



<b>Service Branch Address:</b> 2nd Floor, "Sakar", CTS No.18030, Above Axis Bank, Adalat Road, Kranti Chowk, M8-Aurangabad, AURANGABAD - 431001. <b>Aug 10, 2022</b> Mr.NARENDRA BHIMRAJ CHHAJED 427/2 POONA SMALL SCALE IND EST,GULTEKDI PUNE PUNE CITY PUNE - 411037,MAHARASHTRA Telephone: Mobile: 96xxxxxx15 Email ID: yog*****@kushallandmarks.com	<b>Intermediary Code:</b> BR500066 <b>Intermediary Name:</b> Jainuine Insurance Brokers Pvt. Ltd <b>Contact:</b> -
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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> VPC1504580000101		<b>Policy Period: Period of insurance</b> From 00:00:00 hours on 26/08/2022 To Midnight of 25/08/2023	
<b>INSURED DETAILS</b>			
Name of Insured Mr.NARENDRA BHIMRAJ CHHAJED		Insured Date of Birth	Geographical Area India
		Business/Profession	Registration Authority PUNE
			Registration Date 04/07/2014
<b>INSURED'S DECLARED VALUE (IDV) (in Rs.)</b>			
For the Vehicle(IDV)	For Trailers	Non Electrical Accessories	Electrical / Electronic Accessories
256,548	0	0	0
			Value of CNG/LPG Kit 0
			Total IDV 256,548
			Loss Of Baggage 0
			Invoice Price 0
<b>VEHICLE DETAILS</b>			
Registration Number	MH12LD8190		Type of Body Hatchback
Engine Number	K12MN1408252		Cubic Capacity 1,298
Chassis Number	MA3EHKD1S00664507		Year of Manufacture 2014
Make and Model	MARUTI UDYOG LTD. & Swift ZXI		Seating Capacity (including Driver) 5
<b>PREMIUM COMPUTATION TABLE</b>			
A - OWN DAMAGE		Premium (Rs)	B - Liability
Basic premium on Vehicle		1,680.00	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	<b>TOTAL LIABILITY PREMIUM (B)</b>
<b>Deduct: 45% No Claim Bonus</b>		-756.00	<b>NET PREMIUM (A+B)</b>
			<b>ADD: CGST</b>
			<b>ADD: SGST</b>
<b>TOTAL OWN DAMAGE PREMIUM (A)</b>		924.00	<b>TOTAL PREMIUM PAYABLE</b>
			<b>5,846.90</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(refer Terms &amp; Conditions for relevant wording) (Under Hire Purchase/Lease Agreement /Hypothecated with )</b>			
<b>Nominee Name</b>	<b>Nominee Age</b>	<b>Relationship with</b>	<b>Guardian Name</b>
			<b>Guardian Age</b>
			<b>Guardian Relationship</b>
<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