

NEXT RENEWAL

IS ON

29/12/2022

Service Branch Address:

2nd Floor, "Sakar", CTS No.18030, Above Axis Bank, Adalat Road, Kranti Chowk,, M8-Aurangabad , AURANGABAD - 431001.

Dec 28, 2021

Mr.ISHWAR MOHANLAL JAIN NEAR POLICE STATION MAIN ROAD 52 WANJUR GALLI TQ-FHULAMBRI DIST-AURANGABAD

AURANGABAD. - 431001, MAHARASHTRA Telephone :

Mobile : 95xxxxx63



Certificate of Insurance and Policy No. VPC1409320000101 Policy Period: Period of insurance From 00:00:00 hours on 30/12/2021 To Midnight of 29/12/2022

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. VPC1409320000101 which has been issued based on the details mentioned below:

Mobile No.: 95xxxxx63	Email ID: var********@gmail.com
Make of the Vehicle: RENAULT	Model Description: Duster 85 PS RxL
Engine No.: E045394	Chassis No.: DB043454
Premium Amount (Rs.) 15,966.58	Add-on Covers Opted : Yes
Previous Policy No.	VPC1409320000100
Previous Policy Insurance Co.	ROYAL SUNDARAM GENERAL INSURANCE CO. LIMITED

your policy (20 %)

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 084190668decd1fe44f2cf5a491a34ed Note: To download the claim form and to know more about Royal Sundaram products please log on to www.royalsundaram.in

> For Motor Claim Intimations Call us first 1800 568 9999 (24/7 Tollfree) Registered Office: 21, Patullos Road, Chennai - 600002 | IRDAI Reg. No.102 | CIN: U67200TN2000PLC045611 Customer Care 1860 425 0000,1860 258 0000 | Email: customer.services@royalsundaram.in | Visit: www.royalsundaram.in



Dec 28, 2021 Mr.ISHWAR MOHANLAL JAIN			Interme	Intermediary Code: BR50					
NEAR POLICE STATION MAIN ROAD 52 WANJUR GALLI			⁵² Interme	Intermediary Name:		Jainuine Insurance			
TQ-FHULAMB		ANGABAD			Bro	kers Pv	t. Ltd		
AURANGABAI Telephone: Mobile: 95xxxx		IAHARASHTRA	Contac	t:	-				
	<u>CE</u>	(See Form 51 of T	he Central Motor Vel) Motor Vehicle		ILE		
Certificate of In VPC1409320000			Policy Period: Perio From 00:00:00 hours		o Midnight of	29/12/2022			
			INSURE	D DETAILS					
I	Name of Insur	red	Insured Date of Birth	Geographical Area	Business/Profession		Registration Authority	Registratio Date	
Mr.ISH	WAR MOHAN	ILAL JAIN		India			AURANGABAD.	07/01/201	
		INSURE	ED'S DECLAR		(IDV) (in R	ls.)			
For the Vehicle	For Trailers	Non Electrical Accessories	Electrical / Electronic Accessories	Value of CNG/LPG Kit	Total IDV			Price	
379,471	0	0	0	0	379,471 10,000 0				
			VEHICL	E DETAILS					
Registration I		MH20CS5026		Type of Body					
Engine Numb		E045394		Cubic Capacity			1,461		
Chassis Num		DB043454			Year of Manufacture			2014	
Make of the \		RENAULT			Seating Capacity (including Driver)			5	
Model Descri	ption	Duster 85 PS Rx	٢L	Total Premium (in Rs.) 15,967 Persons or Classes of Persons entitled to Drive:					
				Any perso • Provide	on including the set of that a person of the accide	he Insured In driving hold Int and is not c	s an effective Driving lisqualified from hole	ding or	
luggage) c) Organized rac	rd b) Carriage of cing d) Pace Ma	f goods (other than s king e) Speed testing bose in connection wi		obtainii • Provide may als at the ti	so drive the ve ime of the acc	e person holdii hicle when no ident and that	ng an effective learn t used for the transp such a person satis ral Motor Vehicles F	ort of goods fies the	
The Policy does a) Hire or Rewar luggage) c) Organized rac f) Reliability Tria LIMITS OF LIAE Under Section II- Under Section II- arising out of one Personal Acciden	rd b) Carriage of cing d) Pace Ma als and any purp BILITY: -1 (i) of the Polic -1 (ii) of the Polic e event. nt cover for Own	iking e) Speed testing bose in connection wi cy - Death of or bodil icy - Damage to Third ner - Driver under se	y injury - Such amou 9 Party Property - Rs 2 ction III: CSI - Rs.1,5	obtainin Provide may als at the t require nt as is necessary 750,000 (as per IM 00,000\-	ed also that the so drive the ve ime of the acc ments of Rule to meet the re T 20) - In resp	e person holdii hicle when no ident and that 3 of The Cent quirements of ect of any one	t used for the transp such a person satis ral Motor Vehicles F the Motor Vehicles claim or series of c	ort of goods fies the Rules, 1989 Act, 1988. laims	
The Policy does a) Hire or Rewar luggage) c) Organized rac f) Reliability Tria LIMITS OF LIAE Under Section II- Under Section II- arising out of one Personal Acciden	rd b) Carriage of cing d) Pace Ma als and any purp BILITY: -1 (i) of the Polic -1 (ii) of the Polic e event. nt cover for Own : Total deduc	iking e) Speed testing bose in connection wi cy - Death of or bodil icy - Damage to Third	y injury - Such amou d Party Property - Rs ction III: CSI - Rs.1,5	obtainin Provide may als at the t require nt as is necessary 750,000 (as per IM 00,000\- n and every cla	ad also that the so drive the ve ime of the accu- ments of Rule to meet the re T 20) - In resp im. (Compu	e person holdii hicle when no ident and that 3 of The Cent quirements of ect of any one	t used for the transp such a person satis ral Motor Vehicles F the Motor Vehicles claim or series of c	ort of goo fies the Rules, 198 Act, 1988 laims	

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Royal Sundaram General Insurance Co. Limited (Formerly known as Royal Sundaram Alliance Insurance Company Limited) Corporate Office:Vishranti Melaram Towers, No.2/319, Rajiv Gandhi Salai (OMR), Karapakkam, Chennai – 600097.

CERTIFICATE OF INSURANCE & POLICY SCHEDULE (CONTINUED)

(See Form 51 of The Central Motor Vehicles Rules, 1989) Motor Vehicles Act, 1988 **Private Car Package Policy**

Policy No.VPC1409320000101				
A - OWN DAMAGE	Premium in Rs.	B - LIABILITY	Premium in Rs.	
1.a) Basic premium on Vehicle	4,451.00	1. Basic premium including premium for TPPD	3,221.00	
 b) Non-Electrical Accessories 	0.00	2. Less: For restricted TPPD cover for Rs.6000 (IMT 20)	0.00	
2. Electrical & Electronic accessories @ 4%(IMT 24)	0.00	3. Bi-Fuel kit (CNG/LPG)	0.00	
3. Bi-Fuel kit (CNG/LPG) @ 4% (IMT 25)	0.00	4. Trailers (IMT30)	0.00	
ADD:		ADD:		
4. Trailer	0.00	Personal Accident Benefits		
5. Geographical Area Extn.Endt.IMT-1	0.00	5. Under Section III (Owner Driver), CSI Rs.1,500,000	315.00	
6. 30% for Imported vehicles without custom duty (IMT 19)	0.00	6. Geographical Area Extn.Endt.IMT-1	0.00	
7. Fibre Glass Tanks	0.00	7. Named Passengers, CSI Rs.0.00 each as per list attached (IMT 15)	0.00	
8. 60% on OD Premium for Driving Tution	0.00	8. Unnamed Passengers, CSI Rs.100,000 each (IMT 16)	250.00	
9. Additional Towing Charges. Rs.0		9. PA Cover to Paid Driver, CSI Rs.0 (IMT 17)	0.00	
10. For any Other extra	0.00	10. Enhanced PA cover , Owner Driver, CSI Rs.0	0.00	
		11. Enhanced PA cover, Named Passengers CSI Rs. 0.00 Each as per list attached	0.00	
		12. Enhanced PA cover, Unnamed Passengers, CSI Rs. 0.00	0.00	
		13. Enhanced PA cover, Paid Driver, CSI Rs.0.00	0.00	
Less:		ADD:		
11. Discount for Anti-theft devices (IMT 10)		Legal Liability:		
12. Automobile Association Discount (IMT 8)	0.00	10. To Paid Driver (IMT 28)	50.00	
13. Voluntary Deductible(IRDAN102A0006V01200910)of Rs.0 (IMT 22 A)	0.00	11. To Paid Employees (IMT 29)	0.00	
 50% Discount for Vehicles specially designed/modified for blind,handicapped and mentally challenged persons (IMT 12) 	0.00	12. For any other extra	0.00	
15.Vintage Car Discount (IMT 9)	0.00	13. TOTAL LIABILITY PREMIUM (B)	3,836.00	
16. Deduct: 20% No Claim Bonus	-890.20	14. Add: Underwriting Loading %	0.00	
17. Add: Underwriting Loading	0.00	15. NET PREMIUM (A + B)	13,531.00	
Add: Additional Cover for Package Policies				
18. Depreciation Waiver (IRDAN102A0011V03201213)	5,464.00			
19. Windshield Glass (IRDAN102A0004V01200910)	0.00			
20. Cash in Lieu of Spare Car ,Limit per day.Rs (IRDAN102A0007V01200910)	0.00			
21. Vehicle Replacement Value Plus - * (IRDAN102A0001V01202021)	0.00	ADD: SGST	1,217.79	
22. Loss of Baggage (IRDAN102A0009V01200910)	100.00			
23. NCB Protector Cover (IRDAN102A0002V01201314)	0.00	ADD: CGST	1,217.79	
24. Engine Aggravation Cover(IRDAN102A0001V01201314)	455.20			
25. Key Replacement Cover (IRDAN102A0001V01201516)	115.20			
27. Tyre Cover Clause (IRDAN102A0003V01201718)	0.00			
28. TOTAL OWN DAMAGE PREMIUM (A)	9.695.00	16. TOTAL PREMIUM PAYABLE	15,966.58	

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 28,16,7 & RSMOAC 1,9,7,11 (refer Terms & Conditions for relevant wording) Under Hire Purchase/Lease Agreement /Hypothecated with TATA CAPITAL FINANCIAL SERVICES LTD			
The preceding year	20				
Preceding two consecutive years	25				
Preceding three consecutive years	35	Nominee Name	Nominee Age	Relationship with	
Preceding four consecutive years	45	Guardian Name	Guardian Age	Guardian Relation	
Preceding five consecutive years	50	Data and Ginnature of Draw			

Date and Signature of Proposal/Renewal notice 28/12/2021 In Witness whereof this Policy has been signed at Chennai on 28/12/2021, 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 complex 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

This document is digitally signed, hence counter signature / stamp is not required.

GSTIN : 27AABCR7106G1ZJ

For Legal interpretation, English version will hold good. 084190668decd1fe44f2cf5a491a34ed

Base Product UIN: IRDAN102RP0004V02201617 PAN Number Enhanced PA Cover Clause UIN: A0020V01201920

PAN Number : AABCR7106G

Authorised Signatory





Royal Sundaram brings to you a 24X7 helpline that provides Roadside Accident Assistance service along with your Private Car Package Policy at no additional cost.

In case of any roadside accident emergency, all you have to do is call us. Appropriate/possible assistance will be provided by the Service Providing Company (SPC).

- . The moment you call the 24 hr helpline, the call center swings into action. Within moments you will be put in touch with our SPC.
- The SPC will then assess the situation and arrange • necessary assistance in the shortest possible time.
- Every situation is unique. Hence, suitable and possible assistance will be rendered.

What information you need to provide at the time of requesting Road side Accident Assistance?

- 1. Policy number
- 2. Vehicle number
- 3. Contact details
- 4. Your correct location with a land mark
- 5. Nature of assistance required*

What is the reach time[#] at the time of emergency?

Within city limits

- 60 minutes
- Within state of national highways 90 minutes Ghat roads and other places
 - 120 minutes

*Refer overleaf for further details.

#Indicates the likely time taken for reaching the spot under normal circumstances.



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Scope of cover for Roadside Accident Assistance

SI.No.	Scope of Service	Facilitation	Labor	Parts / Materials	Tow Cost	
1 Emergency Accident Towing Assistance						
	In the event of the vehicle meeting with an accident and becoming immobilized on the road, SPC will assist in arranging the vehicle towing service to move the vehicle from the accident spot to the nearest authorized/ designated garage for repairs.		Free	Actuals*	Free up to 50kms# (From the spot of accident) (Note other charges like Hydra, Litthing the vehicle, releasing the wheel lock are not covered)	
2	Arranging Cab Service			1	1	
	If the vehicle is immobilized due to an accident, SPC will assist in organizing cab as an alternate mode of transport for the insured from the spot of accident.		NA	ΨN	Cab Charges Actuals*	
3	3 Identifying Suitable Accommodation					
	If the vehicle is immobilized due to an accident, SPC will assist in identifying the nearest possible hotel accommodation for the insured from the spot of accident.		NA	NA	Hotel Charges Actuals*	
4	4 Legal Assistance					
	If vehicle meets with an accident, SPC will assist the user by providing legal assistance over the phone on the dos and don'ts for handling the accident situation. Wherever possible, details of legal practioner's for legal assistance (If available) may be provided.	Free	NA	АМ	Legal Charges Actuals*	
	al's to be borne by the vehicle owner/Insured. "D lity to be borne by the vehicle owner/Insured.	ifferer	nce if a	any betwe	en the actual and	
Accid	ent Towing service is subject to availability of reco	very v	ehicle	es in that a	area.	
The service will not be available in the list of states / towns given below: Andaman Nicobar Islands Lakshadweep Islands Limited Services will be provided in the following places:						

- Jammu & Kashmir
- Ladakh
- North Eastern States of India
- Services will not be available in the following areas due to local conditions:
 Chattisgarh Dantewara, Bijapur, Jagdalpur, Narayanpur, Kanker, Raigarh

 Madhya Pradesh Mandla, Morena, Bhind, Balaghat, Datia

Royal Sundaram General Insurance

PR20060/DEC20/V3





Why worry when you have a friend like Royal Sundaram?

We offer exclusive benefits for you, our valued customer.



Registered Office: 21, Patullos Road, Chennai - 600 002 RDAI Registra ation No.102 | CIN-U67200TN2000PLC04561

Royal Sundaram General Insurance Co. Limited

(Formerly known as Royal Sundaram Alliance Insurance Company Limited) Corporate Office: Vishranti Melaram Towers, No.2/319, Rajiv Gandhi Salai (OMR), Karapakkam, Chennai - 600097.



Trusted Repair Shop (TRS) offers you priority service from handpicked multibrand workshops with original spare parts and quality repairs which meet the highest manufacturer standards. Apart from skilled repairs, our TRS also offers you on-the-spot repairs, vehicle pick up and drop, documentation at doorstep and many more. TRS assures excellent service to you with Speed, Responsiveness and Quality.

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vour vehicle

Cashless facility



vour Doorstep

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21

doorstep

repairs

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Repair solutions

based on customer

affordability

Registered Office: 21, Patullos Road, Chennai - 600 002. DAI Registration No.102 | CIN-U67200TN2000PLC04561



Royal Sundaram General Insurance Co. Limited (Formerly known as Royal Sundaram Alliance Insurance Company Limited) Corporate Office:Vishranti Melaram Towers, No.2/319, Rajiv Gandhi Salai (OMR), Karapakkam, Chennai – 600097. Registered Office:21, Patullos Road, Chennai - 600 002 Royal Sundaram IRDA Registration No.102 | CIN-U67200TN2000PLC045611

GST Invoice

Royal Sundaram General Insurance Co. Limited M8:M8-Aurangabad Address: 2nd Floor, "Sakar", CTS No.18030,Above Axis Bank, Adalat Road, Kranti Chowk,,M8-Aurangabad ,AURANGABAD -431001. GSTIN: 27AABCR7106G1ZJ

Policy Number : VPC1409320000101 GST Invoice Number : VPC140932001000 Invoice Date : 30/12/2021

Address of insured: Insured Name: Mr.ISHWAR MOHANLAL JAIN NEAR POLICE STATION MAIN ROAD 52 WANJUR GALLI TQ-FHULAMBRI DIST-AURANGABAD

AURANGABAD. State:MAHARASHTRA Pincode: 431001

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

Taxable Premium		13,531.00
SGST	9.00%	1,217.79
CGST	9.00%	1,217.79
Gross Premium		15,966.58

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"

You can reach us through the details given below Mon - Sat 8.00am to 9.00pm and Sunday up to 5.00pm

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SMS:type <MOTORCLAIMS> and send to 567675



Call:1860 425 0000,1860 258 0000