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**Maruti Insurance Broking Private Limited**

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

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IRDAI Regn. No. : 113

**Bajaj Allianz General Insurance Co. Ltd.**

**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>	R55514185 / 02-Mar-2018
<b>Policy No. &amp; Type</b>	OG-18-1803-1801-00070065	<b>Period of Insurance</b>	00:00:00 AM 07-Mar-2018 to midnight on 06-Mar-2019
<b>Policy Issued On</b>	02-Mar-2018 (00:00)	<b>Vehicle Identification No.</b>	MA3NFG81SHB112205
<b>Insured Name</b>	Mr Sarma Nrm Tallapragada	<b>Geographical Area</b>	INDIA
<b>Invoice No</b>	R55514185	<b>Accounting Code of Service</b>	997134
<b>Insured Address</b>	S/O.M. SURYANARAYANAMURTHY, F NO :315, MATRIX ORCHIDS, VENKATREDDY COLONY SERI LINGAMPALLY, 9963829976, Bharat Petrol bunk, HYDERABAD-500019, Telangana		
<b>Insured State &amp; Code</b>	Telangana-36	<b>Place of Supply</b>	Telangana
		<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>	472748
<b>Model &amp; Variant</b>	IGNIS ZETA PETROL/MARUTI IGNIS ZETA (PETROL)	<b>Non Electrical Accessories</b>	0
<b>Registration No</b>	TS07FN2429	<b>Electrical Accessories</b>	0
<b>Year of Manufacture</b>	2017	<b>CNG/LPG Kit</b>	0
<b>Engine- Chassis No</b>	4245655 - 112205	<b>Total IDV</b>	472748
<b>Cubic Capacity</b>	1197		
<b>Seating Capacity</b>	5		
<b>Type Of Body</b>	Saloon		
<b>RTO Location</b>	TS07FN2429 / HYDERABAD		
<b>Schedule Of Premium (Amount in Rs.)</b>			
<b>OWN DAMAGE SECTION (A)</b>		<b>LIABILITY SECTION (B)</b>	
<b>Vehicle</b>	7763	<b>Basic Third Party Liability</b>	2863
<b>Elec. Accessories</b>	0	<b>Third Party Liability for Bi-fuel Kit</b>	0
<b>Non- Elec. Accessories</b>	0	<b>Compulsory PA Cover Premium</b>	100
<b>Kit (IMT-25)</b>	0	<b>PA Cover for 0 Person of Rs (0) each (IMT- 16 )</b>	
<b>Extra Premium towards Inbuilt CNG/LPG</b>	NA	<b>Legal Liability (VC) to Driver (IMT-28)</b>	50
<b>Basic Premium</b>	7763	<b>Legal Liability to Employees (IMT-29)</b>	0
<b>Geographical Area Extn. (IMT-1)</b>	NA	<b>Legal Liability to Passenger (IMT 46)</b>	0
<b>Lamp, Tyres etc. (IMT 23)</b>	0	<b>Driving Tuition Loading On TP Premium (60%)</b>	NA
<b>Driving Tuition Loading On OD Premium (60%)</b>	NA	<b>Net Liability Premium (B)</b>	3013
<b>Sub-Total Additions</b>	0	<b>Total Premium (A+B)</b>	11904
<b>Deductibles</b>		<b>CGST @9%</b>	1071
<b>Voluntary Deductibles (IMT 22A)</b>	0	<b>SGST @9%</b>	1071
<b>Anti-Theft Device (IMT-10)</b>	194	<b>Gross Premium Paid</b>	14046
<b>AAI Membership (IMT-8)</b>	0	<b>Note :</b>	
<b>No Claim Bonus (20%)</b>	1514	1. Policy Issuance is the subject to the realisation of cheque.	
<b>Discount for vehicles designed for handicapped</b>	NA	2. Consolidate stamp duty paid to State Exchequer	
<b>Sub - Total Deductibles</b>	1708	3. The Policy is subject to a compulsory Deductible of Rs 1000 (IMT -22)	
<b>Add - On Coverages</b>		4. Voluntary excess Rs (0)	
<b>Depreciation Shield</b>	2836	5. Subject to Endorsements IMT 10, 28,	
<b>Engine Protector</b>	0		
<b>Vehicle Replacement Advantage</b>	0		
<b>Net own Damage Premium (A)</b>	8891		
<b>Nominee Details :</b>	<b>Nominee Name</b>	<b>SIREESHAT</b>	<b>Age</b>
			31
		<b>Relation</b>	
<b>Payment Detail</b>	<b>Payment Method</b>	<b>Cheque No./Transaction No.</b>	<b>Bank Name</b>
	Visa Credit Card	107340082478	ELECTRONIC PAYMENT
<b>Financier Type</b>	<b>Not Financed</b>	<b>Financier Name</b>	<b>NA</b>
		<b>Financier Branch</b>	<b>NA</b>
<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 (CS) Rs. 200000 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="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 M.V. Act, 1988.			
		For BAJAJ ALLIANZ GENERAL INSURANCE COMPANY LTD	
		Authorized Signatory	
Policy Issuing Office:- North East Plaza, 4th Floor, Beside BMW Showroom, Opp: RTA Office, Erramanzil X Roads, Hyderabad - 500082			
GSTIN: 36AABC5730G1ZY, CIN No. U66010PN2000PLC015329			
State Name : Telangana			

This Policy is sourced through **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.bajajallianz.com](http://www.bajajallianz.com)**

### **DEPRECIATION SHIELD**

In consideration of payment of additional premium, it is hereby agreed and declared that this Policy extends to cover the depreciation amount, partly or fully, on assessed damaged parts allowed for replacement during repairs in the event of a Partial Loss to the Insured Vehicle.

In the event You have opted for co-payment, Your contribution shall be to the extent agreed by You as shown in the Schedule for the depreciation amount on the assessed parts for each and every Partial Loss claim. The benefits under 'Depreciation Shield' would be available only if the Insured Vehicle is repaired at Our authorized workshops. In case You have opted to repair the Insured Vehicle at a non-authorized workshop, Our liability will be restricted to 90% of the assessed total claim amount under this cover.

#### **B. Conditions**

- a. Claims made by You against Us under 'Depreciation Shield' are subject to the terms and conditions set forth under the Motor Insurance Policy
- b. In case of transfer of ownership of the Insured Vehicle, the cover under 'Depreciation Shield' shall expire
- c. The benefits under 'Depreciation Shield' can be utilized for a maximum of two times during the Policy Period

#### **C. Exclusions**

In addition to the exclusions mentioned under Motor Insurance Policy, We will not be liable to indemnify You for the following events:

1. Where the Own Damage Claim made by You against Us under the Motor Insurance Policy is not payable
2. Depreciation pertaining to any part/ sub part/ accessories not approved for replacement by Us under Motor Insurance Policy
3. Loss or damage to tyres and/or battery of the Insured Vehicle
4. Consequential loss of any kind arising out of claims lodged under 'Depreciation Shield'
5. Where a loss is covered under Motor Insurance Policy or any other type of insurance policy with any other insurer or manufacturer's warranty or recall campaign or under any other such packages at the same time. If You do not agree whether any of these exclusions apply to Your claim, You agree to accept the burden of proving that they do not apply.

### **VEHICLE REPLACEMENT ADVANTAGE**

In consideration of payment of additional premium, it is hereby agreed and declared that in the event of the Insured Vehicle meeting with a Total Loss (including theft)/ Constructive Total Loss We, at Our discretion, may use one of the following two options to settle a claim under 'Vehicle Replacement Advantage': a) New Vehicle: We will replace the Insured Vehicle with a new equivalent or near equivalent vehicle of similar make, model, features, specifications and color subject to the availability in the open market, inclusive of the following:

1. Private Car Package Policy covering the new vehicle

2. The cost of registration, including road tax and Octroi payable, for the new vehicle applicable to the location where the Insured Vehicle is registered. Any disbursement under this option will be regarded as full and final settlement of Our liability under Motor Insurance Policy. Upon settlement of the claim under this cover, Motor Insurance Policy shall expire.

b) Cash Settlement: In the event of new equivalent or near equivalent vehicle not being available in the market due to non-production, short supply or due to Our inability to procure such vehicle due to any reason what-so-ever, You will be paid a cash benefit equal to 5% of IDV in addition to the actual difference between the original exshowroom price of the damaged Insured Vehicle and the IDV. Upon settlement of the claim under this cover, Motor Insurance Policy shall expire.

#### **B. Conditions**

1. Claims made by You against Us under 'Vehicle Replacement Advantage' are subject to the conditions set forth under the Motor Insurance Policy
2. In case of transfer of ownership of the Insured Vehicle, the cover under 'Vehicle Replacement Advantage' shall expire
3. In order to declare the Insured Vehicle a Total Loss/ Constructive Loss, the estimates for the aggregate cost of retrieval and/or repair have to be approved by Our authorized workshops

#### **C. Exclusions**

In addition to the exclusions mentioned under Motor Insurance Policy, We will not be liable to indemnify You for the following events:

1. Where the Own Damage Claim made by You against Us under the Motor Insurance Policy is not payable
2. Where a loss is covered under Motor Insurance Policy or any other type of insurance policy with any other insurer or manufacturer's warranty or recall campaign or under any other such packages at the same time
3. Any consequential loss arising out of claims lodged under 'Vehicle Replacement Advantage'
4. Any claims pertaining to accessories, unless the same are additionally insured and endorsed into the Motor Insurance Policy. If You do not agree whether any of these exclusions apply to Your claim, You agree to accept the burden of proving that they do not apply.

### **ENGINE PROTECTOR**

In consideration of payment of additional premium, it is hereby agreed and declared that this Policy extends to cover the consequential damage to the internal child parts of the engine of the Insured Vehicle arising out of water ingress/ leakage of lubricating oil and/or damage to gear box of the Insured Vehicle arising out of leakage of lubricating oil due to Accidental means. Under this cover, We will compensate You for the following:

- a. Repair or replacement of the internal child parts of the engine such as pistons, connecting rods, crank shaft and cylinder head
- b. Repair or replacement of the internal parts of the gear box such as gears or shafts in the gear box housing
- c. Labour cost incurred by You to overhaul the damaged engine and gear box

#### **B. Conditions**

- a. Claims made by You against Us under 'Engine Protector' are subject to the conditions set forth under the Motor Insurance Policy
- b. Claims made by You against Us under 'Engine Protector' would be admissible if:

There is evidence that the Insured Vehicle stopped in water logged area resulting into damage to the internal parts of the engine due to water ingress

There is evidence of under carriage damage to engine and/or gear box leading to oil leakage and resulting into damage to internal parts of the engine and/or gear box

The loss or damage is not payable under Motor Insurance Policy

- d. In case of transfer of ownership of the Insured Vehicle, the cover under 'Engine Protector' shall expire

#### **C. Your Obligations**

- a. You should avoid driving the Insured Vehicle through water logged area as far as possible. If it is unavoidable, the vehicle should be driven in low gear and/or high engine RPMs
- b. You should not try to crank or push start the engine once the Insured Vehicle had stopped in the water logged area or undercarriage damage had taken place
- c. You should intimate Our nearest office for spot survey and to obtain help from an expert technician

#### **D. Exclusions**

We will not be liable to indemnify You for the following:

1. Where a loss is covered under any other type of insurance policy with any other insurer or manufacturer's warranty or recall campaign or under any other such packages at the same time
  2. Any consequential loss apart from the damage to the internal child parts of the engine due to water ingress/ leakage of lubricating oil and/or damage to gear box arising out of leakage of lubricating oil due to Accidental means
  3. Cost of engine oil and consumables in case of flushing of engine
  4. Loss or damage including corrosion of engine due to delay in intimating Us or delay in retrieval of the Insured Vehicle from the water logged area
  5. Where reasonable care has not been taken by You to protect the loss or damage to the Insured Vehicle
- If You do not agree whether any of these exclusions apply to Your claim, You agree to accept the burden of proving that they do not apply.

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

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



### 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 ?

Contact Insurance Company / Maruti Insurance Broking or the Nearest Maruti Suzuki Dealership to update your contact details, address or for any change in the vehicle ownership, CNG/LPG fitment status, accessories addition/deletion etc.

### Is your policy falling due for Renewal ?

Contact Insurance Company / Maruti Insurance Broking or the Nearest Maruti Suzuki Dealership and get your policy delivered at your doorstep.



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

Simply inform Insurance Company / Maruti Insurance Broking or the Nearest Maruti Suzuki 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 us **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 Insurance Company / Maruti Insurance Broking for further assistance.



### Theft...?

Lodge an FIR at the nearest Police Station and obtain a copy of the FIR.  
Inform Insurance Company or Maruti Insurance Broking and you will be guided 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 (IDV). Just inform Insurance Company / Maruti Insurance Broking or the Nearest Maruti Suzuki Dealership 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 the first TWO claims only.
- 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

