghdooth Motors Pvt.Ltd., BANGALORE	
Basic Premium	2213	Notes : (For Stand-alone OD Policy)	
Geographical Area Extn. (IMT-1)	NA	1. Policy Issuance is the subject to the realisation of cheque.	
Lamp, Tyres etc. (IMT 23)	0	2. Consolidate stamp duty paid to State Exchequer	
Driving Tuition Loading On OD Premium (60%)	NA	3. The Policy is subject to a compulsory Deductible of Rs 100 (IMT -22)	
Fiber Glass Tank	0	4. Voluntary excess Rs (0)	
Sub-Total Additions	0	5. Subject to Endorsements IMT.7	
Deductibles		6. The Coverage under this policy is only for Own Damage and no other liability in connection with the vehicle.	
Voluntary Deductibles (IMT 22A)	0	7. 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.	
Anti-Theft Device (IMT-10)	0		
AAI Membership (IMT-8)	0		
No Claim Bonus (20%)	443		
Discount for vehicles designed for handicapped	NA		
Sub - Total Deductibles	443		
Add - On Coverages			
Nil Depreciation	771		
Engine Protect	0		
Return To Invoice	343		
Net own Damage Premium (A)	2884		
IGST@18%	519.12		
Total OD Premium	3403		
Nominee Details :	Nominee Name	Age	Relation
	GANGAMAP B	54	Wife
Payment Detail	Payment Method	Cheque No./Transaction No.	Bank Name
	Electronic Payment	113008871234	ELECTRONIC PAYMENT
Financier Type	Financier Name	Financier Branch	Amount
Financed	IDFC FIRST BANK LTD	BANGALORE	3728
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.			
Deductibles: Deductible under section-I : Rs 100 (Compulsory Deductible Rs 100 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 M.V. Act, 1988.			
		For THE NEW INDIA ASSURANCE CO. LTD	
		 Authorized Signatory	
Policy Issuing Office: 1215, NAURANG HOUSE 21, K G MARG, NEW DELHI - 110001			
GSTIN: 07AAACN4165C1ZT, CIN No.: L66000MH1919G0I000526			
State Name : Delhi			

This Policy is sourced & serviced by **Maruti Suzuki Insurance Broking Private Limited**, Direct Broker (General) IRDAI License No.: 428 (Valid Till: 01-02-2024)

Contact : 3377 4477 (prefix 011 / 022 / 033 / 044), support@mibpl.co.in Visit : www.marutisuzukiinsurance.com

Please give your feedback at <https://www.newindia.co.in/portal/policyFeedbackGen>

For Policy Terms and Conditions Log on to : www.marutisuzukiinsurance.com, www.newindia.co.in

Commonly used Add-on Covers

1. **Zero Depreciation** – 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 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 losses.
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 as per last available invoice of the same model would be payable. The claim proceeds will include cost of road tax, registration charges and insurance premium.
4. **Consumables** – 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 Key** – 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 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

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Original Certificate of Insurance must be carried in your Two Wheeler

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 24X7 customer support - DIAL **3377 4477** (prefix **011/022 /033/044**) to update your contact details, address, any change in the vehicle ownership, accessories addition/deletion etc.

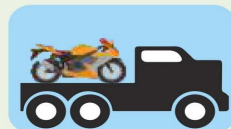


Is your policy falling due for Renewal ?

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.

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3377 4477
prefix 011/022/033/044



What to do if your two wheeler meets with an accident ?

Simply inform Maruti Suzuki Insurance Broking at **3377 4477** (prefix **011 /022 / 033 / 044**) or visit the nearest Suzuki Motorcycle Dealer. They will assist you with your claim intimation to us 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 to Maruti Suzuki Insurance Broking **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 two wheeler'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. Don't try to start your two wheeler 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 a 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.

Visit Maruti Suzuki Insurance Broking at www.marutisuzukiinsurance.com

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



Always keep your vehicle
in good condition



Always use helmets



Drive Safely



Follow Traffic Rules



Keep safe distance while driving



Pedestrians have first priority
on roads