

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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Kotak Mahindra General Insurance Company Limited
IRDAI Regn. No. : 152

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	SR06638227 / 17-Nov-2021		
Policy No. & Type	MIK/SR06638227		Period of Insurance	27-Nov-2021 to 26-Nov-2022		
Policy Issued On	17-Nov-2021 (00:00)		Vehicle Identification No.	MA3CZFB3SLL725718		
Insured Name	Mr. Cheekati Raghu		Geographical Area	INDIA		
Invoice No	87966728		Accounting Code of Service	997134		
Insured Address	S/O. MR. VENKATESWARLU CH, H.NO:4-93, ANNARUGUDEM (V), TALLADA, KHAMMAM, KHAMMAM-507167, Telangana					
Insured State & Code	Telangana-36	Place of Supply	Telangana	GSTIN of Customer	GSTUNREGISTERED	
INSURED MOTOR VEHICLE DETAILS			INSURED DECLARED VALUE (IDV) (in Rs.)			
Make	Maruti		Vehicle	560746		
Model & Variant	NEW DZIRE VXI BS-VI/MARUTI DZIRE VXI 1.2L ISS 5MT		Non Electrical Accessories	0		
Registration No	TS04FB4946		Electrical Accessories	0		
Year of Manufacture	2020		CNG/ LPG Kit	0		
Engine- Chassis No	K12NN 9062523 - MA3CZFB3SLL725718		Total IDV	560746		
Cubic Capacity	1197					
Seating Capacity	5					
Type Of Body	Saloon					
RTO Location	TS04FB4946 / KHAMMAM					
Schedule Of Premium (Amount in Rs.)						
OWN DAMAGE SECTION (A)			Pre-Existing Third Party Policy Details.			
Vehicle	4475		Insurance Company Name	IFFCO TOKIO GENERAL INSURANCE COMPANY LIMITED		
Elec. Accessories	0		Policy No.	12263903		
Non- Elec. Accessories	0		Risk Inception Date	27-Nov-2020		
Kit (IMT-25)	0		Risk Expiry Date	26-Nov-2023		
Extra Premium towards Inbuilt CNG/LPG	NA		MISP - VARUN MOTORS PVT LTD, HYDERABAD			
Basic Premium	4475		Notes : (For Stand-alone OD Policy) 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, 6. The Coverage under this policy is only for Own Damage and no other liability in connection with the vehicle.			
Geographical Area Extn. (IMT-1)	NA					
Lamp, Tyres etc. (IMT 23)	0					
Driving Tuition Loading On OD Premium (60%)	NA					
Fiber Glass Tank	0					
Sub-Total Additions	0					
Deductibles						
Voluntary Deductibles (IMT 22A)	0					
Anti-Theft Device (IMT-10)	112					
AAI Membership (IMT-8)	0					
No Claim Bonus 0	0					
Discount for vehicles designed for handicapped	NA					
Sub - Total Deductibles	112					
Add - On Coverages						
Depreciation Cover	1963					
Engine Protect	561					
Return to Invoice	561					
Net own Damage Premium (A)	7448					
CGST@9%	670.32					
SGST@9%	670.32					
Total OD Premium	8789					
Nominee Details :	Nominee Name	CH NAVEEN	Age	28	Relation	Brother
Payment Detail	Payment Method	Cheque No./Transaction No.	Bank Name	Amount		
	Auto Debit	45262206	HSBC BANK LTD	8789		
Financier Type	Financed	Financier Name	HDFC BANK LIMITED.	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. Deductibles: 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 : http://www.gbic.co.in/ombudsman.html 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 Kotak Mahindra General Insurance Company Limited  Authorized Signatory			
Policy Issuing Office: 3-6-140/1B, Ground Floor Netaji Bhavan, Himayatnagar Main Road, Hyderabad GSTIN: 36AFC7016C1ZU, CIN No.: U66000MH2014PLC260291 State Name : Telangana						

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

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

Commonly used Add-on Covers

- 1. Depreciation Protect** – 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 and Gear Box 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 loss 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 their 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 Cover** – 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 Keys** – 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 the 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 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 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 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.

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



Don't Mix Drinking and Driving



Always keep your vehicle in good condition



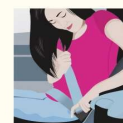
Follow Traffic Signals



Pedestrians have first priority on Roads



Please use Child Seats, when Children are seated in front of Airbags



Always Wear your Safety Belts