

**Service Branch Address:**

First Floor, Pagariya Chamber, Ajanta Road,,Near Cotton Market, MIDC C/3157,MZ-Jalgaon ,JALGAON - 425001.

Nov 12, 2021

Mr.KAUSHALKUMAR PRAJAPATI .  
KHAMBAYAT  
ANAND

ANAND - 388620, GUJARAT  
Telephone :  
Mobile : 99xxxxxx73



**NEXT RENEWAL  
IS ON  
12/11/2022**

<b>Policy No.</b> VMS0012546000100	<b>Policy Period: Period of insurance</b> <b>From 00:00:00 hours on 13/11/2021 To Midnight of 12/11/2022</b>
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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 Two wheeler Policy No. VMS0012546000100 which has been issued based on the details mentioned below:

<b>Name of the Insured:</b> Mr.KAUSHALKUMAR PRAJAPATI .	
<b>Mobile No.:</b> 99xxxxxx73	<b>Email ID:</b> nik*****@gmail.com
<b>Make of the Vehicle:</b> TVS	<b>Model Description:</b> APACHE RTR 200 4V CARBURETOR ABS SMART CONNECT
<b>Engine No.:</b> DE5LL2X09530	<b>Chassis No.:</b> MD637DE5XL2L09772
<b>Premium Amount (Rs.):</b> 1,539.90	<b>Add-on Covers Opted :</b> Yes
<b>Previous Policy No.</b>	TVS/SD418048
<b>Previous Policy Insurance Co.</b>	BHARTI AXA GENERAL INSURANCE CO. LTD.
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

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 Policy Schedule (Enclosed), some of the very critical ones like No Claim Bonus extended, KYC 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 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](http://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](mailto:customer.services@royalsundaram.in)**

Assuring you of our best services at all times.

Yours sincerely,  
Authorized Signatory  
e7f1c5696526a9144936ef49eb52c15c

**Note: To download the claim form and to know more about Royal Sundaram products please log on to [www.royalsundaram.in](http://www.royalsundaram.in)**

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Nov 12, 2021

Mr.KAUSHALKUMAR PRAJAPATI .  
KHAMBAYAT  
ANAND

ANAND GUJARAT  
388620  
Telephone:  
Mobile: 99xxxxxx73

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

**POLICY SCHEDULE**

**Standalone Two Wheeler Own Damage Policy**

<b>Policy No.</b> VMS0012546000100	<b>Policy Period: Period of insurance</b> From 00:00:00 hours on 13/11/2021 To Midnight of 12/11/2022				
INSURED DETAILS					
Name of Insured	Insured Date of Birth	Geographical Area	Business/Profession	Registration Authority	Registration Date
Mr.KAUSHALKUMAR PRAJAPATI .		India		ANAND	26/11/2020
INSURED'S DECLARED VALUE (IDV) (in Rs.)					
For the Vehicle	For Side-car	Non Electrical Accessories	Electrical / Electronic Accessories	Total IDV	
86,178	0	0	0	86,178	
The Vehicle: any of the following (Two-wheeler shall be deemed to include a sidecar attached to it)					
VEHICLE DETAILS					
Registration Number	GJ23DH8652	Type of Body	STREET		
Engine Number	DE5LL2X09530	Cubic Capacity	198		
Chassis Number	MD637DE5XL2L09772	Year of Manufacture	2020		
Make of the Vehicle	TVS	Gross Vehicle Weight(Kgs)			
Model Description	APACHE RTR 200 4V CARBURETOR ABS SMART CONNECT	Seating Capacity	2		
<b>Total Premium (in Rs.)</b>				<b>1,539.90</b>	
<b>LIMITATIONS AS TO USE:</b> 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) Organised racing d) Pace making e) Speed testing f) Reliability Trials g) Any purpose in connection with Motor Trade		<b>DRIVER:</b> <i>Any person including the Insured</i> • <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.</i> • <i>Provided also that the person holding an effective Learner's Licence may also drive the vehicle and that such a person satisfies the requirements of Rule 3 of The Central Motor Vehicles Rules, 1989.</i>			
<b>Third Party Cover Policy No</b>	<b>Insurance Co Name and Address</b>		<b>Policy Period</b>		
TVS/SD418048	BHARTI AXA GENERAL INSURANCE CO. LTD. GUJRAT,SURAT-382006-Gujarat.		From: 13/11/2020 21:58:14 To : 12/11/2025		
Deductible under section-I: Rs.100/- in respect of each and every claim.(Compulsory Deductible[Rs.100] and Imposed Deductible[Rs.0])					

Document Code:

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Policy schedule continued in Page 2



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

**POLICY SCHEDULE (CONTINUED)**  
**Standalone Two Wheeler Own Damage Policy**

<b>Policy No. VMS0012546000100</b>	
<b>A - OWN DAMAGE</b>	<b>Premium in Rs.</b>
<b>Basic premium on Vehicle and Accessories</b>	
1. Vehicle	865.00
2. Non-Electrical Accessories	0.00
3. Electrical & Electronic Accessories @ 4% (IMT 24)	0.00
<b>ADD:</b>	
4. Loading for Imported Vehicle	0.00
5. Geographical Area Extn.Endt.IMT-1	0.00
6. Fibre Glass Tanks	0.00
7. Driver Tutition fees	0.00
8. Rally Cover	0.00
9. Additional Towing Charges. Rs.0	0.00
<b>LESS:</b>	
10. Side Car Discount	0.00
11. Discount for Anti-theft devices (IMT 10)	0.00
12. 50% Discount for Vehicles designed/modified for physically/mentally challenged persons (IMT 12).	0.00
13. Voluntary Deductible amount for Rs.0 (IMT 9)	0.00
14. Automobile Association Discount (IMT 8)	0.00
15. 0% NCB	0.00
16. Underwriter Loading	0.00
18. Depreciation Waiver Clause(IRDAN102A0010V01202021)	439.51
<b>19. NET PREMIUM</b>	<b>1,305.00</b>
<b>20. ADD: IGST</b>	<b>234.90</b>
<b>21. TOTAL OWN DAMAGE PREMIUM</b>	<b>1,305.00</b>
<b>22. TOTAL PREMIUM PAYABLE</b>	<b>1,539.90</b>

**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:

<b>Period of Insurance</b>	<b>% of NCB on OD Premium</b>	Subject to IMT Endt. Nos. & Memorandum 22 (refer Terms & Conditions for relevant wording) Under Hire Purchase/Lease Agreement /Hypothecated with Date and Signature of Proposal/Renewal notice 12/11/2021
The preceding year	20	
Preceding two consecutive years	25	
Preceding three consecutive years	35	
Preceding four consecutive years	45	
Preceding five consecutive years	50	

In Witness whereof this Policy has been signed at Chennai on 12/11/2021 in lieu of Cover note No. dated Receipt No. CBCMOR7987442

**IMPORTANT NOTICE:** The insured is not indemnified if the vehicle is used or driven otherwise than in accordance with this schedule. 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

UIN: IRDAN102RP0002V02201920

PAN Number : AABCR7106G

For Legal interpretation, English version will hold good.

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E-Mail:customer.services@royalsundaram.in



www.royalsundaram.in

## GST Invoice

Royal Sundaram General Insurance Co. Limited  
MZ:MZ-Jalgaon  
Address: First Floor, Pagariya Chamber, Ajanta Road,,Near Cotton Market, MIDC C/3157,MZ-Jalgaon ,JALGAON - 425001.  
GSTIN: 27AABCR7106G1ZJ

Policy Number : VMS0012546000100  
GST Invoice Number : VMS001254600000  
Invoice Date : 13/11/2021

Address of insured:  
Insured Name: Mr.KAUSHALKUMAR PRAJAPATI .  
KHAMBAYAT  
ANAND

ANAND  
State:GUJARAT  
Pincode: 388620  
POS - 24

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

Taxable Premium		1,305.00
IGST	18.00%	234.90
Gross Premium		1,539.90

Place of delivery of policy if different from place of service:  
Address: First Floor, Pagariya Chamber, Ajanta Road,,Near Cotton Market, MIDC C/3157,MZ-Jalgaon ,JALGAON - 425001.

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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