



<p><b>Service Branch Address:</b> 2nd Floor, "Sakar", CTS No.18030, Above Axis Bank, Adalat Road, Kranti Chowk, M8-Aurangabad, AURANGABAD - 431001.</p> <p>Apr 12, 2022 Mrs.SHARMILI S GANGAWAL A/P- LAXMI NARAYAN MANDIR RD GEVRAI TQ-GEVRAI DIST-BEED</p> <p>BEED - 431122, MAHARASHTRA Telephone: Mobile: 97xxxxxx08 Email ID: gan*****@rediffmail.com</p>	<p><b>Intermediary Code:</b> BR500066</p> <p><b>Intermediary Name:</b> Jainuine Insurance Brokers Pvt. Ltd</p> <p><b>Contact:</b> -</p>
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## 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> VPC1313459000102		<b>Policy Period: Period of insurance</b> From 00:00:00 hours on 15/04/2022 To Midnight of 14/04/2023	
<b>INSURED DETAILS</b>			
Name of Insured Mrs.SHARMILI S GANGAWAL		Insured Date of Birth	Geographical Area India
		Business/Profession	Registration Authority BEED
		Registration Date 16/04/2012	
<b>INSURED'S DECLARED VALUE (IDV) (in Rs.)</b>			
For the Vehicle(IDV)	For Trailers	Non Electrical Accessories	Electrical / Electronic Accessories
225,828	0	0	0
			Value of CNG/LPG Kit 0
Total IDV 225,828		Loss Of Baggage 0	Invoice Price 0
<b>VEHICLE DETAILS</b>			
Registration Number	MH23AD0203		Type of Body SALOON
Engine Number	DI3A1833815		Cubic Capacity 1,248
Chassis Number	MA3FJEBBS00137326		Year of Manufacture 2012
Make and Model	MARUTI UDYOG LTD. & New Swift Dzire ZDI		Seating Capacity (including Driver) 5
<b>PREMIUM COMPUTATION TABLE</b>			
A - OWN DAMAGE		Premium (Rs)	B - Liability
Basic premium on Vehicle		3,641.00	Basic Premium including premium for TPPD
			PA to Owner Driver Under Section III, CSI Rs.1,500,000
			PA to Unnamed Passengers, CSI Rs.100,000 each
			LL to Paid Driver
			LL to Paid Employees
			Less: For restricted TPPD cover for Rs.6000 (IMT 20)
<b>Less:</b>		0.00	PA Cover to Paid Driver,
<b>Deduct: 50% No Claim Bonus</b>		-1,820.50	<b>TOTAL LIABILITY PREMIUM (B)</b>
			<b>3,886.00</b>
			<b>NET PREMIUM (A+B)</b>
			<b>5,707.00</b>
			<b>ADD: CGST</b>
			<b>ADD: SGST</b>
			513.63
			513.63
<b>TOTAL OWN DAMAGE PREMIUM (A)</b>		1,821.00	<b>TOTAL PREMIUM PAYABLE</b>
			<b>6,734.26</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. 1,000 in respect of each and every claim. (Compulsory Deductible [Rs.1,000], Voluntary Deductible [Rs. 0], Imposed Deductible [Rs. 0] and Loss Of Baggage Deductible[Rs. 0])			
<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).			
<b>Subject to IMT Endt. Nos. &amp; memorandum 28.16.17(refer Terms &amp; Conditions for relevant wording) (Under Hire Purchase/Lease Agreement/Hypothecated with)</b>			
Nominee Name	Nominee Age	Relationship with	Guardian Name
			Guardian Age
			Guardian Relationship
Date and Signature of Proposal/Renewal notice			

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