

This policy is sourced and serviced by:

Maruti Suzuki Insurance Broking Private Limited
1, Nelson Mandela Road, Vasant Kunj, New Delhi - 110 070



United India Insurance Company Limited
IRDAI Regn. No. : 545

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	R186430854 / 06-Nov-2023
Policy No. & Type	04280031230160285478	Period of Insurance	11-Nov-2023 to 10-Nov-2024
Policy Issued On	06-Nov-2023 (00:00)	Vehicle Identification No.	MA3EWDE1S00889718
Insured Name	Mr. Purushottam Das Soni	Geographical Area	INDIA
Invoice No	23M60285478	Accounting Code of Service	997134
Insured Address	H NO 48, JANTANAGAR PHASE-1 BERASIYAROAD, KAROND 9893464080,, BHOPAL-462001, Madhya Pradesh		
Insured State & Code	Madhya Pradesh-23	Place of Supply	Madhya Pradesh
		GSTIN of Customer	GSTUNREGISTERED

INSURED MOTOR VEHICLE DETAILS		INSURED DECLARED VALUE (IDV) (in Rs.)	
Make	Maruti	Vehicle	147909
Model & Variant	WagonR New Lxi/MARUTI WAGON R LXI	Non Electrical Accessories	1067
Registration No	MP04CQ0617	Electrical Accessories	0
Year of Manufacture	2015	CNG/ LPG Kit	0
Engine- Chassis No	4748128 - MA3EWDE1S00889718	Total IDV	148976
Cubic Capacity	998		
Seating Capacity	5		
Type Of Body	Saloon		
RTO Location	MP04CQ0617 / BHOPAL		

Schedule Of Premium (Amount in Rs.)

OWN DAMAGE SECTION (A)		LIABILITY SECTION (B)	
Vehicle	1359	Basic Third Party Liability	2094
Elec. Accessories	0	Third Party Liability for Bi-fuel Kit	0
Non- Elec. Accessories		Compulsory PA Cover Premium to Owner-Driver (1 Year)	275
1. MG/BCB of value Rs. 1067	10	PACover for 5 Person of Rs (200000) each (IMF- 16)	500
Kit (IMT-25)	0	Legal Liability (WC) to Driver (IMT-28)	50
Extra Premium towards Inbuilt CNG/LPG	NA	Geographical Area Extn. (IMT-1)	NA
Basic Premium	1369	Legal Liability to Employees (IMT-29)	0
Geographical Area Extn. (IMT-1)	NA	Legal Liability to Passenger (IMT 46)	0
Lamp, Tyres etc. (IMT 23)	0	Driving Tuition Loading On TP Premium (60%)	NA
Driving Tuition Loading On OD Premium (60%)	NA	Net Liability Premium (B)	2919
Fiber Glass Tank	0	Total Premium (A+B)	3987
Sub-Total Additions	0	IGST @18%	717.66
Deductibles		Gross Premium Paid	4705
Voluntary Deductibles (IMT 22A)	0	MISP - Srisatyasai Automobiles Pvt. Ltd, BHOPAL	
Anti-Theft Device (IMT-10)	34	Notes :	
AAI Membership (IMT-8)	0	1. Policy Issuance is the subject to the realisation of cheque.	
No Claim Bonus (20%)	267	2. Consolidate stamp duty paid to State Exchequer	
Discount for vehicles designed for handicapped	NA	3. The Policy is subject to a compulsory Deductible of Rs 1000 (IMT -22)	
Sub - Total Deductibles	301	4. Voluntary excess Rs (0)	
Add - On Coverages		5. Subject to Endorsements IMT ,7 10, 28, 16,	
NIL DEPRECIATION	0	6. 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.	
Engine And Gear Box Protection	0		
Return To Invoice	0		
Net own Damage Premium (A)	1068		

Nominee Details :	Nominee Name	MR ROHIT SONI	Age	31	Relation	Son
Payment Detail	Payment Method	Cheque No./Transaction No.	Bank Name	Amount		
	Electronic Payment	113069751585	ELECTRONIC PAYMENT	4705		
Financier Type	Financed	Financier Name	STATE BANK OF INDIA	Financier Branch		

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 (CS) 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 : <https://www.cioins.co.in/Ombudsman>

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 UNITED INDIA INSURANCE COMPANY LIMITED



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@msibpl.co.in Visit : www.marutisuzukiinsurance.com

For Policy Terms and Conditions Log on to : www.marutisuzukiinsurance.com, www.uiic.co.in

ENGINE AND GEAR BOX PROTECTION ADD ON COVER

In consideration of the payment of additional premium of _____, notwithstanding anything to the contrary contained in the Policy, it is hereby understood and agreed that loss or damages including consequential damages to the Engine and/or Gear Box of the insured vehicle shall stand payable under this endorsement if caused due to:

1. Water ingress including hydrostatic lock.
2. Leakage of lubricating oil, Coolant caused by External Accidental Means.

PROVIDED THAT

1. Ingression of water in to the vehicle resulting in damages to the Engine and / or Gear box or parts thereof was caused due to the Insured Vehicle having actually submerged / stopped in a water logged area.
2. Leaking of lubricating oil, Coolant resulting in damages to Engine and/or Gear box is a direct consequence of damage to under carriage by external accidental means.
3. Insured shall take all reasonable care to protect against the loss or damage to the insured vehicle.

THE INSURER SHALL NOT PAY

Any claim under this Endorsement

- 1) If the loss is covered under any manufacturer's warranty or recall campaign or any other such packages or under any other insurance policy at the same time.
- 2) Any consequential loss APART from the damage to the engine and/or gear box or parts thereof arising from water ingress into the vehicle or due to leakage of Lubricating oil, Coolant due to external accidental means.
- 3) Cost of Lubricating oil, Coolant or consumables.
- 4) Any loss or damage including corrosion of Engine and / or Gear box or parts thereof caused due to:
 - i) Delay in intimation to the Insurer.
 - ii) Delay in retrieval of the Insured Vehicle from the water logged area and / or its repair unless arising from genuine hardship of the prevailing circumstances and / or non-availability of Repairers or spares / parts.
- 5) If the ownership of the vehicle is transferred.

Subject otherwise to the terms conditions limitations and exceptions of this policy.

RETURN TO INVOICE

In consideration of payment of additional premium, notwithstanding anything to the contrary contained in the policy, in case the Insured Vehicle becomes a Total Loss / Constructive Total Loss as per Section -I of Standard Package Policy, Company will pay the difference between the Insured's Declared Value (IDV) of the Insured Vehicle fixed as per GR.8 of IMT 2002 and the Manufacturer's Current Listed Selling Price of New Vehicle of same make, model, specification as that of the insured vehicle.

If Manufacturer's Current Listed Selling Price is not available due to withdrawal or stoppage of production of vehicle, the latest available market price of the vehicle at the commencement of insurance /renewal shall be considered.

The amount paid towards registration charges and road tax, taken together will be reimbursed up to a maximum 10% of IDV in the policy, Manufacturer's Current Listed Selling Price means the ex-showroom price of the insured vehicle including prices of accessories specified in the schedule of the policy, as on date of commencement of insurance/renewal.

PROVIDED THAT

1. IDV is fixed as per GR.8 of IMT 2002 as mentioned in the policy. In case of lower IDV difference will be borne by the insured.
2. Cover is opted at the time of inception of insurance.

Subject otherwise to the terms, conditions, limitations and exceptions of the policy.

NIL DEPRECIATION ADD ON COVER

In consideration of payment of additional premium notwithstanding anything to the contrary contained in the policy, it is hereby understood and agreed that in the event of a Partial Loss Claim for repairs to the vehicle insured under the policy if admitted, no depreciation as specified in Section I of the policy shall apply.

Subject otherwise to the terms, conditions, limitations & exceptions of the policy.

CONSUMABLES ADD ON COVER

In consideration of the payment of additional premium of _____, it is hereby agreed and declared that notwithstanding anything to the contrary contained in the Policy the Company hereby extends the Policy to cover expenses Incurred by the Insured on the Consumable Items in the event of damage to the vehicle insured and/or to its accessories, arising out of any peril as covered under the Section I of the Standard Motor Package Policy.

Consumable Items shall mean those articles or substances which have specific uses and when applied to their respective uses are either consumed totally or are rendered unfit for continuous and permanent use. Such Consumable Items will include nut and bolt, screw, washers, grease, lubricants, clips, ac gas, bearings, distilled water, engine oil, oil filter, fuel filter, brake oil, coolant, gear oil, differential oil, transmission oil, steering oil and clutch fluid but will not include fuel.

PROVIDED THAT

1. For any claim to be payable under this add-on, it should be admitted under Section I of the Policy.
2. All such costs to be supported with proper bills/invoices.

THE COMPANY IS NOT LIABLE TO PAY FOR

- 1) Vehicle Service claims
- 2) Any consumable not associated with the accident.
- 3) Losses or Damages covered under Manufacturer warranty or recall campaign.

Subject otherwise to the terms, conditions, exceptions and limitations of the policy.

For More Information, please visit www.uiic.co.in or www.marutisuzukiinsurance.com

***The above add on wording is applicable as per the cover opted by you.**

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Maruti Suzuki 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. ✂

**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
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 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

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