

Service Branch Address:

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

Nov 11, 2021

Mr.KARAN DEEPAK JAISWAL
AT PLOT NO 60 61 NEAR GAJANAN
MANDIR WADGAON ROAD
CHANDRAPUR
CHURACHANDPUR - 442401, MANIPUR
Telephone :
Mobile : 83xxxxxx38

**NEXT RENEWAL
IS ON
10/11/2022**

Certificate of Insurance and Policy No. VPC154849000100	Policy Period: Period of insurance From 16:54:43 hours on 11/11/2021 To Midnight of 10/11/2022
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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 Private Car Policy No. VPC154849000100 which has been issued based on the details mentioned below:

Name of the Insured: Mr.KARAN DEEPAK JAISWAL	
Mobile No.: 83xxxxxx38	Email ID:
Make of the Vehicle: TOYOTA KIRLOSKAR MOTOR LTD.	Model Description: Fortuner FC
Engine No.: E015350	Chassis No.: MDHFUCUK130A507752
Premium Amount (Rs.): 25,512.78	Add-on Covers Opted : No
This policy is issued after pre-inspection on 10/11/2021 18:41:31. Any Pre-existing damages observed during the pre-inspection is not covered in this policy.	
Previous Policy No.	
Previous Policy Insurance Co.	UNKNOWN
Based On your declaration on No claim being made in expiring policy, we have extended next slab of no claim discount in your policy (0 %)	
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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MANDIR WADGAON ROAD
CHANDRAPUR
CHANDRAPUR - 442401, MAHARASHTRA
Telephone:
Mobile: 83xxxxxx38

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
Private Car Package Policy

Certificate of Insurance and Policy No. VPC1548490000100		Policy Period: Period of insurance From 16:54:43 hours on 11/11/2021 To Midnight of 10/11/2022					
INSURED DETAILS							
Name of Insured		Insured Date of Birth	Geographical Area	Business/Profession	Registration Authority	Registration Date	
Mr.KARAN DEEPAK JAISWAL			India		CHANDRAPUR	10/11/2013	
INSURED'S DECLARED VALUE (IDV) (in Rs.)							
For the Vehicle	For Trailers	Non Electrical Accessories	Electrical / Electronic Accessories	Value of CNG/LPG Kit	Total IDV	Loss Of Baggage	Invoice Price
674,259	0	0	0	0	674,259	0	0
VEHICLE DETAILS							
Registration Number		MH34AM1011		Type of Body		SUV	
Engine Number		E015350		Cubic Capacity		2,982	
Chassis Number		MDHFCUK130A507752		Year of Manufacture		2013	
Make of the Vehicle		TOYOTA KIRLOSKAR MOTOR LTD.		Seating Capacity (including Driver)		7	
Model Description		Fortuner FC		Total Premium (in Rs.)		25,513	
LIMITATIONS AS TO USE: The Policy does not cover use for 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 and any purpose in connection with motor trade				Persons or Classes of Persons entitled to Drive: Any person including the Insured • 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 750,000 (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 III: CSI - Rs.1,500,000/-							
DEDUCTIBLE: Total deductible Rs. 2,000 in respect of each and every claim. (Compulsory Deductible [Rs.2,000], Voluntary Deductible [Rs. 0], Imposed Deductible [Rs. 0] and Loss Of Baggage Deductible[Rs. 0])							

Document Code: OBRVS9999999

Certificate of insurance & policy schedule continued in Page 2

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Royal Sundaram

General Insurance

Royal Sundaram General Insurance Co. Limited
(Formerly known as Royal Sundaram Alliance Insurance Company Limited)
Corporate Office: Vishranti Melaram Towers, No.2/319,
Rajiv Gandhi Salai (OMR), Karapakkam, Chennai - 600097.

CERTIFICATE OF INSURANCE & POLICY SCHEDULE (CONTINUED)

(See Form 51 of The Central Motor Vehicles Rules, 1989) Motor Vehicles Act, 1988
Private Car Package Policy

Policy No.VPC1548490000100

Table with 4 columns: A - OWN DAMAGE, Premium in Rs., B - LIABILITY, Premium in Rs. It lists various insurance items and their corresponding premium amounts, including sections for 'Less', 'Add: Additional Cover for Package Policies', and 'TOTAL OWN DAMAGE PREMIUM (A)'.

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:

Table with 2 columns: Period of Insurance, % of NCB on OD Premium. It shows NCB percentages for 20, 25, 35, 45, and 50 years of no claim. Includes a section for Nominee Name, Age, and Relationship with.

In Witness whereof this Policy has been signed at Chennai on 11/11/2021, 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

Authorised Signatory

Consolidated Stamp Duty Paid to Govt of TamilNadu

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

GSTIN : 27AABCR7106G1ZJ

Base Product UIN: IRDAN102RP0004V02201617

PAN Number : AABCR7106G

For Legal interpretation, English version will hold good.

Enhanced PA Cover Clause UIN: A0020V01201920

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For Motor Claim Intimations Call us first 1800 568 9999 (24/7 Tollfree)

Registered Office: 21, Patillos Road, Chennai - 600002 | IRDAI Reg. No.102 | CIN: U67200TN2000PLC045611
Customer Care 1860 425 0000, 1860 258 0000 | Email: customer.services@royalsundaram.in | Visit: www.royalsundaram.in



24/7
Helpline

Roadside Accident Assistance

CALL US
1800 568 9999

Royal Sundaram brings to you a 24X7 helpline that provides Roadside Accident Assistance service along with your Private Car Package Policy at no additional cost.

In case of any roadside accident emergency, all you have to do is call us. Appropriate/possible assistance will be provided by the Service Providing Company (SPC).

- The moment you call the 24 hr helpline, the call center swings into action. Within moments you will be put in touch with our SPC.
- The SPC will then assess the situation and arrange necessary assistance in the shortest possible time.
- Every situation is unique. Hence, suitable and possible assistance will be rendered.

What information you need to provide at the time of requesting Road side Accident Assistance?

1. Policy number
2. Vehicle number
3. Contact details
4. Your correct location with a land mark
5. Nature of assistance required*

What is the reach time[#] at the time of emergency?

Within city limits	-	60 minutes
Within state of national highways	-	90 minutes
Ghat roads and other places	-	120 minutes

*Refer overleaf for further details.

#Indicates the likely time taken for reaching the spot under normal circumstances.

Scope of cover for Roadside Accident Assistance

S.No.	Scope of Service	Facilitation	Labor	Parts / Materials	Tow Cost
1	Emergency Accident Towing Assistance				
	In the event of the vehicle meeting with an accident and becoming immobilized on the road, SPC will assist in arranging the vehicle towing service to move the vehicle from the accident spot to the nearest authorized/ designated garage for repairs.	Free	Free	Actuals*	Free up to 50kms# (From the spot of accident) (Note other charges like Hydra, Lifting the vehicle, releasing the wheel lock are not covered)
2	Arranging Cab Service				
	If the vehicle is immobilized due to an accident, SPC will assist in organizing cab as an alternate mode of transport for the insured from the spot of accident.	Free	NA	NA	Cab Charges Actuals*
3	Identifying Suitable Accommodation				
	If the vehicle is immobilized due to an accident, SPC will assist in identifying the nearest possible hotel accommodation for the insured from the spot of accident.	Free	NA	NA	Hotel Charges Actuals*
4	Legal Assistance				
	If vehicle meets with an accident, SPC will assist the user by providing legal assistance over the phone on the dos and don'ts for handling the accident situation. Wherever possible, details of legal practitioner's for legal assistance (If available) may be provided.	Free	NA	NA	Legal Charges Actuals*

*Actual's to be borne by the vehicle owner/Insured. *Difference if any between the actual and eligibility to be borne by the vehicle owner/Insured.

Accident Towing service is subject to availability of recovery vehicles in that area.

The service will not be available in the list of states / towns given below:

- Andaman Nicobar Islands
- Lakshadweep Islands

Limited Services will be provided in the following places:

- Jammu & Kashmir
- Ladakh
- North Eastern States of India

Services will not be available in the following areas due to local conditions:

- Chhattisgarh - Dantewara, Bijapur, Jagdalpur, Narayanpur, Kanker, Raigarh
- Madhya Pradesh - Mandla, Morena, Bhind, Balaghat, Datia

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 : VPC1548490000100
GST Invoice Number : VPC154849000000
Invoice Date : 11/11/2021

Address of insured:
Insured Name: Mr.KARAN DEEPAK JAISWAL
AT PLOT NO 60 61 NEAR GAJANAN
MANDIR WADGAON ROAD
CHANDRAPUR
CHURACHANDPUR
State:MANIPUR
Pincode: 442401
GSTIN : 27AAGCG3197H1ZC
POS - 14

Accounting code of service : 997134
Description of service: Motor vehicle insurance services

Taxable Premium		21,621.00
IGST	18.00%	3,891.78
Gross Premium		25,512.78

Place of delivery of policy if different from place of service:
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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"

You can reach us through the details given below Mon - Sat 8.00am to 9.00pm and Sunday up to 5.00pm



Call:1860 425 0000,1860 258 0000



SMS:type <MOTORCLAIMS> and send to 567675



E-Mail:customer.services@royalsundaram.in



www.royalsundaram.in