

This policy is sourced and serviced by:

Maruti Suzuki Insurance Broking Private Limited

1, Nelson Mandela Road, Vasant Kunj, New Delhi - 110070

Dedicated
Customer
Support

3377 4477
prefix 011/022/033/044

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ICICI Lombard General Insurance Co. LTD.
IRDAI Regn. No. 115. CIN - L67200MH2000PLC129408

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 & UIN	Annual Package Policy & IRDAN115RP0017V01200102		Proposal No & Date	R0001463047 / 13-Mar-2025 15:03	
Policy No	3001/MI-15339643/00/000		Period of Insurance	17-MAR-2025 00:00 to 16-MAR-2026 23:59	
Policy Issued On	13-Mar-2025 15:03		Vehicle Identification No.	MBHCZCB3SNA940228	
Insured Name	MR Manish Kumar Sinha		Geographical Area	India	
Invoice No	180325150753		GST No & State	NA Bihar	
Insured Address	S/O LATE MANOJ KUMAR SINHA HOUSE NO-236, .. SIDHESHWAR NAGAR, PATNA , MAINPURA, BIHAR-800001		Accounting Code of Service	997134	
Insured State & Code	Bihar - 10	Place of Supply	Bihar	GSTIN of Customer	GSTUNREGISTERED

MOTOR VEHICLE DETAILS			
Make	Maruti Suzuki	Seating Capacity	5
Model - Variant	SWIFT VXI BS VI	Type of Body Color	Hatchback MN BLUE
Registration No	BR01FN9619	Fuel Type	Petrol
Year of Manufacture	2022	RTO Location	PATNA BR-01
Engine - Chassis No	1172776 - MBHCZCB3SNA940228	Zone	B
Cubic Capacity	1197	FASTag ID	

Insured Declared Value(₹)									
Vehicle ₹	404400	Non Electrical Accessories ₹	0	Electrical Accessories ₹	0	CNG/LPG Kit ₹	0	Total IDV ₹	404400

Schedule of Premium(Amount in ₹)			
OWN DAMAGE SECTION (A)		LIABILITY SECTION (B)	
Vehicle	₹ 645	Basic Third Party Liability	₹ 3416
Basic Premium	₹ 645	Compulsory PA Cover Premium [1 Year],(Sum Insured 15 lakhs)	₹ 350
Deductibles		Legal Liability (WC) to Driver (IMT-28)	₹ 50
Anti-Theft Device (IMT-10)	₹ 16	Net Liability Premium (B)	₹ 3816
No Claim Bonus (25 %)	₹ 157	Total Premium (A+B)	₹ 10456
Sub-Total Deductibles	₹ 173	CGST @9%	₹ 941.04
Depreciation Reimbursement (IRDAN115RP0017V01200102/A0368V01200910)	₹ 2669	SGST @9%	₹ 941.04
Engine Guard (IRDAN115RP0017V01200102/A0015V01201213)	₹ 1213	Gross Premium Paid	₹ 12338
Key Replacements (IRDAN115RP0017V01200102/A0019V01201213)	₹ 250	Point of Sale - KARLO AUTOMOBILES PVT LTD	
Cover for Consumables (IRDAN115RP0017V01200102/A0216V01200910)	₹ 324	Notes:-	
Return to Invoice (IRDAN115RP0017V01200102/A0329V01200910)	₹ 1213	1. Policy Issuance is subject to realisation of premium.	
Personal Belonging (IRDAN115RP0017V01200102/A0021V01201213)	₹ 499	2. Consolidate stamp duty paid to State Exchequer.	
Net own Damage Premium (A)	₹ 6640	3. Policy is subject to a compulsory Deductible of Rs. 1000 (IMT-22)	
		4. Voluntary excess Rs. 0	
		5. Subject to Endorsements IMT 10,28	
		6. This policy provides the benefit of "Roadside Assistance" from below vendor: -	
		Vendor Name: - Global assure, Contact No: - 18005720197	

Nominee Details			
Nominee Name:	ASHA SINHA	Age: 59	Relation: Mother
Financier Details			
Financier Type:	Financed	Financier Name: STATE BANK OF INDIA	Financier Branch: PBB S K PURI BR
Payment Details			

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.750000 - (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 M.V. Act, 1988.



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.

For ICICI LOMBARD GENERAL INSURANCE CO LTD

Gaurav Arora

Authorised Signatory

Policy Issuing Office :Second Floor, UMA Complex, Frazer Road, Patna, Bihar 800001 GSTIN: 10AAACI7904G1Z2, CIN No: . State Name: Bihar
This Policy is sourced and serviced by Maruti Suzuki Insurance Broking Private Limited Direct Broker (General) IRDAI License No. 428, valid till 01 February 2027, Mail ID: support@msibpl.co.in, Contact: 33774477 (Prefix 011/022/033/044)
For Policy Terms and Conditions Log on to : www.marutisuzukiinsurance.com , www.icicilombard.com

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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?

Visit your nearest Dealership or 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?

To renew your policy you may: 1) Visit www.marutisuzukiinsurance.com 2) Visit Nearest Dealership 3) Call us at 011 3377 4477 4) SMS **RENEW** to 9215292152.



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

Simply inform Maruti Suzuki Insurance Broking at 3377 4477 (prefix **011 / 022 / 033 / 044**) or Visit www.marutisuzukiinsurance.com to locate nearest Dealership. 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.



Is your Vehicle Stolen?

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. Visit your nearest Dealership or 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 log 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 license, 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 benefit 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 Safe : Your Safety is Our Concern



Don't Mix Drinking and Driving



Always Keep Your Vehicle In Good Condition



Follow Traffic Rule



Pedestrians Have First Priority on Roads



Please Use Child Seats When Children are Seated in Front of Airbags



Always Wear Your Seat Belts