

**Service Branch Address:**

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

Dec 15, 2021

Mr.PRITESH MANGILAL BHANDARI  
VAKIL COLONY GANGAKHED  
TQ-GANGAKHED DIST-PARBHANI

PARBHANI - 431514, MAHARASHTRA  
Telephone :  
Mobile : 95xxxxxx07

**NEXT RENEWAL  
IS ON  
15/12/2022**



**Policy No.**  
VPS0096401000100

**Policy Period: Period of insurance**  
**From 00:00:00 hours on 16/12/2021 To Midnight of 15/12/2022**

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. VPS0096401000100 which has been issued based on the details mentioned below:

<b>Name of the Insured: Mr.PRITESH MANGILAL BHANDARI</b>	
<b>Mobile No.:</b> 95xxxxxx07	<b>Email ID:</b>
<b>Make of the Vehicle:</b> TOYOTA KIRLOSKAR MOTOR LTD.	<b>Model Description:</b> INNOVA CRYSTA 2.4 G PLUS 7 STR BSVI
<b>Engine No.:</b> 2GDA456133	<b>Chassis No.:</b> MBJAB3EM202542077-12 20
<b>Premium Amount (Rs.)</b> 39,623.22	<b>Add-on Covers Opted :</b> Yes
<b>Previous Policy No.</b>	<b>TIT/91991254</b>
<b>Previous Policy Insurance Co.</b>	<b>IFFCO</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 (0 %)	
Does the vehicle have valid Pollution Under Control (PUC) Certificate: Yes	
<b>Pollution Certificate Number (PUC) :</b>	
<b>PUC expiry date :</b>	
<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>	

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 Policy Schedule (Enclosed), some of the very critical ones like No Claim Bonus extended, KYC 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 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

13e02e17c190ee565b2ebdc8171ec5a9

**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)**

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](mailto:customer.services@royalsundaram.in) | Visit: [www.royalsundaram.in](http://www.royalsundaram.in)

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Dec 15, 2021  
Mr.PRITESH MANGILAL BHANDARI  
VAKIL COLONY GANGAKHED  
TQ-GANGAKHED DIST-PARBHANI  
  
PARBHANI - 431514,MAHARASHTRA  
Telephone:  
Mobile: 95xxxxxx07

**Intermediary Code:** BR500066  
**Intermediary Name:** Jainuine Insurance Brokers Pvt. Ltd  
**Contact:** -

**POLICY SCHEDULE**

**Standalone Motor Own Damage Policy - Private Car**

<b>Policy No.</b> VPS0096401000100		<b>Policy Period: Period of insurance</b> From 00:00:00 hours on 16/12/2021 To Midnight of 15/12/2022					
INSURED DETAILS							
Name of Insured		Insured Date of Birth	Geographical Area	Business/Profession	Registration Authority	Registration Date	
Mr.PRITESH MANGILAL BHANDARI			India		PARBHANI	01/02/2021	
INSURED'S DECLARED VALUE (IDV) (in Rs.)							
For the Vehicle	For Trailers	Non Electrical Accessories	Electrical / Electronic Accessories	Value of CNG/LPG Kit	Total IDV	Loss Of Baggage	Invoice Price
1,887,000	0	30,000	0	0	1,917,000	10,000	1,887,000
VEHICLE DETAILS							
Registration Number		MH22AV0801		Type of Body		MPV	
Engine Number		2GDA456133		Cubic Capacity		2,393	
Chassis Number		MBJAB3EM202542077-12 20		Year of Manufacture		2020	
Make of the Vehicle		TOYOTA KIRLOSKAR MOTOR LTD.		Seating Capacity (including Driver)		7	
Model Description		INNOVA CRYSTA 2.4 G PLUS 7 STR BSVI		<b>Total Premium (in Rs.)</b>		<b>39,623</b>	
<b>LIMITATIONS AS TO USE:</b> The Policy does not cover use for a) Hire or Reward b) Carriage of goods (other than samples or personal luggage) c) Organized racing d) Pace Making e) Speed testing f) Reliability Trials and any purpose in connection with motor trade				<b>Persons or Classes of Persons entitled to Drive:</b> <b>Any person including the Insured</b> • 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 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			
<b>Third Party Cover Policy No</b>		<b>Insurance Co Name and Address</b>		<b>Policy Period</b>			
TIT/91991254		IFFCO PARBHANI,PARBHANI-431514-Maharashtra.		From: 16/12/2020 12:57:36 To : 15/12/2023			
<b>DEDUCTIBLE:</b> Total deductible Rs. 2,500 in respect of each and every claim. (Compulsory Deductible [Rs.2,000], Voluntary Deductible [Rs. 0], Imposed Deductible [Rs. 0] and Loss Of Baggage Deductible[Rs. 500] )							

Document Code:

OBRNSVP9K999

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policy schedule continued in Page 2



**POLICY SCHEDULE (CONTINUED)**

**Standalone Motor Own Damage Policy - Private Car**

**Policy No.VPS0096401000100**

<b>A - OWN DAMAGE</b>	<b>Premium in Rs.</b>
1.a) Basic premium on Vehicle	19,555.00
b) Non-Electrical Accessories	311.00
2. Electrical & Electronic accessories @ 4%(IMT 24)	0.00
3. Bi-Fuel kit (CNG/LPG) @ 4% (IMT 25)	0.00
<b>ADD:</b>	
4. Trailer	0.00
5. Geographical Area Extn.Endt.IMT-1	0.00
6. 30% for Imported vehicles without custom duty (IMT 19)	0.00
7. Fibre Glass Tanks	0.00
8. 60% on OD Premium for Driving Tution	0.00
9. Additional Towing Charges. Rs.0	0.00
10. For any Other extra	0.00
<b>Less:</b>	
11. Discount for Anti-theft devices (IMT 10)	0.00
12. Automobile Association Discount (IMT 8)	0.00
13. Voluntary Deductible(IRDAN102A0006V01200910)of Rs.0 (IMT 22 A)	0.00
14. 50% Discount for Vehicles specially designed/modified for blind,handicapped and mentally challenged persons (IMT 12)	0.00
15. Vintage Car Discount (IMT 9)	0.00
<b>16. Deduct : 0% No Claim Bonus</b>	<b>0.00</b>
<b>Add: Additional Cover for Package Policies</b>	
17. Depreciation Waiver (IRDAN102A0003V02201920)	8,435.20
18. Windshield Glass (IRDAN102A0004V01200910)	0.00
19. Cash in Lieu of Spare Car ,Limit per day.Rs (IRDAN102A0007V01200910)	0.00
20. Vehicle Replacement Value Plus - Plan1* (IRDAN102A0009V01202021)	890.40
21. Loss of Baggage (IRDAN102A0009V01200910)	100.00
22. NCB Protector Cover (IRDAN102A0002V01201314)	0.00
23. Aggravation Cover (IRDAN102A0001V01201314)	3,320.80
24. Key Replacement Cover (IRDAN102A0001V01201516)	362.40
25. Tyre Cover Clause (IRDAN102A0003V01201718)	604.00
<b>26. TOTAL OWN DAMAGE PREMIUM</b>	<b>33,579.00</b>
<b>27. Add: Underwriting Loading</b>	<b>0.00</b>
<b>28. ADD: SGST</b>	<b>3,022.11</b>
<b>ADD: CGST</b>	<b>3,022.11</b>
<b>29. TOTAL PREMIUM PAYABLE</b>	<b>39,623.22</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:

<b>Period of Insurance</b>	<b>% of NCB on OD Premium</b>	Subject to IMT Endt. Nos. & Memorandum 7 & RSMOAC 1,9,7,11 (refer Terms & Conditions for relevant wording) Under Hire Purchase/Lease Agreement /Hypothecated with <b>STATE BANK OF INDIA</b> Date and Signature of Proposal/Renewal notice 15/12/2021
The preceding year	20	
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 15/12/2021 in lieu of Cover note No. dated Receipt No. CBCMOR8111110.

**IMPORTANT NOTICE:** The insured is not indemnified if the vehicle is used or driven otherwise than in accordance with this schedule. 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

Consolidated Stamp Duty Paid to Govt of TamilNadu  
Plan1\*: Full Invoice Price(Rs.1,887,000)

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

GSTIN : 27AABCR7106G1ZJ

UIN: IRDAN102RP0001V01201920

PAN Number : AABCR7106G

For Legal interpretation, English version will hold good.

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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

## 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 : VPS0096401000100  
GST Invoice Number : VPS009640100000  
Invoice Date : 16/12/2021

Address of insured:  
Insured Name: Mr.PRITESH MANGILAL BHANDARI  
VAKIL COLONY GANGAKHED  
TQ-GANGAKHED DIST-PARBHANI  
  
PARBHANI  
State:MAHARASHTRA  
Pincode: 431514

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

Taxable Premium		33,579.00
SGST	9.00%	3,022.11
CGST	9.00%	3,022.11
Gross Premium		39,623.22

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



Call:1860 425 0000,1860 258 0000



SMS:type <MOTORCLAIMS> and send to 567675



E-Mail:customer.services@royalsundaram.in



www.royalsundaram.in