



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

Jun 27, 2022

Mrs.SANJU SHARADKUMAR GUPTA  
A/P BANSAL GINNING COMPOUND  
SR NO-97 SHRIKRISHNA NAGAR JALNA

JALNA - 421302, MAHARASHTRA

Telephone:

Mobile: 86xxxxxx51

Email ID: sha\*\*\*\*\*@gmail.com

**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

**Private Car Package Policy**

<b>Certificate of Insurance and Policy No.</b> VPC1338630000102			<b>Policy Period: Period of insurance</b> From 00:00:00 hours on 28/06/2022 To Midnight of 27/06/2023				
<b>INSURED DETAILS</b>							
Name of Insured		Insured Date of Birth	Geographical Area	Business/Profession	Registration Authority	Registration Date	
Mrs.SANJU SHARADKUMAR GUPTA			India		JALNA	30/06/2014	
<b>INSURED'S DECLARED VALUE (IDV) (in Rs.)</b>							
For the Vehicle(IDV)	For Trailers	Non Electrical Accessories	Electrical / Electronic Accessories	Value of CNG/LPG Kit	Total IDV	Loss Of Baggage	Invoice Price
725,518	0	0	0	0	725,518	10,000	0
<b>VEHICLE DETAILS</b>							
Registration Number	MH17BC1777			Type of Body	SEDAN		
Engine Number	D4FBEM104206			Cubic Capacity	1,582		
Chassis Number	MALDH41UMEM19228			Year of Manufacture	2014		
Make and Model	HYUNDAI MOTORS LTD. & Neo Fluidic Elantra SX AT			Seating Capacity (including Driver)	5		
<b>PREMIUM COMPUTATION TABLE</b>							
A - OWN DAMAGE		Premium (Rs)	B - Liability		Premium (Rs)		
Basic premium on Vehicle		11,460.00	Basic Premium including premium for TPPD		7,897.00		
			PA to Owner Driver Under Section III, CSI Rs.1,500,000		315.00		
			PA to Unnamed Passengers, CSI Rs.100,000 each		250.00		
			LL to Paid Driver		50.00		
			LL to Paid Employees		0.00		
			Less: For restricted TPPD cover for Rs.6000 (IMT 20)		0.00		
<b>Less:</b>		0.00	<b>TOTAL LIABILITY PREMIUM (B)</b>		<b>8,512.00</b>		
<b>Deduct:</b> 0% No Claim Bonus		0.00	<b>NET PREMIUM (A+B)</b>		<b>30,798.00</b>		
<b>Total Add On Covers:</b> Depreciation waiver, Loss of Baggage, Engine Protector Cover, Key Replacement cover,		10,826.00	<b>ADD: CGST</b>		2,771.82		
			<b>ADD: SGST</b>		2,771.82		
<b>TOTAL OWN DAMAGE PREMIUM (A)</b>		<b>22,286.00</b>	<b>TOTAL PREMIUM PAYABLE</b>		<b>36,341.64</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>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 750,000 (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 III: CSI - Rs.1,500,000/-							
<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])							
<b>No Claim Bonus:</b> a) No Claim Bonus will only be allowed provided the policy is renewed within 90 days of the expiry date of the previous policy. 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).							
Subject to IMT Endt. Nos. & memorandum 28,16 & RSMOAC 1,9,7,11(refer Terms & Conditions for relevant wording) (Under Hire Purchase/Lease Agreement /Hypothecated with )							
<b>Nominee Name</b>	<b>Nominee Age</b>	<b>Relationship with</b>	<b>Guardian Name</b>	<b>Guardian Age</b>	<b>Guardian Relationship</b>		
	58						
<b>Date and Signature of Proposal/Renewal notice</b>							

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

Authorised Signatory

Consolidated Stamp Duty Paid to Govt of TamilNadu

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

GSTIN : 27AABCR7106G1ZJ

UIN: IRDAN102RP0004V02201617

PAN Number : AABCR7106G

For Legal interpretation, English version will hold good.  
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For Policy/Add on cover terms and conditions, details of UIN, please refer our website [www.royalsundaram.in](http://www.royalsundaram.in)  
Please scan the QR code for detailed premium breakup

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