

Service Branch Address:

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

Nov 25, 2021

Ms.RUSHI COTTON INDUSTRIES .
NR MARKET YARD VAGHEL ROAD
HARIJ DIST PATAN

PATAN - 384240, GUJARAT
Telephone :
Mobile : 97xxxxxx88



**NEXT RENEWAL
IS ON
24/11/2022**

Certificate of Insurance and Policy No.
VOC0618772000100

Policy Period:Period of insurance
From 22:12:47 hours on 25/11/2021 To Midnight of 24/11/2022

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 Miscellaneous Vehicle Policy No. VOC0618772000100 which has been issued based on the details mentioned below:

Name of the Insured: Ms.RUSHI COTTON INDUSTRIES .	
Mobile No.: 97xxxxxx88	Email ID:
Make of the Vehicle: BULL SMART	Model Description: 76 HP 4WD BULL LOADER
Engine No.: 4H3103/2120005	Chassis No.: BCECH10FJJ2100030
Premium Amount (Rs.) 30,733.10	Add-on Covers Opted : Yes
Previous Policy No.	
Previous Policy Insurance Co.	
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: No	
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	
Waived off -Waiver details- The registered owner driver, have other vehicles policy along with CPA cover	

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

Nov 25, 2021

Ms.RUSHI COTTON INDUSTRIES .
NR MARKET YARD VAGHEL ROAD
HARIJ DIST PATAN

PATAN GUJARAT
384240
Telephone:
Mobile: 97xxxxxx88

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

Miscellaneous and Special Type of Vehicle Policy

Certificate of Insurance and Policy No. VOC0618772000100			Policy Period: Period of insurance From 22:12:47 hours on 25/11/2021 To Midnight of 24/11/2022		
INSURED DETAILS					
Name of Insured	Insured Date of Birth	Geographical Area	Business/Profession	Registration Authority	Registration Date
Ms.RUSHI COTTON INDUSTRIES .		India		PATAN	25/11/2021
INSURED'S DECLARED VALUE (IDV) (in Rs.)					
For the Vehicle	For Trailers	Non Electrical Accessories	Electrical / Electronic Accessories	Value of CNG Kit	Total IDV
2,011,100	0	0	0	0	2,011,100
VEHICLE DETAILS					
Type of Vehicle	Excavators		Type of Body	LOADER	
Registration Number			Cubic Capacity	0	
Engine Number	4H3103/2120005		Year of Manufacture	2021	
Chassis Number	BCECH10FJJ2100030		Gross Vehicle Weight(Kgs)	7,600	
Make of the Vehicle	BULL SMART		Licensed carrying capacity including driver	1	
Model Description	76 HP 4WD BULL LOADER		Public Carrier / Private Carrier		
Total Premium (in Rs.)				30,733.10	
LIMITATIONS AS TO USE: 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. Use in connection with the insured's business. The Policy does not cover: a) Use for hire or reward or for racing, pace making, reliability trial or speed testing b) Use for the carriage of passengers for hire or reward. c) Use whilst drawing a trailer expect the towing (other than for reward) of any one disabled mechanically propelled vehicle.			Persons or Classes of Persons entitled to drive: <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 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.</i>		
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: Capital Sum Insured (CSI) - Rs.0 Deductible under Section - I : Rs. 10,056/- in respect of each and every claim.(Compulsory Deductible [Rs.10,056] and Imposed Deductible [Rs. 0])					

Document Code:

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Certificate of insurance & 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

CERTIFICATE OF INSURANCE & POLICY SCHEDULE (CONTINUED)

(See Form 51 of The Central Motor Vehicles Rules, 1989) Motor Vehicles Act, 1988
Miscellaneous and Special Type of Vehicle Policy [Reprint]

Policy No.VOC0618772000100			
A - OWN DAMAGE	Premium in Rs.	B - LIABILITY	Premium in Rs.
Basic Premium on Vehicle and Accessories		Basic Premium including premium for TPPD	
1.a) Vehicle	5,983.02	1. Vehicle	6,847.00
b) Non-Electrical Accessories	0.00	2. TPPD restricted to statutory limit of Rs.6000/- (Endt.IMT.20)	0.00
2. Electrical & Electronic Accessories @ 4% (IMT 24)	0.00	3. Trailers (IMT 48)	0.00
3. Bi-Fuel Kit (CNG/LPG) @ 4% (IMT 25)	0.00	4. Bi-fuel Kit (CNG/LPG) Endt. IMT-25	0.00
ADD:		ADD::	
4. Trailer	0.00	Personal Accident Benefits	
5. Overturning risk (IMT 47)	10,055.50	5. Under Section IV- Rs.0	0.00
6. Geographical Area Extn.Endt.IMT-1	0.00	6. Geographical Area Extn. Endt.IMT-1	0.00
7. Cover for Lamps, Bumpers etc. Endt. IMT – 23	897.45	7. PA to Paid Driver/ Cleaners Endt. IMT-17	0.00
8. Fibre Glass Tanks	0.00	8. Enhanced PA cover , Owner Driver, CSI Rs.0	0.00
9. 60% on OD premium for Driving Tutition	0.00	9. Enhanced PA cover, Paid Driver, CSI Rs.0.00	0.00
10. For any other extra	0.00	Legal Liability:	
11. Implements Accessories (IMT-48)	0.00	10. To Paid Driver/ Cleaner (IMT 28)	50.00
12. Hire or Reward (IMT-44)	0.00	11. To Coolies (IMT 39)	0.00
13.Additional Towing Charges. Rs.0	0.00	12. Legal Liability to employees (IMT 39A)	0.00
LESS:		13. NFPP - Employees Endt. IMT-37	0.00
14. 50% Discount for Vehicles specially designed/modified for blind, handicapped and mentally challenged persons.(IMT 12)	0.00	14. NFPP Other than Employees Endt. IMT-37A	0.00
15. Voluntary Deduction Discount	0.00	15. To Passengers in Ambulance (IMT 46)	0.00
16. Usage within Insured Premises (IMT 13)	0.00	16. Hire or Reward (IMT-44)	0.00
17. Discount for Anti-theft Devices Endt. IMT-10	0.00	17. TOTAL LIABILITY PREMIUM (B)	6,897.00
18. 0% NCB	0.00	18. ADD: %Underwriting Loading	0.00
19. ADD: Discount moderation	0.00	19. NET PREMIUM (A+B)	26,045.00
Add: Additional Cover for Package Policies		ADD:IGST	4,688.10
20. Depreciation Waiver Clause (IRDAN102A0001V01201011)	2,212.00	20. TOTAL PREMIUM PAYABLE	30,733.10
21. Windshield Glass (IRDAN102A0002V01201011)	0.00		
22. EMI Protector Clause (IRDAN102A0007V01202021) Limit. Rs.0.00	0.00		
23. Loss of Income Cover (IRDAN102A0008V01202021) Limit in Rs.0.00 Duration: 0 months	0.00		
TOTAL OWN DAMAGE PREMIUM (A)	19,148.00		

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 47,23,28,21 & RSMOAC 701 (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: 33%;">Nominee Name</th> <th style="width: 33%;">Nominee Age</th> <th style="width: 33%;">Relationship with</th> </tr> <tr> <td></td> <td style="text-align: center;">0</td> <td></td> </tr> <tr> <th style="width: 33%;">Guardian Name</th> <th style="width: 33%;">Guardian Age</th> <th style="width: 33%;">Guardian Relation</th> </tr> <tr> <td></td> <td style="text-align: center;">0</td> <td></td> </tr> </thead> </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													

In Witness whereof this Policy has been signed at Chennai on 25/11/2021 in lieu of Cover note No. dated Receipt No. CBCMOR8034074. Subject to IMT Endt. Nos & Memorandum 47,23,28,21 & RSMOAC 701. 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
This document is digitally signed, hence counter signature / stamp is not required.

GSTIN : 27AABCR7106G1ZJ Base Product UIN: IRDAN102P0006V02201617 PAN Number : AABCR7106G
Enhanced PA Cover Clause UIN: A0016V01201920

For Legal interpretation, English version will hold good.

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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 : VOC0618772000100
GST Invoice Number : VOC061877200000
Invoice Date : 25/11/2021

Address of insured:
Insured Name: Ms.RUSHI COTTON INDUSTRIES .
NR MARKET YARD VAGHEL ROAD
HARIJ DIST PATAN

PATAN
State:GUJARAT
Pincode: 384240
GSTIN : 24AAIFR4454P1ZO
POS - 24

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

Taxable Premium		26,045.00
IGST	18.00%	4,688.10
Gross Premium		30,733.10

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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SMS:type <MOTORCLAIMS> and send to 567675



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