

This policy is sourced and serviced by:

Maruti Suzuki Insurance Broking Private Limited
1, Nelson Mandela Road, Vasant Kunj, New Delhi - 110070

**Dedicated
Customer
Support**



3377 4477
prefix 011/022/033/044

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ROYAL SUNDARAM INSURANCE
Sundaram Finance Group

Royal Sundaram General Insurance Co. Limited
IRDAI Regn. No. 102.

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	R0003009793 / 15-Jun-2025
Policy No. & Type	MOP7150915000100	Period of Insurance	05-Jul-2025 to 04-Jul-2026
Policy Issued On	15-Jun-2025 (00:00)	Vehicle Identification No.	MA3ELMG1S00194718
Insured Name	Mr. Yogesh Madanlal Kiledar	Geographical Area	INDIA
Invoice No	MOP7150915000	Accounting Code of Service	997134
Insured Address	KRYPTON TOWERS CHS WING BII FLAT NO.702. ... jakharia bunder roadnext to VRL logistic jakharia bunder road next to VRL logistic , MUMBAI-400015, Maharashtra		
Insured State & Code	Maharashtra-27	Place of Supply	Maharashtra
		GSTIN of Customer	GSTUNREGISTERED
INSURED MOTOR VEHICLE DETAILS		INSURED DECLARED VALUE (IDV) (in Rs.)	
Make	Maruti	Vehicle	177931
Model & Variant	Maruti Ertiga Zi/Maruti Ertiga Zi	Non Electrical Accessories	0
Registration No	MH01BG7992	Electrical Accessories	0
Year of Manufacture	2013	CNG/ LPG Kit	0
Engine- Chassis No	7017064 - MA3ELMG1S00194718	Total IDV	177931
Cubic Capacity	1373		
Seating Capacity	7		
Type Of Body	Saloon		
RTO Location	MH01BG7992 / MUMBAI		
Schedule Of Premium (Amount in Rs.)			
OWN DAMAGE SECTION (A)		LIABILITY SECTION (B)	
Vehicle	691	Basic Third Party Liability	3416
Elec. Accessories	0	Third Party Liability for Bi-fuel Kit	0
Non- Elec. Accessories	0	Compulsory PA Cover Premium to Owner-Driver (1 Year)	315
Kit (IMT-25)	0	PA Cover for 7 Person of Rs (200000) each (IMT- 16)	700
Extra Premium towards Inbuilt CNG/LPG	NA	Legal Liability (WC) to Driver (IMT-28)	50
Basic Premium	691	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)	4481
Sub-Total Additions	0	Total Premium (A+B)	4919
Deductibles		CGST @9%	442.71
Voluntary Deductibles (IMT 22A)	0	SGST @9%	442.71
Anti-Theft Device (IMT-10)	17	Gross Premium Paid	5804
AAI Membership (IMT-8)	0	Point of Sale - VTESSE LIMITED, MUMBAI	
No Claim Bonus (35%)	236	Notes :	
Discount for vehicles designed for handicapped	NA	1. Policy Issuance is the subject to the realisation of cheque.	
Sub - Total Deductibles	253	2. Consolidate stamp duty paid to State Exchequer	
Add - On Coverages		3. The Policy is subject to a compulsory Deductible of Rs 1000 (IMT-22)	
Depreciation Waiver Clause	0	4. Voluntary excess Rs (0)	
Aggravation Damage Clause	0	5. Subject to Endorsements IMT, 7, 10, 28, 16,	
Vehicle Replacement Value Plus Cover	0	6. UIN : IRDAN102RP0004V03201617	
Net own Damage Premium (A)	438	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.	
Nominee Details :	Nominee Name	ASHA	Age
		54	Relation
			Wife
Payment Detail	Payment Method	Cheque No./Transaction No.	Bank Name
	Electronic Payment	113807867743	ELECTRONIC PAYMENT
			Amount
			5804
Financier Type	Financed	Financier Name	Financier Branch
		STATE BANK OF INDIA	MUMBAI
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 ROYAL SUNDARAM GENERAL INSURANCE CO. LIMITED
			Authorized Signatory
Policy Issuing Office:-201-204, Hiranandani Business park, Delpchi C wing,2nd floor, Powai.			
GSTIN: 27AABCR7106G1ZJ, CIN No.:U67200TN2000PLC045611			
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

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

Commonly used Add-on Covers

- 1. Depreciation Waiver Clause** – 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, other than compulsory deductible.
- 2. Aggravation Damage Clause** – Secures you in case of damage to Engine / Gear Box and internal components arising due to water ingress while being driven / leakage of lubricant oil / coolant.
- 3. Full Invoice Price Insurance Clause** – Under this plan company will pay the financial shortfall, if any between the amount insured received under Section I of the policy and the purchase price of the vehicle as confirmed in the invoice of sale or current replacement price of a New vehicle, whichever is less, in the event the insured vehicle is a Total loss /CTL following an accident or stolen during the period of insurance and not recovered,. Company will also reimburse the first-time registration charges and road tax which the insured had incurred on the insured vehicle.
- 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. Key Replacement Cover** – Covers of 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 services, you may contact on the below mentioned details –

Vendor Name: - Global Assure

Toll Free No: - 18003098120

*Applicable only for private vehicle (Package/SAOD policy) up to 10 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.royalsundaram.in/
www.marutisuzukiinsurance.com**

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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

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