

This policy is sourced and serviced by:

**Maruti Suzuki Insurance Broking Private Limited**

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

**Dedicated  
Customer  
Support**

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



**Universal Sampo General Insurance Company Limited**  
IRDAI Regn. No. : 134

**CERTIFICATE CUM POLICY SCHEDULE**

<b>ORIGINAL FOR RECIPIENT/DUPLICATE FOR SUPPLIER</b>					
<b>TAX INVOICE/CERTIFICATE CUM POLICY SCHEDULE</b>					
<b>(FORM 51 OF THE CENTRAL MOTOR VEHICLES RULES, 1989)</b>					
<b>Policy Type</b>	Package Policy ( Private Vehicle )		<b>Proposal No. &amp; Date</b>	R201741447 / 13-Feb-2025	
<b>Policy No. &amp; Type</b>	2311/76631043/00/000		<b>Period of Insurance</b>	17-Feb-2025 to 16-Feb-2026	
<b>Policy Issued On</b>	13-Feb-2025 (00:00)		<b>Vehicle Identification No.</b>	MA3BNC32SLA221360	
<b>Insured Name</b>	Mr Kapare Suresh Pandit		<b>Geographical Area</b>	INDIA	
<b>Invoice No</b>	27M240358590		<b>Accounting Code of Service</b>	997134	
<b>Insured Address</b>	SAVMIL JAVAL, GANDHI PURA MAIN ROAD, ERANDOL DIST JALGAON . . JALGAON-425107, Maharashtra				
<b>Insured State &amp; Code</b>	Maharashtra-27	<b>Place of Supply</b>	Maharashtra	<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>	375274	
<b>Model &amp; Variant</b>	ERTIGA SMART HYBRID VXI -VIMARUTI ERTIGA SMART HYBRID VXI 1.5L 5MT		<b>Non Electrical Accessories</b>	0	
<b>Registration No</b>	MH19CV7432		<b>Electrical Accessories</b>	0	
<b>Year of Manufacture</b>	2020		<b>CNG/ LPG Kit</b>	0	
<b>Engine- Chassis No</b>	K15BN 9018633 - MA3BNC32SLA221360		<b>Total IDV</b>	375274	
<b>Cubic Capacity</b>	1462				
<b>Seating Capacity</b>	7				
<b>Type Of Body</b>	Saloon				
<b>RTO Location</b>	MH19CV7432 / JALGAON				
<b>Schedule Of Premium (Amount in Rs.)</b>					
<b>OWN DAMAGE SECTION (A)</b>			<b>LIABILITY SECTION (B)</b>		
<b>Vehicle</b>	3772		<b>Basic Third Party Liability</b>	3416	
<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 to Owner-Driver (1 Year)</b>	225	
<b>Kit (IMT-25)</b>	0		<b>PA Cover for 7 Person of Rs (100000) each (IMT- 16 )</b>	350	
<b>Extra Premium towards Inbuilt CNG/LPG</b>	NA		<b>Legal Liability (VC) to Driver (IMT-28)</b>	50	
<b>Basic Premium</b>	3772		<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>	4041	
<b>Sub-Total Additions</b>	0		<b>Total Premium (A+B)</b>	13776	
<b>Deductibles</b>			<b>CGST @9%</b>	1239.84	
<b>Voluntary Deductibles (IMT 22A)</b>	0		<b>SGST @9%</b>	1239.84	
<b>Anti-Theft Device (IMT-10)</b>	0		<b>Gross Premium Paid</b>	16256	
<b>AAI Membership (IMT-8)</b>	0		<b>Point of Sale - MANRAJ MOTORS PVT LTD, JALGAON</b>  <b>Notes :</b> 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 28, 16, 6. UIN : IRDAN134RP0004V02200708 7. 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.		
<b>No Claim Bonus (20%)</b>	754				
<b>Discount for vehicles designed for handicapped</b>	NA				
<b>Sub - Total Deductibles</b>	754				
<b>Add - On Coverages</b>					
<b>Depreciation Waiver</b>	4691				
<b>Engine Protector</b>	1351				
<b>Return To Invoice</b>	0				
<b>Cost Of Consumable</b>	675				
<b>Net own Damage Premium (A)</b>	9735				
<b>Nominee Details :</b>	<b>Nominee Name</b>		<b>SUREKHA KAPARE</b>	<b>Age</b>	40
	<b>Relation</b>		Wife		
<b>Payment Detail</b>	<b>Payment Method</b>		<b>Cheque No./Transaction No.</b>	<b>Bank Name</b>	<b>Amount</b>
	Auto Debit		55092115	HSBC BANK LTD	16256
<b>Financier Type</b>	Financed	<b>Financier Name</b>	SUNDARAM FINANCE LIMITED		<b>Financier Branch</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 (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. <b>For information on ombudsman you may visit website :</b> <a href="https://www.cioins.co.in/Ombudsman">https://www.cioins.co.in/Ombudsman</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 Universal Sampo General Insurance Co. Ltd   Authorized Signatory		
Policy Issuing Office:-Plot no. EL - 94, KLS tower, TTC industrial area, Nelco, Nr. Suyog Hotel, Mahape, Navi Mumbai - 400710 GSTIN: 27AAACU8917F1Z6, CIN No.:U66010MH2007PLC166770 State Name : Maharashtra					

This Policy is sourced & serviced by **Maruti Suzuki Insurance Broking Private Limited**, Direct Broker (General) IRDAI License No.: 428 (Valid Till: 01-02-2027)  
Contact : 3377 4477 (prefix 011 / 022 / 033 / 044), support@msibpl.co.in Visit : [www.marutisuzukiinsurance.com](http://www.marutisuzukiinsurance.com)

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

### **Commonly used Add-on Covers**

1. **Zero Depreciation** – 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 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 losses 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 the 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** – 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 Key** – 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 NCB.
6. **Roadside 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 service, you may contact on the below mentioned details.

**Vendor Name:- Global Assure/ Across Assist**

**Toll Free : 1800224030**

\*Applicable only for private car 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.marutisuzukiinsurance.com](http://www.marutisuzukiinsurance.com)**

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

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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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### 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 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 vehicle's Insured Declared Value. 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 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.

Visit Maruti Suzuki Insurance Broking at [www.marutisuzukiinsurance.com](http://www.marutisuzukiinsurance.com)

**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