

Service Branch Address:

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

Nov 18, 2021

Mr.KHUSHBU MAULIK MOTA .
13 DEEPAVALI SOCIETY
PT COLLEGE RD AHMEDABAD

AHMEDABAD - 380007, GUJARAT
Telephone :
Mobile : 99xxxxxx73



**NEXT RENEWAL
IS ON
22/11/2022**

Certificate of Insurance and Policy No.
VMC0213641000100

Policy Period: Period of insurance
From 00:00:00 hours on 23/11/2021 To Midnight of 22/11/2022

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. VMC0213641000100 which has been issued based on the details mentioned below:

Name of the Insured: Mr.KHUSHBU MAULIK MOTA .	
Mobile No.: 99xxxxxx73	Email ID: nik*****@gmail.com
Make of the Vehicle: HONDA MOTORS LTD.	Model Description: Activa 3G
Engine No.: JF50ET2847396	Chassis No.: ME4JF504KFT846363
Premium Amount (Rs.) 1,690.94	Add-on Covers Opted : No
Previous Policy No.	01590314050200
Previous Policy Insurance Co.	TATA AIG 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 (50 %)	
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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First Floor, Pagariya Chamber, Ajanta Road,,Near Cotton Market, MIDC C/3157,MZ-Jalgaon ,JALGAON - 425001.

Nov 18, 2021

Mr.KHUSHBU MAULIK MOTA .
13 DEEPAVALI SOCIETY
PT COLLEGE RD AHMEDABAD

AHMEDABAD GUJARAT
380007
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. VMC0213641000100		Policy Period: Period of insurance From 00:00:00 hours on 23/11/2021 To Midnight of 22/11/2022			
INSURED DETAILS					
Name of Insured	Insured Date of Birth	Geographical Area	Business/Profession	Registration Authority	Registration Date
Mr.KHUSHBU MAULIK MOTA .		India		AHMEDABAD	27/10/2015
INSURED'S DECLARED VALUE (IDV) (in Rs.)					
For the Vehicle	For Side-car	Non Electrical Accessories	Electrical / Electronic Accessories	Total IDV	
22,115	0	0	0	22,115	
The Vehicle: any of the following (Two-wheeler shall be deemed to include a sidecar attached to it)					
VEHICLE DETAILS					
Registration Number	GJ01EZ2473	Type of Body	Solo		
Engine Number	JF50ET2847396	Cubic Capacity	109		
Chassis Number	ME4JF504KFT846363	Year of Manufacture	2015		
Make of the Vehicle	HONDA MOTORS LTD.	Gross Vehicle Weight(Kgs)			
Model Description	Activa 3G	Seating Capacity	2		
Total Premium (in Rs.)				1,690.94	
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> • <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>			
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. VMC0213641000100			
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	222.00	1. Vehicle	752.00
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	140.00
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)	1,322.00
15. 50% NCB	-111.00	13. ADD: Underwriting Loading%	0.00
16. Underwriter Loading	0.00	14. NET PREMIUM (A+B)	1,433.00
Add on Covers:		ADD: IGST	257.94
18. Depreciation Waiver Clause(IRDAN102A0012V01202021)	0.00	15. TOTAL PREMIUM PAYABLE	1,690.94
19. TOTAL OWN DAMAGE PREMIUM (A)	111.00		

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 16,22 (refer Terms & Conditions for relevant wording) Under Hire Purchase/Lease Agreement /Hypothecated with		
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 18/11/2021		

In Witness whereof this Policy has been signed at Chennai on 18/11/2021 in lieu of Cover note No. dated Receipt No. CBCMOR8008214 . 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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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 : VMC0213641000100
GST Invoice Number : VMC021364100000
Invoice Date : 23/11/2021

Address of insured:
Insured Name: Mr.KHUSHBU MAULIK MOTA .
13 DEEPAVALI SOCIETY
PT COLLEGE RD AHMEDABAD

AHMEDABAD
State:GUJARAT
Pincode: 380007
POS - 24

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

Taxable Premium		1,433.00
IGST	18.00%	257.94
Gross Premium		1,690.94

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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