

Service Branch Address:

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

Jun 17, 2020

Mr.GOVINDPRASAD RAMNARAYAN TOSHNIWAL
AT-MURUMKHEDA
YELDARI PARBHANI DIST-PARBHANI

PARBHANI - 431510, MAHARASHTRA
Telephone :
Mobile : 95xxxxxx22

**NEXT RENEWAL
IS ON
17/06/2023**



Certificate of Insurance and Policy No.
VPL6082438000100

Policy Period: Period of insurance
From 00:00:00 hours on 18/06/2020 To Midnight of 17/06/2023

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. VPL6082438000100 which has been issued based on the details mentioned below:

Name of the Insured: Mr.GOVINDPRASAD RAMNARAYAN TOSHNIWAL	
Mobile No.: 95xxxxxx22	Email ID: rto*****@yahoo.in
Make of the Vehicle: TOYOTA KIRLOSKAR MOTOR LTD.	Model Description: All New INNOVA Crysta 2.4 VX
Engine No.: 2GDA408524	Chassis No.: MBJGB8EM802075271
Premium Amount (Rs.) 136,776.16	Add-on Covers Opted : Yes
Previous Policy No.	
Previous Policy Insurance Co.	
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%)	
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. You may also write to customer.services@royalsundaram.in

Assuring you of our best services at all times.

Yours sincerely,

Authorized Signatory

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

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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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TOSHNIWAL
AT-MURUMKHEDA
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PARBHANI - 431510,MAHARASHTRA
Telephone:
Mobile: 95xxxxxx22

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
3 Years Private Car Package Policy

Certificate of Insurance and Policy No. VPL6082438000100		Policy Period: Period of insurance From 00:00:00 hours on 18/06/2020 To Midnight of 17/06/2023							
INSURED DETAILS									
Name of Insured	Insured Date of Birth	Geographical Area	Business/Profession	Registration Authority	Registration Date				
Mr.GOVINDPRASAD RAMNARAYAN TOSHNIWAL		India		PARBHANI	18/06/2020				
INSURED'S DECLARED VALUE (IDV) (in Rs.)									
Years	For the Vehicle	For Trailers	Non Electrical Accessories	Electrical / Electronic Accessories	Value of CNG/LPG Kit	Total IDV	Loss Of Baggage	For Life Time Road Tax	Invoice Price
1st Year	1,960,800	0	0	0	0	1,960,800	2,500	0	2,064,000
2nd Year	1,651,200	0	0	0	0	1,651,200	2,500	0	2,064,000
3rd Year	1,444,800	0	0	0	0	1,444,800	2,500	0	2,064,000
VEHICLE DETAILS									
Registration Number	Engine Number		Type of Body		MUV				
	2GDA408524		Cubic Capacity		2,393				
Chassis Number	MBJGB8EM802075271		Year of Manufacture		2020				
Make of the Vehicle	TOYOTA KIRLOSKAR MOTOR LTD.		Seating Capacity (including Driver)		8				
Model Description	All New INNOVA Crysta 2.4 VX		Total Premium (in Rs.)		136,776				
LIMITATIONS AS TO USE: 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			Persons or Classes of Persons entitled to Drive: Any person including the Insured • 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						
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 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/-									
DEDUCTIBLE: 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:

OBRNSVP2K999

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Certificate of insurance & policy schedule continued in Page 2



GST Invoice Number: VPL608243800000				Invoice Date: 18/06/2020				
HSN SAC	Taxable Value	CGST		SGST/UTGST		IGST		Total Amount
		Rate	Amount	Rate	Amount	Rate	Amount	
997134	115,912.00	9.00%	10,432.08	9.00%	10,432.08			136,776.16
Indication if tax payable under reverse charge - No								
GSTN of the Insured: 27AAQPT1637A1ZN								

CERTIFICATE OF INSURANCE & POLICY SCHEDULE (CONTINUED)

(See Form 51 of The Central Motor Vehicles Rules, 1989) Motor Vehicles Act, 1988

3 Years Private Car Package Policy

Policy No. VPL6082438000100

A - OWN DAMAGE	Premium in Rs.	B - LIABILITY	Premium in Rs.
1. Basic premium on Vehicle and Non-Electrical Accessories	42,297.00	1. Basic premium including premium for TPPD	24,305.00
2. Electrical & Electronic accessories @ 4%(IMT 24)	0.00	2. Less: For restricted TPPD cover for Rs.6000 (IMT 20)	0.00
3. Bi-Fuel kit (CNG/LPG) @ 4% (IMT 25)	0.00	3. Bi-Fuel kit (CNG/LPG)	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*	835.00
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 Tutition	0.00	8. Unnamed Passengers, CSI Rs.100,000 each (IMT 16)	1,200.00
9. Additional Towing Charges. Rs.0	0.00	9. PA Cover to Paid Driver, CSI Rs.0 (IMT 17)	0.00
10. For any Other extra	0.00		
Less:		ADD:	
10. Discount for Anti-theft devices (IMT 10)	0.00	Legal Liability:	
11. Automobile Association Discount (IMT 8)	0.00	10. To Paid Driver (IMT 28)	150.00
12. Voluntary Deductible(IR DAN102A0006V01200910)of Rs.0 (IMT 22 A)	0.00	11. To Paid Employees (IMT 29)	0.00
13. 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
14.Vintage Car Discount (IMT 9)	0.00	13. TOTAL LIABILITY PREMIUM (B)	26,490.00
15. Deduct: 0% No Claim Bonus	0.00	14. Add: Underwriting Loading %	0.00
16. Add: Underwriting Loading	0.00	15. NET PREMIUM (A + B)	115,912.00
Add: Additional Cover for Package Policies			
17. Depreciation Waiver (IRDAN102A0011V02201213)	24,561.60		
18. Windshield Glass (IRDAN102A0004V01200910)	2,768.80		
19. Cash in Lieu of Spare Car ,Limit per day.Rs (IRDAN102A0007V01200910)	0.00		
20. Full Invoice Price Insurance (IRDAN102A0008V01200910)	9,651.20	ADD: SGST	10,432.08
21. Life Time Road Tax (IRDAN102A0005V01200910)	0.00	ADD: CGST	10,432.08
22. Loss of Baggage (IRDAN102A0009V01200910)	300.00		
23. NCB Protector Cover (IRDAN102A0002V01201314)	0.00		
24. Engine Aggravation Cover(IR DAN102A0001V01201314)	8,900.80		
25. Key Replacement Cover (IRDAN102A0001V01201516)	942.40		
26. Tyre Cover Clause (IRDAN102A0003V01201718)	0.00		
27. TOTAL OWN DAMAGE PREMIUM (A)	89,422.00	16. TOTAL PREMIUM PAYABLE	136,776.16

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 1,9,4,2,7,11 (refer Terms & Conditions for relevant wording) Under Hire Purchase/Lease Agreement /Hypothecated with STATE BANK OF INDIA BR. JINTUR																	
The preceding year	20	<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 30%;">Nominee Name</th> <th style="width: 20%;">Nominee Age</th> <th style="width: 50%;">Relationship with</th> </tr> <tr> <th style="width: 30%;">Guardian Name</th> <th style="width: 20%;">Guardian Age</th> <th style="width: 50%;">Guardian Relation</th> </tr> </thead> <tbody> <tr> <td> </td> <td> </td> <td> </td> </tr> <tr> <td> </td> <td> </td> <td> </td> </tr> <tr> <td> </td> <td> </td> <td> </td> </tr> </tbody> </table>			Nominee Name	Nominee Age	Relationship with	Guardian Name	Guardian Age	Guardian Relation									
Nominee Name	Nominee Age				Relationship with														
Guardian Name	Guardian Age				Guardian Relation														
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 17/06/2020, 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

* CPA cover for owner driver will expire on 17/06/2023

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: IR DAN102RP0003V01201819

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, Patillos Road, Chennai - 600002 | IRDAI Reg. No.102 | CIN: U67200TN2000PLC045611
Customer Care 1860 425 0000 | Email: customer.services@royalsundaram.in | Visit: www.royalsundaram.in