



**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)

<b>Policy Type &amp; UIN</b>	Annual Package Policy & HDE-MO-P14-40-V02-14-153	<b>Proposal No &amp; Date</b>	R0004563695 / 29-Aug-2025 15:43		
<b>Policy No</b>	2302206751524401000	<b>Period of Insurance</b>	31-AUG-2025 00:00 to 30-AUG-2026 23:59		
<b>Policy Issued On</b>	29-Aug-2025 15:43	Vehicle Identification No.	MA3FLEB1S00406439		
<b>Insured Name</b>	MRS Ujwala Vaibhav Pethkar	Geographical Area	India		
Invoice No	2067515244010	GST No & State	NA   Maharashtra		
Insured Address	PETHKAR NIWAS RAGHUVIR SOC. , .. NEAR MAKARAND COLONY, NEAR MAKARAND COLONY , UPNAGAR NASHIK-422006 , MAHARASHTRA-422006	Accounting Code of Service	997134		
Insured State & Code	Maharashtra - 27	Place of Supply	Maharashtra	GSTIN of Customer	GSTUNREGISTERED

**MOTOR VEHICLE DETAILS**

Make	Maruti Suzuki	Seating Capacity	7
Model - Variant	NEW ERTIGA Smart Hybrid VDI	Type of Body   Color	MUV   SUPERIOR WHITE
Registration No	MH15FF7928	Fuel Type	Diesel
Year of Manufacture	2016	RTO Location	NASIK   MH-15
Engine - Chassis No	D13A-5298201 - MA3FLEB1S00406439	Zone	B
Cubic Capacity	1248	FASTag ID	

**Insured Declared Value(₹)**

Vehicle ₹	210875	Non Electrical Accessories ₹	0	Electrical Accessories ₹	0	CNG/LPG Kit ₹	0	Total IDV ₹	210875
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**Schedule of Premium(Amount in ₹)**

OWN DAMAGE SECTION (A)		LIABILITY SECTION (B)	
Vehicle	₹ 4664	Basic Third Party Liability	₹ 3416
<b>Basic Premium</b>	₹ 4664	Compulsory PA Cover Premium [1 Year ],(Sum Insured 15 lakhs)	₹ 325
<b>Deductibles</b>		P.A Cover to Unnamed Passengers 7 Person of Rs100000 each (IMT-16)	₹ 350
Anti-Theft Device (IMT-10)	₹ 117	Legal Liability (WC) to Driver (IMT-28)	₹ 50
No Claim Bonus (35 %)	₹ 1591	Net Liability Premium (B)	₹ 4141
<b>Sub-Total Deductibles</b>	₹ 1708	<b>Total Premium (A+B)</b>	₹ 12432
Zero Depreciation Claim (HDE-MO-A01-00-68-V02-13-14)	₹ 4745	CGST @9%	₹ 1118.88
Cost of Consumables (IRDAN125A0003V012012133)	₹ 590	SGST @9%	₹ 1118.88
<b>Net own Damage Premium (A)</b>	₹ 8291	Gross Premium Paid	₹ 14670
		<b>Point of Sale - SEVA AUTOMOTIVE LTD</b>	
		<b>Notes:-</b>	
		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 10,16,28	
		6. I / We hereby certify that the policy to which the certificate relates as well as the certificate of insurance are issued in accordance with the provision of chapter X, XI of M. V. Act 1988. "The stamp duty of Rs. 0.50/- paid vide Order No: (LOA/ENF-1/CSD/64/2024-25/ Validity Period Dt. 15/10/2024 to Dt. 31/12/2028, OW No. 4742 Dt 04/10/2024 GRN NO. MH007778466202425M, Dt. 10/09/2024, SBI Bank & DEFACE No. 0005045616202425, Dt. 03/10/2024) as prescribed by Govt of Maharashtra Notification No. Mudrank - 2017/C.R.97 /M-1, Dt.09/01/2018"	
		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.	
		8. This policy provides the benefit of "Roadside Assistance" from below vendor: - <b>Vendor Name:</b> - Global assure, <b>Contact No:</b> - 2262346234	

**Nominee Details**

<b>Nominee Name:</b>	MR PRAJWAL VAIBHAV PETHKAR	<b>Age:</b>	24	<b>Relation:</b>	Son
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**Financier Details**

<b>Financier Type:</b>	Not Financed	<b>Financier Name:</b>	N/A	<b>Financier Branch:</b>	N/A
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**Payment Details**

<b>Payment Mode:</b>	Electronic Payment	<b>Cheque No/Transaction No:</b>	113915792493	<b>Bank Name:</b>	ELECTRONIC PAYMENT	<b>Amount:</b>	14670
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**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.750000 - (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)

**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.



We hereby declare that though our aggregate turnover in any preceding financial year from 2017-18 onwards is more than the aggregate turnover notified under sub-rule (4) of rule 48, we are not required to prepare an invoice in terms of the provisions of the said sub-rule.

**For HDFC ERGO General Insurance Company Limited**

*Signature*

**Authorised Signatory**

Policy Issuing Office :6th Floor, Andheri Kurla Road, Andheri (East), Mumbai (Formerly HDFC General Insurance Limited from September 14, 2016 and L&T General Insurance Company Limited up to September 13, 2016)

This 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](http://www.marutisuzukiinsurance.com), [www.hdfcergo.com](http://www.hdfcergo.com)**

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

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



#### **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?**

Visit your nearest Dealership or 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?**

To renew your policy you may: 1) Visit [www.marutisuzukiinsurance.com](http://www.marutisuzukiinsurance.com) 2) Visit Nearest Dealership 3) Call us at 011 3377 4477 4) SMS **RENEW** to 9215292152.



#### **What to do if your four wheeler meets with an accident?**

Simply inform Maruti Suzuki Insurance Broking at 3377 4477 (prefix **011 / 022 / 033 / 044**) or Visit [www.marutisuzukiinsurance.com](http://www.marutisuzukiinsurance.com) to locate nearest Dealership. They will assist you with your claim intimation to us 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 to Maruti Suzuki Insurance Broking **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.



#### **Is your Vehicle Stolen?**

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 two wheeler's insured declared value. Visit your nearest Dealership or 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 log 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 license, 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 benefit 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 Safe : Your Safety is Our Concern**



Don't Mix Drinking and Driving



Always Keep Your Vehicle In Good Condition



Follow Traffic Rule



Pedestrians Have First Priority on Roads



Please Use Child Seats When Children are Seated in Front of Airbags



Always Wear Your Seat Belts