

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

Zurich Kotak General Insurance Company (India) Limited
(Formerly known as Kotak Mahindra General Insurance Company Limited)
IRDAI Regn. No. 152

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 & UIN	Bundled Motor Policy- 3 Yr TP + 1 Yr OD (Private Vehicle) & IRDAN152RP0010V02201819	Proposal No & Date	N0007633672 / 01-Aug-2025 12:09
Policy No	MN0007633672	Period of Insurance	Own Damage 01-AUG-2025 12:34 to 31-JUL-2026 23:59 Third Party 01-AUG-2025 12:34 to 31-JUL-2026 23:59
Policy Issued On	01-Aug-2025 12:34	Vehicle Identification No.	MBHZCDESKA271555
Insured Name	Mrs. CHAITHRA	Geographical Area	India
Invoice No	MN0007633672	GST No & State	NA Karnataka
Insured Address	BEVOORU MALUR (H) CHANNAPATNA (T) BEVOORU, RAMANAGARA, BEVUR S.O (RAMANAG, KARNATAKA-562108	Accounting Code of Service	997134
Insured State & Code	Karnataka - 29	Place of Supply	Karnataka
		GSTIN of Customer	GSTUNREGISTERED

MOTOR VEHICLE DETAILS

Make	Maruti Suzuki	Seating Capacity	5
Model - Variant	MARUTI SWIFT VXI 1.2L ISS 5MT	Type of Body Color	Hatchback PEARL ARCTIC WHITE
Registration No	NEW	Fuel Type	Petrol
Year of Manufacture	2025	RTO Location	Ramanagara KA-42
Engine - Chassis No	Z12EP1169611 - MBHZCDESKA271555	Zone	B
Cubic Capacity	1197	FASTag ID	

Insured Declared Value(₹)

Vehicle ₹	693026	Non Electrical Accessories ₹	0	Electrical Accessories ₹	0	CNG/LPG Kit ₹	0	Total IDV ₹	693026
-----------	--------	------------------------------	---	--------------------------	---	---------------	---	-------------	--------

Schedule of Premium(Amount in ₹)

OWN DAMAGE SECTION (A)		LIABILITY SECTION (B)	
Vehicle	₹ 5307	Basic Third Party Liability	₹ 10640
Basic Premium	₹ 5307	Compulsory PA Cover Premium [3 Years],(Sum Insured 15 lakhs)	₹ 900
Deductibles		P.A Cover to Unnamed Passengers 5 Person of Rs100000 each (IMT-16)	₹ 750
Anti-Theft Device (IMT-10)	₹ 133	PA Cover For Paid Driver (IMT-17) of Rs.100000	₹ 150
Sub-Total Deductibles	₹ 133	Net Liability Premium (B)	₹ 12440
Depreciation Cover (IRDAN152RP0010V01201819/A0017V01201819)	₹ 2772	Total Premium (A+B)	₹ 22859
Engine Protect (IRDAN152RP0010V01201819/A0019V01201819)	₹ 901	CGST @9%	₹ 2057.31
Key - Protect (IRDAN152RP0010V01201819/A0002V01201920)	₹ 235	SGST @9%	₹ 2057.31
Consumable (IRDAN152RP0010V01201819/A0018V01201819)	₹ 624	Gross Premium Paid	₹ 26974
Return to Invoice (IRDAN152RP0006V02201516/A0014V02201516)	₹ 693	Point of Sale - KATARIA AUTOMOBILES PVT LTD	
RSA (IRDAN152RP0010V01201819/A0021V01201819)	₹ 20	Notes:-	
Net own Damage Premium (A)	₹ 10419	1. Policy Issuance is subject to realisation of premium.	
		2. Consolidate stamp duty paid to State Exchequer.	
		3. Policy is subject to a compulsory Deductible of Rs. 1000 (IMT-22)	
		4. Voluntary excess Rs. 0	
		5. Subject to Endorsements IMT 10,16,17	
		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.	
		7. This policy provides the benefit of Roadside Assistance. In case of any emergency, please contact on below number :-	
		Vendor Name :- Global Assure	
		Toll Free:- 18003098601	

Nominee Name: MR SWAMY

Nominee Details

Age: 33

Relation: Brother-in-Law

Financier Type: Financed

Financier Details

Financier Name: STATE BANK OF INDIA

Financier Branch: BANNERGHATTA

Payment Mode: Credit Card

Payment Details

Cheque No/Transaction No: 80444139957

Bank Name: ICICI BANK LIMITED

Amount: 26974

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, 1988. Under Section II -1(i) of the Policy - 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 M.V. Act, 1988.

For Zurich Kotak General Insurance Company (India)
Limited

Authorised Signatory

Policy Issuing Office :1st Floor, Shubhashri Pride, No. 41, South End Road, Next to Bharthi Nursing Home, Basavanagudi, Bangalore
GSTIN: 29AAPCK7016C1ZP, CIN No.: State Name: KarnatakaThis Policy is sourced and serviced by Maruti Suzuki Insurance Broking Private Limited
Direct Broker (General) IRDAI License No. 428, valid till 01 February 2027, Mail ID: support@msibpl.co.in, Contact: 33774477 (Prefix 011/022/033/044)
For Policy Terms and Conditions Log on to : www.marutisuzukiinsurance.com, www.zurichkotak.com