

Service Branch Address:

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

Nov 24, 2021

Mr.UTSAV ASHOKBHAI ASHRA .
6 VAKIL APARTMENT
SAMET SHIKHAR NI
POLE MANESH CHOWK AHMADABAD
AHMEDABAD - 380001, GUJARAT
Telephone :
Mobile : 99xxxxxx73

**NEXT RENEWAL
IS ON
23/11/2022**



Certificate of Insurance and Policy No.
VMC0214561000100

Policy Period: Period of insurance
From 15:40:32 hours on 24/11/2021 To Midnight of 23/11/2022

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 Two wheeler Policy No. VMC0214561000100 which has been issued based on the details mentioned below:

Name of the Insured: Mr.UTSAV ASHOKBHAI ASHRA .	
Mobile No.: 99xxxxxx73	Email ID: nik*****@gmail.com
Make of the Vehicle: BAJAJ	Model Description: Avengers Cruise 220
Engine No.: PDYCHD34588	Chassis No.: MD2A22EY9HCD02810
Premium Amount (Rs.) 2,730.52	Add-on Covers Opted : Yes
This policy is issued after pre-inspection on . Any Pre-existing damages observed during the pre-inspection is not covered in this policy.	
Previous Policy No.	MG255159
Previous Policy Insurance Co.	IFFCO
Based On your declaration on No claim being made in expiring policy, we have extended next slab of no claim discount in your policy (25 %)	
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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Nov 24, 2021

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6 VAKIL APARTMENT
SAMET SHIKHAR NI
POLE MANESH CHOWK AHMADABAD
AHMEDABAD GUJARAT
380001
Telephone:
Mobile: 99xxxxxx73

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

Two Wheeler Package Policy

Certificate of Insurance and Policy No. VMC0214561000100		Policy Period: Period of insurance From 15:40:32 hours on 24/11/2021 To Midnight of 23/11/2022			
INSURED DETAILS					
Name of Insured	Insured Date of Birth	Geographical Area	Business/Profession	Registration Authority	Registration Date
Mr.UTSAV ASHOKBHAI ASHRA .		India		AHMEDABAD	16/08/2017
INSURED'S DECLARED VALUE (IDV) (in Rs.)					
For the Vehicle	For Side-car	Non Electrical Accessories	Electrical / Electronic Accessories	Total IDV	
55,000	0	0	0	55,000	
The Vehicle: any of the following (Two-wheeler shall be deemed to include a sidecar attached to it)					
VEHICLE DETAILS					
Registration Number	GJ01NW2007	Type of Body	Solo		
Engine Number	PDYCHD34588	Cubic Capacity	220		
Chassis Number	MD2A22EY9HCD02810	Year of Manufacture	2017		
Make of the Vehicle	BAJAJ	Gross Vehicle Weight(Kgs)			
Model Description	Avengers Cruise 220	Seating Capacity	2		
Total Premium (in Rs.)				2,730.52	
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) Organised racing d) Pace making e) Speed testing f) Reliability Trials g) Any purpose in connection with Motor Trade		DRIVER: <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 Licence 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 the requirements of the Motor Vehicles Act, 1988. Under Section II-1 (ii) of the Policy - Damage to Third Party Property - Rs 100,000 Personal Accident cover for Owner - Driver under section III: CSI - Rs.1,500,000/- 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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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

Two Wheeler Package Policy

Policy No. VMC0214561000100			
A - OWN DAMAGE	Premium in Rs.	B - LIABILITY	Premium in Rs.
Basic premium on Vehicle and Accessories		Basic premium including premium for TPPD	
1. Vehicle	444.00	1. Vehicle	1,193.00
2. Non-Electrical Accessories	0.00	2. TPPD restricted to statutory limit of Rs.6000/-	
3. Electrical & Electronic Accessories @ 4% (IMT 24)	0.00	Endt.IMT.20	0.00
ADD:		ADD:	
4. Loading for Imported Vehicle	0.00	3. Legal Liability To Paid Driver (IMT 28)	0.00
5. Geographical Area Extn.Endt.IMT-1	0.00	4. Geographical Area Extn.Endt.IMT-1	0.00
6. Fibre Glass Tanks	0.00	5. PA to Paid Driver (IMT 17)	0.00
7. Driver Tutition fees	0.00	6. Legal Liability To Employees (IMT 29)	0.00
8. Rally Cover	0.00	7. PA cover for Owner - Driver under Section III (CSI) -	
9. Additional Towing Charges. Rs.0	0.00	Rs.1,500,000	430.00
LESS:		8. PA to Unnamed Passengers	0.00
10. Side Car Discount	0.00	9. Enhanced PA cover , Owner Driver, CSI Rs.0	0.00
11. Discount for Anti-theft devices (IMT 10)	0.00	10. Enhanced PA cover, Unnamed Passengers, CSI Rs.	
12. 50% Discount for Vehicles designed/modified for physically/mentally challenged persons.	0.00	0.00	0.00
13. Voluntary Deductible amount for Rs.0	0.00	11. Enhanced PA cover, Paid Driver, CSI Rs.0.00	0.00
14. Automobile Association Discount (IMT 8)	0.00	12. TOTAL LIABILITY PREMIUM (B)	1,623.00
15. 25% NCB	-111.00	13. ADD: Underwriting Loading%	0.00
16. Underwriter Loading	0.00	14. NET PREMIUM (A+B)	2,314.00
Add on Covers:		ADD: IGST	416.52
18. Depreciation Waiver Clause(IRDAN102A0012V01202021)	357.50	15. TOTAL PREMIUM PAYABLE	2,730.52
19. TOTAL OWN DAMAGE PREMIUM (A)	691.00		

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 5.22 (refer Terms & Conditions for relevant wording) Under Hire Purchase/Lease Agreement /Hypothecated with BAJAJ FINANCE LTD		
The preceding year	20	Nominee Name	Nominee Age	Relationship with
Preceding two consecutive years	25		0	
Preceding three consecutive years	35	Guardian Name	Guardian Age	Guardian Relation
Preceding four consecutive years	45		0	
Preceding five consecutive years	50	Date and Signature of Proposal/Renewal notice 24/11/2021		

In Witness whereof this Policy has been signed at Chennai on 24/11/2021 in lieu of Cover note No. dated Receipt No. CBCMOR8026476 . 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: IRDAN102RP0001V01200607

PAN Number : AABCR7106G

Enhanced PA Cover Clause UIN: A0015V01201920

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 : VMC0214561000100
GST Invoice Number : VMC021456100000
Invoice Date : 24/11/2021

Address of insured:
Insured Name: Mr.UTSAV ASHOKBHAI ASHRA .
6 VAKIL APARTMENT
SAMET SHIKHAR NI
POLE MANESH CHOWK AHMADABAD
AHMEDABAD
State:GUJARAT
Pincode: 380001
POS - 24

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

Taxable Premium		2,314.00
IGST	18.00%	416.52
Gross Premium		2,730.52

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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