

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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HDFC ERGO General Insurance Company Limited

IRDAI Regn. No. : 146

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	Package Policy (Private Vehicle)		Proposal No. & Date
Policy No. & Type	2302205191939200000		Period of Insurance
Policy Issued On	23-Jan-2023 (00:00)		Vehicle Identification No.
Insured Name	Mr. Chithambarathanu T		Geographical Area
Invoice No	2051919392000		Accounting Code of Service
Insured Address	FLAT NO.1, SABARI SASTHAAPT, C-67, 10th CROSS STREET, HINDU COLONY, NANGANALLUR, PH:9841403382, POOMANI SUPER MARKET, near Poomani Super Market, POOMANI SUPER MARKET,, CHENNAI-600061, Tamil Nadu		
Insured State & Code	Tamil Nadu-33	Place of Supply	Tamil Nadu
		GSTIN of Customer	GSTUNREGISTERED
INSURED MOTOR VEHICLE DETAILS		INSURED DECLARED VALUE (IDV) (in Rs.)	
Make	Maruti	Vehicle	131913
Model & Variant	Swift VDI/MARUTI SWIFT VDI BS IV	Non Electrical Accessories	0
Registration No	TN22BP1020	Electrical Accessories	0
Year of Manufacture	2011	CNG/ LPG Kit	0
Engine- Chassis No	1536540 - MA3FKEB1S00650433	Total IDV	131913
Cubic Capacity	1248		
Seating Capacity	5		
Type Of Body	Saloon		
RTO Location	TN22BP1020 / CHENNAI		
Schedule Of Premium (Amount in Rs.)			
OWN DAMAGE SECTION (A)		LIABILITY SECTION (B)	
Vehicle	2177	Basic Third Party Liability	3416
Elec. Accessories	0	Third Party Liability for Bi-fuel Kit	0
Non- Elec. Accessories	0	Compulsory P.A. Cover Premium to Owner-Driver (1 Year)	325
Kit (IMT-25)	0	P.A. Cover for 0 Person of Rs (0) each (IMT- 16)	
Extra Premium towards Inbuilt CNG/LPG	NA	Legal Liability (WC) to Driver (IMT-28)	50
Basic Premium	2177	Geographical Area Extn. (IMT-1)	NA
Geographical Area Extn. (IMT-1)	NA	Legal Liability to Employees (IMT-29)	0
Lamp, Tyres etc. (IMT 23)	0	Legal Liability to Passenger (IMT 46)	0
Driving Tuition Loading On OD Premium (60%)	NA	Driving Tuition Loading On TP Premium (60%)	NA
Fiber Glass Tank	0	Net Liability Premium (B)	3791
Sub-Total Additions	0	Total Premium (A+B)	4902
Deductibles		CGST @9%	441.18
Voluntary Deductibles (IMT 22A)	0	SGST @9%	441.18
Anti-Theft Device (IMT-10)	54	Gross Premium Paid	5784
AAI Membership (IMT-8)	0		
No Claim Bonus (50%)	1062		
Discount for vehicles designed for handicapped	NA		
Sub - Total Deductibles	1116		
Add - On Coverages			
ZERO DEPRECIATION	0		
Engine & Gear Box Protector	0		
Return To Invoice	0		
Road Side Assistance	50		
Net own Damage Premium (A)	1111		
MISP - ABT Maruti, CHENNAI			
Notes :			
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 10, 28,			
6. UIN : IRDAN125RP0001V02201415			
7. I/ We hereby certify that the policy to which the certificate relates as well as the certificate of insurance are issued in accordance with the provision of Chapter X, XI of M.V. Act 1988." the stamp duty of Rs 0.50 paid by the Demand Draft, vide receipt/ challan no. CSD/105/2021/2914 and dated 03/Aug/2021 as prescribed in government of Maharashtra order no Mudrank -2017/CR.97/M-1, dated the 09th January 2018"			
8. This policy provides the benefit of Roadside Assistance In case of emergency please contact on below number -			
Contact No : 02262346234			
9. 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.			
Nominee Details :	Nominee Name	SARASWATHYC	Age
		36	Relation
			Wife
Payment Detail	Payment Method	Cheque No./Transaction No.	Bank Name
	Visa Credit Card	112775166206	ELECTRONIC PAYMENT
Financier Type	Not Financed	Financier Name	NA
		Financier Branch	NA
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.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)			
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 HDFC ERGO General Insurance Company Limited			
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.			

Policy Issuing Office:-1st Floor, Appuswamy Road, Red Fields Coimbatore (Formerly HDFC General Insurance Limited from September 14, 2016 and L&T General Insurance Company Limited up to September 13, 2016)
GSTIN: 33AABCL5045N1ZF, CIN No.: U66030MH2007PLC177117
State Name : Tamil Nadu

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.hdfcergo.com

Commonly used Add-on Covers

ZERO DEPRECIATION CLAIM - In consideration of the payment of additional premium paid by the Insured and realized by the Insurer not withstanding anything to the contrary, it is hereby understood & agreed that for the purpose of this policy, in the event of partial loss, the depreciation applicable under section 1 of this policy would stand deleted.

Product Name - Zero Depreciation Claim – Private Car

UIN No - IRDAN125A0021V01201415 .

Product Name - Zero Depreciation Claim – (PCV and GCV)

UIN No - IRDAN125A0005V01200910 .

ENGINE & GEAR BOX PROTECTOR - In consideration of the payment of additional premium paid by the Insured and realized by the Insurer, it is hereby understood & agreed that for the purpose of this policy, the Company hereby extends the Policy to cover the consequential damage to the internal child parts of the engine and/or gear box of the Insured Vehicle, arising out of:

- i. Water Ingression,
- ii. Leakage of lubricating oil And/Or damage to engine and/or gear box of the Insured Vehicle arising out of leakage of lubricating oil due to Accidental means.

Product Name - Engine and Gear box Protector – Private car

UIN No - IRDAN125A0004V01201213

Product Name - Engine and Gear box Protector – Only for PCV Taxi segment

UIN No - IRDAN125A0004V01201213

COST OF CONSUMABLE - In consideration of the payment of additional premium paid by the Insured and realized by the Insurer, not withstanding anything to the contrary contained in the Policy, the Company hereby extends the Policy to cover expenses incurred by the Insured towards Consumable Items, in the event of damage to the Insured Vehicle and/or to its accessories (if Insured), arising out of any peril as covered under Section 1 of the Policy.

Such Consumable Items may but not limited to include nut, bolt, screw, washers, grease, coolants, lubricants, engine & other oils, clips, ac gas, bearings, battery water, filters, sealants, gaskets.

Product Name - Cost of Consumable Items – Private car

UIN No - IRDAN125A0003V01201213

Product Name - Cost of Consumable Items – Only for PCV Taxi segment

UIN No - IRDAN125A0003V01201213

RETURN TO INVOICE - In consideration of the payment of additional premium paid by the Insured and realized by the Insurer not withstanding anything to the contrary, it is hereby understood & agreed that for the purpose of this policy, in the event of Total Loss (TL) or a Constructive Total Loss (CTL), the Insurer will pay the Insured, the difference between the 'claim amount receivable' under the motor package policy and the 'value of vehicle' as per the first sale invoice of new vehicle along with the first time registration charges and road tax which was incurred on the Insured vehicle.

Subject otherwise to the terms, exceptions, conditions and limitations of this Policy. Exclusions: This covers

excludes the following-

- A. In case of theft stolen vehicle is recovered within 90 days of theft.
- B. Final investigation report in case of theft claim is not issued by police authorities.

Product Name - Return to Invoice

UIN No - IRDAN125A0013V01201213

Offering only in Private cars and not in commercial vehicles

EMERGENCY ASSISTANCE WIDER - Lost/Stolen Keys: In case the keys of the insured vehicle are lost or misplaced or stolen we shall arrange for a alternate key set subject to submission of police report.

Product Name - Emergency Assistance Wider (Pvt car & PCV Taxi/GCV)

UIN No - IRDAN125A0016V01201314

Emergency 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 services, you may contact on the below mentioned details:-

Toll Free: - 02262346234

*Applicable only for private car(Package Policy) Vehicle up to 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

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**Dedicated
Customer
Support**

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.

**Dedicated
Customer
Support**

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