

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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BAJAJ | Allianz

Bajaj Allianz General Insurance Co. Ltd.
IRDAI Regn. No. : 113

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	SR6849934 / 19-Nov-2021
Policy No. & Type	OG-22-9910-1870-00055816	Period of Insurance	24-Nov-2021 to 23-Nov-2022
Policy Issued On	19-Nov-2021 (00:00)	Vehicle Identification No.	MA3BNC22SLL287026
Insured Name	Mrs. Sajani Thomas	Geographical Area	INDIA
Invoice No	SR6849934	Accounting Code of Service	997134
Insured Address	64-65 B, Shivaji Enclave ,, , NEW DELHI-110027, Delhi		
Insured State & Code	Delhi-07	Place of Supply	Delhi
		GSTIN of Customer	GSTUNREGISTERED

INSURED MOTOR VEHICLE DETAILS		INSURED DECLARED VALUE (IDV) (in Rs.)	
Make	Maruti	Vehicle	716000
Model & Variant	ERTIGAVXI CNG BS-VI/MARUTI ERTIGAVXI CNG 1.5L 5MT	Non Electrical Accessories	0
Registration No	DL12CT2115	Electrical Accessories	0
Year of Manufacture	2020	CNG/LPG Kit	0
Engine- Chassis No	1156672 - MA3BNC22SLL287026	Total IDV	716000
Cubic Capacity	1462		
Seating Capacity	7		
Type Of Body	Saloon		
RTO Location	DL12CT2115 / DELHI		

Schedule Of Premium (Amount in Rs.)

OWN DAMAGE SECTION (A)		Pre-Existing Third Party Policy Details.	
Vehicle	5993	Insurance Company Name	ICICI LOMBARD GENERAL INSURANCE CO LTD
Elec. Accessories	0	Policy No.	3001/M-09589822/00/000
Non- Elec. Accessories	0	Risk Inception Date	24-Nov-2020
Kit (IMT-25)	0	Risk Expiry Date	23-Nov-2023
Extra Premium towards Inbuilt CNG/LPG	300		
Basic Premium	5993		
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)	150		
AAI Membership (IMT-8)	0		
No Claim Bonus (20%)	1169		
Discount for vehicles designed for handicapped	NA		
Sub - Total Deductibles	1319		
Add - On Coverages			
DEPRECIATION SHIELD	4296		
Engine Protector	1289		
Vehicle Replacement Advantage	1432		
Keys & Locks Replacement Cover	250		
Consumable Expenses	859		
Net own Damage Premium (A)	13100		
CGST@9%	1179		
SGST@9%	1179		
Total OD Premium	15458		

MISP - RANAMOTORS PVT LTD, DELHI

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 10,
6. **The Coverage under this policy is only for Own Damage and no other liability in connection with the vehicle.**
7. Fastag ID :-14190197

Nominee Details :	Nominee Name	MR TOMY THOMAS	Age	49	Relation	Husband
Payment Detail	Payment Method	Cheque No./Transaction No.	Bank Name	Amount		
	Net Banking	110337895516	ELECTRONIC PAYMENT	15458		
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.

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 Bajaj Allianz General Insurance Company Limited



[Signature]
Authorized Signatory

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.bajajallianz.com

Commonly used Add-on Covers

1. **Depreciation Shield** – In case of a Partial Loss to the Insured Vehicle, the applicable depreciation amount will not be deducted on assessed damaged parts allowed for replacement during the repairs.

2. **Engine Protector** – Secures you in case of damage to internal child parts of the Engine arising out of water ingress/ leakage of lubricating oil and /or damage to Gear Box arising out of leakage of lubricant oil /coolant due to accidental means.

3. **Vehicle Replacement Advantage**– In the event of Theft / Total Loss of the vehicle, the Insurance Company will replace the damaged insured vehicle with a new equivalent or near equivalent vehicle of similar make, model and features. In case the vehicle model is discontinued, the difference between the IDV and the ex-showroom price of the damaged insured vehicle would be paid to the customer. The claim proceeds will include cost of road tax, registration charges and basic insurance premium.

4. **Consumable Expenses** – 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, engine oils, coolants, AC gas oil etc.

5. **Keys and Locks Replacement Cover**– In the event of irrecoverable loss of keys of the Insured Vehicle, the add on cover will indemnify for the cost of replacement of keys of the insured vehicle, subject to maximum of sum insured as mentioned under the Policy Schedule for the respective add on cover. In the event of a security risk due to loss of keys, the cost of installing new locks in the insured vehicle will also be paid. 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.

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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**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
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3377 4477
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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 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