

**Service Branch Address:**

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

Dec 04, 2021

Mr.NIRAV DHIRAJLAL THAKKAR .  
C/O P C COTTON INDUSTRIES  
AT UNTAVA TA KADI  
MEHESANA  
MEHSANA - 382715, GUJARAT  
Telephone :  
Mobile : 94xxxxxx18

**NEXT RENEWAL  
IS ON  
03/12/2022**



**Certificate of Insurance and Policy No.**  
VOC0619383000100

**Policy Period:Period of insurance**  
From 21:56:30 hours on 04/12/2021 To Midnight of 03/12/2022

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 Private Car Policy No. VOC0619383000100 which has been issued based on the details mentioned below:

Name of the Insured: <b>Mr.NIRAV DHIRAJLAL THAKKAR .</b>	
Mobile No.: <b>94xxxxxx18</b>	Email ID:
Make of the Vehicle: <b>JOHN DEERE</b>	Model Description: <b>5041 C Tractor</b>
Engine No.: <b>248501</b>	Chassis No.: <b>001499</b>
Premium Amount (Rs.) <b>9,254.74</b>	Add-on Covers Opted : <b>Yes</b>
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.	<b>OG-21-2217-1811-00000141</b>
Previous Policy Insurance Co.	<b>BAJAJ ALLIANZ GENERAL INSURANCE CO. LTD</b>
Based On your declaration on No claim being made in expiring policy, we have extended next slab of no claim discount in your policy ( <b>35 %</b> )	
Does the vehicle have valid Pollution Under Control (PUC) Certificate: <b>Yes</b>	
Pollution Certificate Number (PUC) :	
PUC expiry date :	
<b>*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</b>	
<b>CPA Status</b>	
Opted – Coverage Sum Insured : <b>1,500,000</b>	

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](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

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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](http://www.royalsundaram.in)**

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Dec 04, 2021

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 C/O P C COTTON INDUSTRIES  
 AT UNTAVA TA KADI  
 MEHESANA  
 PATAN,GUJARAT  
 382715  
 Telephone :  
 Mobile: 94xxxxxx18

**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 [Reprint]**

<b>Certificate of Insurance and Policy No.</b> VOC0619383000100				<b>Policy Period: Period of insurance</b> From 21:56:30 hours on 04/12/2021 To Midnight of 03/12/2022			
INSURED DETAILS							
Name of Insured		Insured Date of Birth	Geographical Area	Business/Profession		Registration Authority	Registration Date
Mr.NIRAV DHIRAJLAL THAKKAR .			India			PATAN	14/12/2011
INSURED'S DECLARED VALUE (IDV) (in Rs.)							
For the Vehicle		Non Electrical Accessories		Electrical / Electronic Accessories		Value of LPG/CNG Kit	Total IDV
Vehicle I	270,000	0		0		0	270,000
Vehicle II (Trailer)		0		0		0	
Vehicle III (Trailer II)		0		0		0	
Farm Produce Belonging to Insured and Kept in Insured premises		Rs.10,000/-		Rural Personal Accident - Death only cover to Farmer			Rs.100,000/-
VEHICLE DETAILS	Vehicle I	Vehicle II (Trailer-1)	Vehicle III (Trailer-2)	VEHICLE DETAILS	Vehicle I	Vehicle II (Trailer-1)	Vehicle III (Trailer-2)
Type of Vehicle	Agricultural Tractors						
Registration Number	GJ24B7427			Type of Body	TRACTOR		
Engine Number	248501			Year of Manufacture	2011	0	
Chassis Number	001499			Horse Power	41	0	0
Make of the Vehicle	JOHN DEERE			Total Premium (in Rs.)	9,254.74		
Model Description	5041 C Tractor						
Implements Make			Year of Make		Serial Number		
			0				
<b>LIMITATIONS AS TO USE:</b> 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 conjunction with the Insured's Business The Policy does not cover: a) Use for Racing, Pace Making, Reliability trails or Speed Testing b) Use for the carriage of passengers for hire or reward. c) Use whilst drawing a greater number of trailers in all than is permitted under law.				<b>Persons or Classes of Persons entitled to drive:</b> <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.			
<b>LIMITS OF LIABILITY:</b> 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.1,500,000/-							
Deductible under Section - I : Rs. 2,000/- in respect of each and every claim.(Compulsory Deductible [Rs.2,000] 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.VOC0619383000100			
A - OWN DAMAGE	Premium in Rs.	B - LIABILITY	Premium in Rs.
<b>Basic Premium on Vehicle and Accessories</b>		<b>Basic Premium including premium for TPPD</b>	
1.a) Vehicle	843.75	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
<b>ADD:</b>		<b>ADD::</b>	
4. Trailer	0.00	<b>Personal Accident Benefits</b>	
5. Overturning risk (IMT 47)	0.00	5. Under Section IV- Rs.1,500,000/-	315.00
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	126.56	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 Tutuion	0.00	9. Enhanced PA cover, Paid Driver, CSI Rs.0.00	0.00
10. For any other extra	0.00	<b>Legal Liability:</b>	
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
<b>LESS:</b>		13. NFPP - Employees Endt. IMT-37	0.00
11. 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
12. Voluntary Deduction Discount	0.00	15. To Passengers in Ambulance (IMT 46)	0.00
13. Usage within Insured Premises (IMT 13)	0.00	16. Hire or Reward (IMT-44)	0.00
14. Discount for Anti-theft Devices Endt. IMT-10	0.00	<b>17. TOTAL LIABILITY PREMIUM (B)</b>	<b>7,212.00</b>
15. Deduct 35% NCB	-339.61	<b>C – FARMERS PACKAGE COVER</b>	
<b>16. ADD: Discount moderation</b>	<b>0.00</b>	1. Farm Produce Cover (SI Rs.0)	0.00
<b>Add: Additional Cover for Package Policies</b>		2. Rural Personal Accident Death Only Cover (SI Rs.0)	0.00
17. Depreciation Waiver Clause (IRDAN102A0001V01201011)	0.00	18. ADD: %Underwriting Loading	0.00
18. Windshield Glass (IRDAN102A0002V01201011)	0.00	<b>19. NET PREMIUM (A+B)</b>	<b>7,843.00</b>
22. EMI Protector Clause (IRDAN102A0007V01202021) Limit. Rs.0.00	0.00	<b>ADD: IGST</b>	1,411.74
23. Loss of Income Cover (IRDAN102A0008V01202021) Limit in Rs.0.00 Duration: 0 months	0.00		
<b>22. TOTAL OWN DAMAGE PREMIUM (A)</b>	<b>631.00</b>	<b>20. TOTAL PREMIUM PAYABLE</b>	<b>9,254.74</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:

Period of Insurance	% of NCB on OD Premium	Subject to IMT Endt. Nos. & Memorandum 23,28,21 (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	Date and Signature of Proposal/Renewal notice 04/12/2021												

In Witness whereof this Policy has been signed at Chennai on 04/12/2021 in lieu of Cover note No. dated Receipt No. CBCMOR8069167. Subject to IMT Endt. Nos & Memorandum 23,28,21. 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: IRDAN102P0006V02201617

PAN Number : AABCR7106G

Enhanced PA Cover Clause UIN: A0016V01201920

For Legal interpretation, English version will hold good.

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**SMS: type <MOTORCLAIMS> and send to 567675**



**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 : VOC0619383000100  
GST Invoice Number : VOC061938300000  
Invoice Date : 04/12/2021

Address of insured:  
Insured Name: Mr.NIRAV DHIRAJLAL THAKKAR .  
C/O P C COTTON INDUSTRIES  
AT UNTAVA TA KADI  
MEHESANA  
MEHSANA  
State:GUJARAT  
Pincode: 382715  
POS - 24

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

Taxable Premium		7,843.00
IGST	18.00%	1,411.74
Gross Premium		9,254.74

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”

