

#### 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.

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

MI-PRAFUL PRAKASH BAFNA
VIDYASAGAR COLONY 589 B B PART PLOT NO 63
GULTEKDI MARKET YARD

PUNE - 411037, MAHARASHTRA Telephone: Mobile: 77xxxxxx47

**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** 

Certificate of Insurance and Policy No. VPC1449802000101			Policy Period: Period of insurance From 00:00:00 hours on 06/04/2022 To Midnight of 05/04/2023								
Name of Insured				Insured Date of Birth	Geographical Area		Business/Profession		Registration Authority	Registration Date	
Mr.PRAFUL PRAKASH BAFNA					Ind	India		PUNE	26/04/2018		
INSURED'S DECLARED VALUE (IDV) (in Rs.)											
For the Vehicle(IDV)	For Traile		Non Electrical Accessories	Electrical / Electronic Accessories	Value CNG/L Kit	.PG	Total Loss Of Baggage		Invoice	Invoice Price	
4,500,000	0		0	0	0	0 4,500,000 25,000		0			
VEHICLE DETAILS											
Registration Number MH12QK0459			Type of Body			SUV					
Engine Number 80199848		9848				Cubic Capacity			1,950		
Chassis Number		WDD2131046L013760				Year of Manufacture			2018	2018	
Make and Model		MERCEDES-BENZ & E-CLASS ALL TERRAIN E D			Seating Capacity (including Driver)			5			
			PRE	MIUM COMPUTAT	TION T	ABLE					
A - OWN DAMAGE			Premium (Rs)	B - Liability				Premium (Rs)			
Basic premium on Vehicle			69,660.00	Basic Premium including premium for TPPD			7,890.00				
PA to Owner Driver Under Section III, CSI Rs.1,500,000					315.00						

PREMIUM COMPUTATION TABLE					
A - OWN DAMAGE	Premium (Rs)	B - Liability	Premium (Rs)		
Basic premium on Vehicle	69,660.00	Basic Premium including premium for TPPD	7,890.00		
		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)	315.00 250.00 50.00 0.00 0.00		
Less:	0.00	TOTAL LIABILITY PREMIUM (B)	8,505.00		
Deduct:35% No Claim Bonus	-24,381.00	NET PREMIUM (A+B)	113,272.00		
Total Add On Covers: Depreciation waiver, Windshield Glass clause, Loss of Baggage, Engine Protector Cover, Tyre Cover, Key Replacement cover,	59,488.00	ADD: CGST ADD: SGST	10,194.48 10,194.48		
TOTAL OWN DAMAGE PREMIUM (A)	104,767.00	TOTAL PREMIUM PAYABLE	133,660.95		

#### 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] )

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 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 28,22,

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. PAN Number: AABCR7106G

GSTIN: 27AABCR7106G1ZJ UIN: IRDAN102RP0004V02201617 For Legal interpretation, English version will hold good For Policy/Add on cover terms and conditions, deta

s of UIN,please refer our website www.royalsundaram.in