

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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**Dedicated  
Customer  
Support**



**ICICI Lombard General Insurance Co. Ltd.**

IRDAI Regn. No. : 115

**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)			
<b>Policy Type</b>	Package Policy (Private Vehicle)	<b>Proposal No. &amp; Date</b>	R188767877 / 20-Dec-2023
<b>Policy No. &amp; Type</b>	3001/MI-13617231/00/000	<b>Period of Insurance</b>	27-Dec-2023 to 26-Dec-2024
<b>Policy Issued On</b>	20-Dec-2023 (00:00)	<b>Vehicle Identification No.</b>	MA3EJKD1S00C65581
<b>Insured Name</b>	Mrs Sheenu Choubey	<b>Geographical Area</b>	INDIA
<b>Invoice No</b>	181223230204	<b>Accounting Code of Service</b>	997134
<b>Insured Address</b>	W/O SH. VINOD CHOUBEY H.NO-928, SEC-9 GURGAON,, GURGAON-122001, Haryana		
<b>Insured State &amp; Code</b>	Haryana-06	<b>Place of Supply</b>	Haryana
		<b>GSTIN of Customer</b>	GSTUNREGISTERED
<b>INSURED MOTOR VEHICLE DETAILS</b>		<b>INSURED DECLARED VALUE (IDV) (in Rs.)</b>	
<b>Make</b>	Maruti	<b>Vehicle</b>	382020
<b>Model &amp; Variant</b>	TOUR S CNG BS-VI/MARUTI TOUR S STD CNG 1.2L 5MT	<b>Non Electrical Accessories</b>	0
<b>Registration No</b>	HR26EM/993	<b>Electrical Accessories</b>	0
<b>Year of Manufacture</b>	2020	<b>CNG/ LPG Kit</b>	0
<b>Engine- Chassis No</b>	2402931 - MA3EJKD1S00C65581	<b>Total IDV</b>	382020
<b>Cubic Capacity</b>	1197		
<b>Seating Capacity</b>	5		
<b>Type Of Body</b>	Saloon		
<b>RTO Location</b>	HR26EM/993 / GURGAON		
<b>Schedule Of Premium (Amount in Rs.)</b>			
<b>OWN DAMAGE SECTION (A)</b>		<b>LIABILITY SECTION (B)</b>	
<b>Vehicle</b>	1830	<b>Basic Third Party Liability</b>	3416
<b>Elec. Accessories</b>	0	<b>Third Party Liability for Bi-fuel Kit</b>	60
<b>Non- Elec. Accessories</b>	0	<b>Compulsory P.A. Cover Premium to Owner-Driver (1 Year)</b>	475
<b>Kit (IMT-25)</b>	0	<b>P.A. Cover for 0 Person of Rs (0) each (IMT- 16 )</b>	
<b>Extra Premium towards Inbuilt CNG/LPG</b>	92	<b>Legal Liability (WC) to Driver (IMT-28)</b>	50
<b>Basic Premium</b>	1830	<b>Geographical Area Extn. (IMT-1)</b>	NA
<b>Geographical Area Extn. (IMT-1)</b>	NA	<b>Legal Liability to Employees (IMT-29)</b>	0
<b>Lamp, Tyres etc. (IMT-23)</b>	0	<b>Legal Liability to Passenger (IMT-46)</b>	0
<b>Driving Tuition Loading On OD Premium (60%)</b>	NA	<b>Driving Tuition Loading On TP Premium (60%)</b>	NA
<b>Fiber Glass Tank</b>	0	<b>Net Liability Premium (B)</b>	4001
<b>Sub-Total Additions</b>	0	<b>Total Premium (A+B)</b>	11161
<b>Deductibles</b>		<b>CGST @9%</b>	1004.49
<b>Voluntary Deductibles (IMT-22A)</b>	0	<b>SGST @9%</b>	1004.49
<b>Anti-Theft Device (IMT-10)</b>	46	<b>Gross Premium Paid</b>	13170
<b>AAI Membership (IMT-8)</b>	0	<b>MISP - PASCO AUTOMOBILES, GURGAON</b>	
<b>No Claim Bonus (25%)</b>	446	<b>Notes :</b>	
<b>Discount for vehicles designed for handicapped</b>	NA	1. Policy Issuance is the subject to the realisation of cheque.	
<b>Sub - Total Deductibles</b>	492	2. Consolidate stamp duty paid to State Exchequer	
<b>Add - On Coverages</b>		3. The Policy is subject to a compulsory Deductible of Rs 1000 (IMT-22)	
<b>Zero Depreciation</b>	3438	4. Voluntary excess Rs (0)	
<b>Engine Protect Plus</b>	1146	5. Subject to Endorsements IMT 10, 28,	
<b>Return To Invoice</b>	1146	6. UIN : IRDAN115RP0017V01200102	
<b>Net own Damage Premium (A)</b>	7160	7. Warranted that the insured named herein/owner of the vehicle holds a valid Pollution Under Control (PUC) Certificate and/or valid fitness certificate, as applicable, on the date of commencement of the Policy and undertakes to renew and maintain a valid and effective PUC and/or fitness Certificate, as applicable, during the subsistence of the Policy. Further, the Company reserves the right to take appropriate action in case of any discrepancy in the PUC or fitness certificate	
		8. 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.	
<b>Nominee Details :</b>	<b>Nominee Name</b>	<b>Age</b>	<b>Relation</b>
	VINOD CHOUBEY	45	Husband
<b>Payment Detail</b>	<b>Payment Method</b>	<b>Cheque No./Transaction No.</b>	<b>Bank Name</b>
	Visa Credit Card	113117578817	ELECTRONIC PAYMENT
<b>Financier Type</b>	<b>Financier Name</b>	<b>Financier Branch</b>	<b>Amount</b>
	Not Financed	NA	13170
<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 the 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)			
<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.			
<b>For information on ombudsman you may visit website :</b> <a href="https://www.coins.co.in/Ombudsman">https://www.coins.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 M.V. Act, 1988.			
For ICICI LOMBARD GENERAL INSURANCE CO LTD			
	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.		
	 <b>Authorized Signatory</b>		
Policy Issuing Office:- Tower D, Twelfth Floor, Global Business Park, Mehrauli, Gurgaon Road, Gurgaon, Haryana 122002			
GSTIN: 06AAAC17904G1Z, CIN No.: L67200MH2000PLC129408			
State Name : Haryana			

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@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.icicilombard.com](http://www.icicilombard.com)**

### **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 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 the 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** – 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.
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 service, you may contact on the below mentioned details.

**Vendor Name: - Global Assure**

**Toll Free: 18005720197**

\*Applicable only for private car (Package policy) Vehicle upto 15 years of age.

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



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**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.

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**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