

Service Branch Address:

2nd Floor, "Sakar", CTS No.18030, Above Axis Bank, Adalat Road, Kranti Chowk,,M8-Aurangabad ,AURANGABAD - 431001.

Oct 27, 2021

Mr.RAMESH BADRINARAYAN KHANDELWAL
AT POST AURALA
TQ KANNAD DIST AURANGABAD

AURANGABAD. - 431011, MAHARASHTRA
Telephone :
Mobile : 94xxxxxx00

**NEXT RENEWAL
IS ON
27/10/2022**



Certificate of Insurance and Policy No.
VGC0583394000102

Policy Period:Period of insurance
From 00:00:00 hours on 28/10/2021 To Midnight of 27/10/2022

Dear Customer,

Thank you for choosing Royal Sundaram as the Insurer of your vehicle. We are delighted to have you as our customer. Please find enclosed Goods Carrying Vehicle Policy No. VGC0583394000102 which has been issued based on the details mentioned below:

Name of the Insured: Mr.RAMESH BADRINARAYAN KHANDELWAL	
Mobile No.: 94xxxxxx00	Email ID:
Make of the Vehicle: Tata Motors Ltd.	Model Description: LPT 1109 EX
Engine No.: 497TC93BZY812042	Chassis No.: AT416441A7B09145
Premium Amount (Rs.): 31,551.34	Add-on Covers Opted : No
Previous Policy No.	VGC0583394000101
Previous Policy Insurance Co.	ROYAL SUNDARAM GENERAL INSURANCE CO. LIMITED
Based On your declaration on No claim being made in expiring policy, we have extended next slab of no claim discount in your policy (45 %)	
Does the vehicle have valid Pollution Under Control (PUC) Certificate: Yes	
Pollution Certificate Number (PUC) :	
PUC expiry date :	
*In line with the Central Motor Vehicle Act, 1989 and as per the directive of Hon'ble Supreme Court of India, it is mandated that insured must produce a valid "Pollution Under control" Certificate as and when asked by the insurer and it is the responsibility of the insured to renew the same before expiry of the validity of the PUC certificate. Absence of Valid certificate may lead to cancellation of insurance	
CPA Status	
Opted – Coverage Sum Insured :1,500,000	

The policy is processed based on the information declared by you. While the information regarding the vehicle, insured (yourselves), detail of covers and terms/conditions could be ascertained from the Certificate of Insurance and Policy Schedule (Enclosed), some of the very critical ones like No Claim Bonus extended, KYC Details, status of Compulsory Personal Accident (CPA) Cover and details regarding Vehicle Inspection if any etc. are furnished above.

Coverage of risk is subject to realization of the full premium, post which, insurance coverage under the policy would commence. In-case the premium is not received by us due to cheque dishonor or any other reason or misrepresentation of any information, the insurance cover shall be void ab-initio.

Please check all the information printed in these pages for its correctness and should there be a discrepancy, reach us (Contact details provided below) for suitable rectification. In case there is no response within 15 days of policy inception, it will be deemed that all information provided are correct and all future transactions would be based on such information only.

The above information is to be read in conjunction with the policy certificate of issuance and policy schedule and shall be considered null and void without the same.

To read the "policy" & "add on" terms, conditions, exceptions and applicable endorsement, please log on to our website www.royalsundaram.in. Should you have any queries, please contact our Customer Service helpline number 1860-425-0000,1860-258-0000. You may also write to customer.services@royalsundaram.in

Assuring you of our best services at all times.

Yours sincerely,

Authorized Signatory

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Note: To download the claim form and to know more about Royal Sundaram products please log on to www.royalsundaram.in

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TQ KANNAD DIST AURANGABAD

AURANGABAD. MAHARASHTRA
431011
Telephone:
Mobile: 94xxxxxx00

Intermediary Code:	BR500066
Intermediary Name:	Jainuine Insurance Brokers Pvt. Ltd
Contact:	-

CERTIFICATE OF INSURANCE & POLICY SCHEDULE

(See Form 51 of The Central Motor Vehicles Rules, 1989) Motor Vehicles Act, 1988

Goods Carrying Vehicle Policy [Reprint]

Certificate of Insurance and Policy No. VGC0583394000102			Policy Period:Period of insurance From 00:00:00 hours on 28/10/2021 To Midnight of 27/10/2022			
INSURED DETAILS						
Name of Insured		Insured Date of Birth	Geographical Area	Business/Profession	Registration Authority	Registration Date
Mr.RAMESH BADRINARAYAN KHANDELWAL			India		AURANGABAD.	12/03/2010
INSURED'S DECLARED VALUE (IDV) (in Rs.)						
For the Vehicle	For Trailers	Non Electrical Accessories	Electrical / Electronic Accessories	Value of CNG Kit	Total IDV	
382,604	0	0	0	0	382,604	
VEHICLE DETAILS						
Registration Number	MH20BT0071	Type of Body	Open			
Engine Number	497TC93BZY812042	Public Carrier/Private Carrier	Public Carrier			
Chassis Number	AT416441A7B09145	Year of Manufacture	2010			
Make of the Vehicle	Tata Motors Ltd.	Gross Vehicle Weight (Kgs)	1,19,90			
Model Description	LPT 1109 EX	Total Premium (in Rs.)	31,551			
LIMITATIONS AS TO USE: As per Motor Vehicles Rules, 1989 The Policy covers use only under a Permit within the meaning of the Motor Vehicles Act, 1988 or such a carriage falling under Sub-section 3 of Section 66 of the Motor Vehicles Act, 1988. The Policy does not cover use for a) Organised racing b) Pace Making c) Speed testing d) Reliability Trials			Persons or Classes of Persons entitled to Drive: <i>Any person including the Insured</i> • Provided that a person driving holds an effective driving licence 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 when not used for the transport of goods at the time of the accident 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 the 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. Personal Accident cover for Owner - Driver under section IV: CSI - Rs.1,500,000/-						
Note: Warranted that at no time the gross laden weight of the vehicle exceeds the gross vehicle weight mentioned in the schedule of the policy.						
Deductible under Section -: Rs. 1,000/- (Compulsory Deductible [Rs.1,000] and Imposed Deductible [Rs. 0])						

Document Code:

Certificate of insurance & policy schedule continued in Page 2

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SMS:type <MOTORCLAIMS> and send to 567675



E-Mail:customer.services@royalsundaram.in



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CERTIFICATE OF INSURANCE & POLICY SCHEDULE (CONTINUED)

(See Form 51 of The Central Motor Vehicles Rules, 1989) Motor Vehicles Act, 1988

Goods Carrying Vehicle Policy [Reprint]

Policy No. VGC0583394000102			
A - OWN DAMAGE	Premium in Rs.	B - LIABILITY	Premium in Rs.
1.a) Basic premium on Vehicle b) Non-Electrical Accessories	1,039.92 0.00	1. Basic premium including premium for TPPD	26,935.00 0.00
2. Additional GVW over 12,000 Kgs	0.00	2. Reduction in TPPD to Rs.6000/-	0.00
3. Electrical & Electronic Accessories @ 4% (IMT 24)	0.00	3. Trailers Endt. IMT-30	0.00
4. Bi-Fuel Kit (CNG/LPG) @ 4% (IMT 25)	0.00	4. Bi – Fuel Kit (CNG/LPG) IMT-25	0.00
ADD:		ADD::	
5. Trailer	0.00	Personal Accident Benefits	
6. Overturning Risk	0.00	5. Geographical Area Extn. Endt. IMT-1	0.00
7. Geographical Area Extn. Endt. IMT-1	0.00	6. Under Section IV- Rs.1,500,000/-	315.00
8. Cover for Lamps, Bumpers, etc. Endt. IMT – 23	155.99	7. PA to Paid Driver/ Cleaners Endt. IMT-17	0.00
9. Fibre Glass Tanks	0.00	8. Enhanced PA cover , Owner Driver, CSI Rs.0	0.00
10. Additional Towing Charges. Rs.0	0.00	9. Enhanced PA cover, Paid Driver, CSI Rs.0.00	0.00
11. 60% on OD Premium for Driving Tuition	0.00	Legal Liability:	
12. Usage of Commercial and Private Purpose - IMT 34	0.00	10. To Paid Driver/Cleaner(not exceeding 7 persons) Endt. IMT-28	50.00
LESS:		11. To Paid Driver/Cleaner/Coolies(exceeding 7 persons) Endt. IMT-39A	0.00
13. 50% Discount for vehicles specially designed/modified for blind, handicapped and mentally challenged persons	0.00	12. To Coolies Endt. IMT-39	150.00
14. Discount for Anti-theft Devices Endt. IMT-10	0.00	13. NFPP - Employees Endt. IMT-37	0.00
15. Discount for vehicles plying within insured own premises	0.00	14. NFPP Other than Employees Endt. IMT-37A	0.00
16. 45% NCB	-538.16	15. Usage of Commercial and Private Purpose - IMT 34	0.00
17. ADD: Discount moderation	0.00	16. TOTAL LIABILITY PREMIUM (B)	27,450.00
Add: Additional Cover for Package Policies		17. ADD: Underwriting Loading%	0.00
18. Depreciation Waiver Clause (IRDAN102A0001V01201011)	0.00	18. Confined to own sites	0.00
19. Windshield Glass (IRDAN102A0002V01201011)	0.00	19. Total Premium (A+B)	28,108.00
20. EMI Protector Clause (IRDAN102A0003V01202021) Limit. Rs.0.00	0.00	ADD: SGST	1,721.67
21. Loss of Income Cover (IRDAN102A0005V01202021) Limit in Rs.0.00 Duration: 0 months	0.00	ADD: CGST	1,721.67
22. TOTAL OWN DAMAGE PREMIUM (A)	658.00	22. TOTAL PREMIUM PAYABLE	31,551.34

No Claim Bonus:

a) No Claim Bonus will only be allowed provided the policy is renewed within 90 days of the expiry date of the previous year. b) 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 details given below:

Period of Insurance	% of NCB on OD Premium	Subject to IMT Endt. Nos. & memorandum 39,23,28,21 (refer Terms & Conditions for relevant wording) Under Hire Purchase/Lease Agreement /Hypothecated with												
The preceding year	20	<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 30%;">Nominee Name</th> <th style="width: 20%;">Nominee Age</th> <th style="width: 50%;">Relationship with</th> </tr> </thead> <tbody> <tr> <td></td> <td style="text-align: center;">0</td> <td></td> </tr> <tr> <th style="width: 30%;">Guardian Name</th> <th style="width: 20%;">Guardian Age</th> <th style="width: 50%;">Guardian Relation</th> </tr> <tr> <td></td> <td style="text-align: center;">0</td> <td></td> </tr> </tbody> </table>	Nominee Name	Nominee Age	Relationship with		0		Guardian Name	Guardian Age	Guardian Relation		0	
Nominee Name	Nominee Age		Relationship with											
	0													
Guardian Name	Guardian Age		Guardian Relation											
	0													
Preceding two consecutive years	25													
Preceding three consecutive years	35													
Preceding four consecutive years	45													
Preceding five consecutive years	50	Date and Signature of Proposal/Renewal notice 27/10/2021												

In Witness whereof this Policy has been signed at Chennai on 27/10/2021 in lieu of Cover note No. dated Receipt No. CBCMOR7929082. 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 the Motor Vehicles Act, 1988.

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 Vehicles Act, 1988 is recoverable from the Insured. See the clause headed "AVOIDANCE OF CERTAIN TERMS AND RIGHT OF RECOVERY" under Policy Terms and Conditions.

For Royal Sundaram General Insurance Co. Limited

Consolidated Stamp Duty Paid to Govt of TamilNadu

Authorised Signatory

This document is digitally signed, hence counter signature / stamp is not required.

GSTIN : 27AABCR7106G1ZJ

Base Product UIN: IRDAN102P0005V02201617

PAN Number : AABCR7106G

Enhanced PA Cover Clause UIN: A0017V01201920

For Legal interpretation, English version will hold good.

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GST Invoice

Royal Sundaram General Insurance Co. Limited
M8:M8-Aurangabad
Address: 2nd Floor, "Sakar", CTS No.18030,Above Axis Bank, Adalat Road, Kranti Chowk,,M8-Aurangabad ,AURANGABAD - 431001.
GSTIN: 27AABCR7106G1ZJ

Policy Number : VGC0583394000102
GST Invoice Number : VGC058339402000
Invoice Date : 28/10/2021

Address of insured:
Insured Name: Mr.RAMESH BADRINARAYAN KHANDELWAL
AT POST AURALA
TQ KANNAD DIST AURANGABAD

AURANGABAD.
State:MAHARASHTRA
Pincode: 431011

HSN SAC	Taxable Value	CGST		SGST/UTGST		IGST		Total Amount
		Rate	Amount	Rate	Amount	Rate	Amount	
997134	1,173.00	9.00%	105.57	9.00%	105.57			1,384.00
9971	26,935.00	6.00%	1,616.10	6.00%	1,616.10			30,167.00

Indication if tax payable under reverse charge - No

Note: "This document is digitally signed"

"This document is electronically generated.This document should be issued along with the Policy document.This document stands invalid,if issued separately"

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