

This policy is sourced and serviced by:  
**Maruti Insurance Broking Private Limited**  
1, Nelson Mandela Road, Vasant Kunj, New Delhi - 110 070

This is not a part of the policy document. Please Detach Here.



**National Insurance Company Ltd.**  
(A Govt. of India Undertaking)  
IRDAI Regn. No. : 58

**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>	Long Term Package Policy - 3 Yr ( Private Vehicle )		<b>Proposal No. &amp; Date</b>	N95969245 / 25-Jul-2020	
<b>Policy No. &amp; Type</b>	61070031201145415153		<b>Period of Insurance</b>	25-Jul-2020 to 24-Jul-2023	
<b>Policy Issued On</b>	25-Jul-2020 (00:00)		<b>Vehicle Identification No.</b>	MBHEWB22SLG494281	
<b>Insured Name</b>	Mr Nagaraja P		<b>Geographical Area</b>	INDIA	
<b>Invoice No</b>	4131204122106		<b>Accounting Code of Service</b>	997134	
<b>Insured Address</b>	S/O PARAMESWARAPPAP, H.NO:1102, W.NO:14TH,TEACHER COLONY,NEAR ESWAR TEMPLE, SANDUR - , BELLARY-583119, Karnataka				
<b>Insured State &amp; Code</b>	Karnataka-29	<b>Place of Supply</b>	Karnataka	<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>	673001	
<b>Model &amp; Variant</b>	THE NEW BALENO BS-VI ZETAPETROL/MARUTI BALENO ZETAPETROL		<b>Non Electrical Accessories</b>	0	
<b>Registration No</b>			<b>Electrical Accessories</b>	0	
<b>Year of Manufacture</b>	2020		<b>CNG/ LPG Kit</b>	0	
<b>Engine- Chassis No</b>	K12MP 4045152 - MBHEWB22SLG494281		<b>1st Year IDV</b>	673001	
<b>Cubic Capacity</b>	1197		<b>2nd Year IDV</b>	566738	
<b>Seating Capacity</b>	5		<b>3rd Year IDV</b>	495895	
<b>Type Of Body</b>	Saloon				
<b>RTO Location</b>	HOSPET				
<b>Schedule Of Premium (Amount in Rs.)</b>					
<b>Part A(3 Years) &amp; Part B (3Years)</b>			<b>LIABILITY SECTION (B)</b>		
<b>Vehicle</b>	18416	<b>Basic Third Party Liability</b>	9534		
<b>Elec. Accessories</b>	0	<b>Third Party Liability for Bi-fuel Kit</b>	0		
<b>Non- Elec. Accessories</b>	0	<b>Compulsory PACover Premium [3 Year]</b>	825		
<b>Kit (IMT-25)</b>	0	<b>PACover for 5 Person of Rs (100000) each (IMT- 16 )</b>	750		
<b>Extra Premium towards Inbuilt CNG/LPG</b>	NA	<b>Legal Liability (WC) to Driver (IMT-28)</b>	150		
<b>Basic Premium</b>	18416	<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>	11259		
<b>Sub-Total Additions</b>	0	<b>Total Premium (A+B)</b>	44516		
<b>Deductibles</b>		<b>CGST @9%</b>	4006.44		
<b>Voluntary Deductibles (IMT 22A)</b>	0	<b>SGST @9%</b>	4006.44		
<b>Anti-Theft Device (IMT-10)</b>	461	<b>Gross Premium Paid</b>	52529		
<b>AAI Membership (IMT-8)</b>	0	<b>MISP - K P F PVT. LTD., BELLARY</b>			
<b>No Claim Bonus 0</b>	0	<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>	461	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>Nil Depreciation Plus</b>	9719	4. Voluntary excess Rs (0)			
<b>Engine Protect</b>	2692	5. Subject to Endorsements IMT, 7 10, 28, 16,			
<b>Invoice Protect</b>	2891	6. UIN : IRDAN058RP0004V01201819			
<b>Net own Damage Premium (A)</b>	33257				
<b>Nominee Details :</b>	<b>Nominee Name</b>	MR MALLESHP	<b>Age</b>	35	<b>Relation</b>
					Son
<b>Payment Detail</b>	<b>Payment Method</b>	<b>Cheque No./Transaction No.</b>	<b>Bank Name</b>	<b>Amount</b>	
	Auto Debit	38581277	HSBC BANK LTD	52529	
<b>Financier Type</b>	Financed	<b>Financier Name</b>	CANARABANK	<b>Financier Branch</b>	DONIMPLAI
<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 there 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.					
For information on ombudsman you may visit website : <a href="http://www.gbic.co.in/ombudsman.html">http://www.gbic.co.in/ombudsman.html</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 MV Act, 1988.					
			For National Insurance Company Limited		
					
			Authorized Signatory		
Policy Issuing Office:-Bellary Division, Second Floor, GSR Towers, TS No 12/2A/146 Aand B, Opposite: petrol Bunk, Main Road, Parvathinagar, Bellary, Karnataka GSTIN: 29AAACN9967E1ZZ, CIN No.:U10200WB1906GOI001713 State Name : Karnataka					

This Policy is sourced & serviced by **Maruti Insurance Broking Private Limited**, Direct Broker (General) IRDAI License No.: 428 (Valid Till: 01-02-2021)  
Contact : 3377 4477 (prefix 011 / 022 / 033 / 044), support@mibpl.co.in Visit : [www.marutiinsurance.com](http://www.marutiinsurance.com)

**For Policy Terms and Conditions Log on to : [www.marutiinsurance.com](http://www.marutiinsurance.com), [www.nationalinsuranceindia.com](http://www.nationalinsuranceindia.com)**

### **Nil Depreciation**

In consideration of payment of additional premium as indicated in the Schedule it is hereby agreed and understood that indemnification, in respect of first two Partial loss claims during the policy period, shall be done without application of Depreciation as mentioned in Section 1 of the policy.

**Exclusions :** The Company shall not be liable to make any payment in respect of:- Any extra fittings and/or any internal improvements in the vehicle other than provided by the manufacturer in the vehicle originally; In relation to any accident occurring in any extended geographical area outside the primarily covered geographical area. If the vehicle is more than 5 years old from the date of first purchase of the new car from the dealer. Damage caused by an uninsured peril including mechanical breakdown. Damage to uninsured items including accessories and bi-fuel/gas kit. Claims made for theft of parts and accessories. Any compulsory/voluntary deductible under the main policy. Anything and everything in case own damage claim under the base policy is rejected. Consequential Loss of any kind. Obsolete/imported vehicles not covered.

**Conditions :** Only the first two partial claims admitted and payable under the policy relating to accidents during the policy period. Serviceable with cash less benefit only in MISL Network. Applicable for vehicles for Private usage only. Not applicable for commercial vehicles. In the event of transfer of ownership, the cover shall cease. The cover will be offered on annual basis and run concurrently with the MI Private Car Package Policy. Mid-term inclusion or removal of this cover shall not be allowed.

Deductible - As per the standard car package policy.

**Subject otherwise to terms, exclusions, conditions and endorsements of the policy.**

### **Invoice Protect**

Subject to terms, definitions, exclusions, and conditions contained herein, it is hereby understood and agreed that the Company shall pay, in the event of a Total Loss or Constructive Total Loss or Total Theft of the insured vehicle, during the policy period, resulting in a valid and admissible claim under Section I (loss of or damage to the vehicle insured) of Private Car Package Policy, the following:

Difference between the Current Invoice Price of the Insured Vehicle and Insured Declared Value

First time Registration charges, Motor Own Damage Premium paid and Road Tax incurred with respect to the insured vehicle, their sum subject to a maximum of 10% of Current Invoice Price.

**Exclusions -** The company shall not be liable to make any payment in respect of/ towards. Total Loss /Constructive Total Loss/ Total Theft not admissible under Section I (Own Damage) of Private Car Package Policy. Loss of accessories only. Any facilitation charges paid to any broker/ dealer / intermediary in respect of the vehicle registered. Any road tax refund received from R.T.O. after occurrence of Total Loss/ Constructive Total Loss/ Total Theft to the insured vehicle.

**Conditions-** The Policy period under the cover should coincide with that of the Policy. Midterm cover is not allowed.

#### **Claim Procedure**

Notice shall be given in writing to the Company immediately upon the occurrence of any theft or accidental loss or damage giving rise to a claim and thereafter the insured shall give all information and provide assistance as the Company shall require. In case of theft or any other criminal act which may be the subject of a claim under the policy, the insured shall give immediate notice to the police authorities and co-operate with the Company in securing the conviction of the offender.

**Subject otherwise to terms, conditions, limitations and exclusions of the Policy.**

### **Engine Protect**

Whereas the insured by a proposal and declaration, as stated in the schedule, which shall be the basis of this contract and is deemed to be incorporated herein, has applied to National Insurance Company Limited (herein called the Company) for the insurance herein after set forth and has paid the premium as consideration for such insurance in respect of the vehicle as described in the schedule.

#### **1 Operative Clause**

Subject to terms, definitions, exclusions, and conditions contained herein, it is hereby understood and agreed that the Company shall extend the Policy to cover repair or replacement of the following loss of or damage to the insured vehicle, arising during the policy period.

1. Engine and/or engine parts arising out of water ingress due to flood/ inundation resulting in hydrostatic lock.

2. Engine and/or engine parts and/or gear box parts and/or differential parts arising by engine seizure and/or gear box/ differential failure due to leakage of lubricating oil directly caused by an accidental external impact on the engine/gear box/ differential.

In addition to the above, the cost of consumables replenished while undertaking the repair or replacement of the parts covered shall also be payable.

**Exclusions -** The Company shall not be liable to make any payment in respect of Losses covered under any other insurance of any nature or manufacturer's warranty or recall campaign at the time of happening of any loss or damage. Losses including corrosion of engine due to delay in intimation to the Company and/ or retrieval of the insured vehicle from the water logged area and/ or repair of the vehicle. Claims where the repair has been carried out without prior approval of the Company.

Depreciation of the replaced parts. Losses caused by any faults or defects existing at the time of inception of the Policy within the knowledge of the insured. Delay of more than seventy two hours, in delivering the insured vehicle to the workshop from the time of occurrence of accidental damage or loss, unless the event is declared as catastrophic and removal of the vehicle from the spot of accident is not possible immediately. Break down of any other assembly(s) in the insured vehicle, as the consequence of the cover mentioned above.

**Conditions** The first two claims under the Add-On shall be payable. Liability shall be subject to the final assessment of loss after consideration of the terms and conditions of the Policy and other Add-Ons opted. Loss due to leakage of lubricating oil shall be considered, provided there are visible evidences of accidental damage/damages to the engine or respective assembly. Claim Procedure Claim Intimation Notice shall be given to the Company within twenty four hours of the insured vehicle being stuck or submerged in water or in the event of leakage of lubricating oil, resulting in a claim, and thereafter the insured shall give all information and provide assistance as the Company shall require. Evidence of Damage Evidence shall be provided with respect to The insured vehicle being stuck or submerged in water logged area resulting in damage/loss to the internal parts of the engine due to water ingress. Visible accidental impact leading to leakage of lubricating oil from the engine/ gear box/differential resulting in seizure/failure of the same assembly. In the event of transfer of ownership, the cover shall cease.

The Company may cancel the Policy by sending seven days notice by recorded delivery to the insured at insured's last known address and in such event will return to the insured the premium paid less the pro rata portion thereof for the period the Policy has been in force or the Policy may be cancelled at any time by the insured on seven days' notice by recorded delivery and provided no claim has arisen during the currency of the Policy, the insured shall be entitled to a return of premium less premium at the Company's Short Period rates for the period the Policy has been in force. Return of the premium by the Company will be subject to retention of the minimum premium of Rs.100/- (or Rs.25/- in respect of vehicles specifically designed/modified for use by blind/handicapped/mentally challenged persons).

Subject otherwise to terms, conditions, limitations and exclusions of the Policy.

For More Information, Please visit [www.nationalinsuranceindia.com](http://www.nationalinsuranceindia.com) or [www.marutiinsurance.com](http://www.marutiinsurance.com)

**\*The above add-on wordings is applicable as per the cover opted by you.**



This policy is sourced and serviced by:

**Maruti Insurance Broking Private Limited**

1, Nelson Mandela Road, Vasant Kunj, New Delhi - 110 070

**Dedicated  
Customer  
Support**

**3377 4477**  
prefix 011/022/033/044

*This is not a part of the policy document. Please Detach Here.*

### 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 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 Insurance Broking at **3377 4477** (prefix **011 /022 /033 /044**) and they will do the rest to deliver your policy at your doorstep.



### What to do if your car meets with an accident ?

Simply inform Maruti 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 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 Insurance Broking at **3377 4477** (prefix **011 /022 / 033 / 044**). Maruti 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 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