

(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.

Sep 03, 2022

Mr.PRAVEEN KEDARNATH KABRA HOUSE NO-55 MAHESH NAGAR NEAR AKASHWANI SIGNAL JALNA RD OPP STFRANCIS SCHOOL, MONDHA AURANGABAD AURANGABAD. - 431001, MAHARASHTRA

Telephone:
Mobile: 93xxxxxx50





Certificate of Insurance and Policy No.

VPC1509540000101

Policy Period: Period of insurance
From 00:00:00 hours on 04/09/2022 To Midnight of 03/09/2023

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. VPC1509540000101 which has been issued based on the details mentioned below:

Name of the Insured: Mr.PRAVEEN KEDARNATH KAB	RA
Mobile No.: 93xxxxxx50	Email ID: KAB*****@YAHOO.CO.UK
Make of the Vehicle: AUDI MOTORS	Model Description: A4 35 TDI PREMIUM
Engine No.: CMG024921	Chassis No.: WAUZLE8K9FY700706
Premium Amount (Rs.) 67,851.18	Add-on Covers Opted : Yes
Previous Policy No.	VPC1509540000100
Previous Policy Insurance Co.	ROYAL SUNDARAM GENERAL INSURANCE CO. LIMITED

Based On your declaration on No claim being made in expiring policy, we have extended next slab of no claim discount in your policy (25 %)

Does the vehicle have valid Pollution Under Control (PUC) Certificate: Yes

Pollution Certificate Number (PUC) :

PUC expiry date:

*In line with the Central Motor Vehicle Act, 1989 and as per the directive of Hon'ble Supreme Court of India, it is mandated that insured must produce a valid "Pollution Under control" Certificate as and when asked by the insurer and it is the responsibility of the insured to renew the same before expiry of the validity of the PUC certificate. Absence of Valid certificate may lead to cancellation of insurance

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 1860-425-0000,1860-258-0000. You may also write to customer.services@royalsundaram.in

Assuring you of our best services at all times.

Yours sincerely,

Authorized Signatory

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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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Sep 03, 2022

Mr.PRÁVEEN KEDARNATH KABRA AURANGABAD

AURANGABAD

AURANGABAD. - 431001,MAHARASHTRA Telephone:

Mobile: 93xxxxxx50

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. Policy Period: Period of insurance VPC1509540000101 Policy Period: Period of insurance From 00:00:00 hours on 04/09/2022 To Midnight of 03/09/2023								
INSURED DETAILS								
	Name of Insured		Insured Date of Birth	Geographical Area	Business/Profession		Registration Authority	Registration Date
Mr.PRAVI	EEN KEDARI	IATH KABRA		India	DOCTOR		AURANGABAD.	. 10/04/2015
INSURED'S DECLARED VALUE (IDV) (in Rs.)								
For the Vehicle	For Trailers	Non Electrical Accessories	Electrical / Electronic Accessories	Value of CNG/LPG Kit	Total IDV	Loss Of Baggage	Invoice I	Price
1,458,000	0	0	0	0	1,458,000	10,000	0	
VEHICLE DETAILS								
Registration	Number	MH20DJ5489	Type of Body				Sedan	
Engine Number CMG024921		Cubic Capacity			1,968			
Chassis Nun	Chassis Number WAUZLE8K9FY700706		Year of Manufacture			2015		
Make of the Vehicle AUDI MOTORS		Seating Capacity (including Driver)			5			
Model Description A4 35 TDI PREMIUM		Total Premium (in Rs.)			67,851			
Devices of Devices of Persons entitled to Drives								

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)
- 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: OBRW99P9K999

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Certificate of insurance & policy schedule continued in Page 2



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CERTIFICATE OF INSURANCE & POLICY SCHEDULE (CONTINUED)

(See Form 51 of The Central Motor Vehicles Rules, 1989) Motor Vehicles Act, 1988 **Private Car Package Policy**

Policy No.VPC1509540000101

A - OWN DAMAGE	Premium in Rs.	B - LIABILITY	Premium in Rs.
1.a) Basic premium on Vehicle	35,823.00	Basic premium including premium for TPPD	7,897.00
b) Non-Electrical Accessories	0.00	2. Less: For restricted TPPD cover for Rs.6000 (IMT 20)	0.00
2. Electrical & Electronic accessories @ 4%(IMT 24)	0.00	3. Bi-Fuel kit (CNG/LPG)	0.00
3. Bi-Fuel kit (CNG/LPG) @ 4% (IMT 25)	0.00	4. Trailers (IMT30)	0.00
ADD:		ADD:	
4. Trailer		Personal Accident Benefits	
5. Geographical Area Extn.Endt.IMT-1	0.00	5. Under Section III (Owner Driver), CSI Rs.1,500,000	315.00
6. 30% for Imported vehicles without custom duty (IMT 19)	0.00	Geographical Area Extn.Endt.IMT-1	0.00
7. Fibre Glass Tanks	0.00	Named Passengers, CSI Rs.0.00 each as per list attached (IMT 15)	0.00
8. 60% on OD Premium for Driving Tution	0.00	8. Unnamed Passengers, CSI Rs.100,000 each (IMT 16)	250.00
9. Additional Towing Charges. Rs.0		9. PA Cover to Paid Driver, CSI Rs.0 (IMT 17)	0.00
10. For any Other extra	0.00	10. Enhanced PA cover , Owner Driver, CSI Rs.0	0.00
		Enhanced PA cover, Named Passengers CSI Rs. O.00 Each as per list attached	0.00
		12. Enhanced PA cover, Unnamed Passengers, CSI Rs.	0.00
		0.00	0.00
		13. Enhanced PA cover, Paid Driver, CSI Rs.0.00	0.00
Less:		ADD:	
11. Discount for Anti-theft devices (IMT 10)		Legal Liability:	
12. Automobile Association Discount (IMT 8)	0.00	10. To Paid Driver (IMT 28)	50.00
13. Voluntary Deductible(IRDAN102A0006V01200910)of Rs.0 (IMT 22 A)	0.00	11. To Paid Employees (IMT 29)	0.00
 14. 50% Discount for Vehicles specially designed/modified for blind, handicapped and mentally challenged persons 	0.00	12. For any other extra	0.00
(IMT 12)		•	
15.Vintage Car Discount (IMT 9)	0.00	13. TOTAL LIABILITY PREMIUM (B)	8,512.00
16. Deduct:25% No Claim Bonus	-8,955.75	14. Add: Underwriting Loading %	0.00
17. Add: Underwriting Loading	0.00	15. NET PREMIUM (A + B)	57,501.00
Add: Additional Cover for Package Policies			
18. Depreciation Waiver (IRDAN102A0011V03201213)	18,079.20		
19. Windshield Glass (IRDAN102A0004V01200910)	0.00		
20. Cash in Lieu of Spare Car ,Limit per day.Rs (IRDAN102A0007V01200910)	0.00		
21. Vehicle Replacement Value Plus - * (0.00	ADD: SGST	5,175.09
IRDAN102A0001V01202021)	0.00	ADD. 3031	3,173.09
22. Loss of Baggage (IRDAN102A0009V01200910)	100.00		
23. NCB Protector Cover (IRDAN102A0002V01201314)	0.00	ADD: CGST	5,175.09
24. Engine Protector Cover(IRDAN102A0001V01201314)	3,499.20		
25. Key Replacement Cover (IRDAN102A0001V01201516)	443.20		
27. Tyre Cover Clause (IRDAN102A0003V01201718)	0.00		
28. Roadside Assistance Cover (IRDAN102A0001V01202223)	0.00		
29. TOTAL OWN DAMAGE PREMIUM (A)	48,989.00	16. TOTAL PREMIUM PAYABLE	67,851.18

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 1,9,7,11 (refer Terms & Conditions for relevant wording) Under Hire Purchase/Lease Agreement /Hypothecated with ICICI BANK LTD		
The preceding year	20			
Preceding two consecutive years	25	Nominee Name	Nominee Age	Relationship with
Preceding three consecutive years	35	Guardian Name	Guardian Age	Guardian Relation
Preceding four consecutive years	45	Guardian Name	Guardian Age	Guardian Relation
Preceding five consecutive years	50	Date and Signature of Proposal/Renewal notice 03/09/2022		

In Witness whereof this Policy has been signed at Chennai on 03/09/2022, 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 For Legal interpretation, English version will hold good. 4d75184ee2d4f149b2b8d3efeedcef06 Base Product UIN: IRDAN102RP0004V02201617 Enhanced PA Cover Clause UIN: A0020V01201920 PAN Number : AABCR7106G



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Registered Office:21, Patullos Road, Chennai - 600 002
Royal Sundaram IRDA Registration No.102 | CIN-U67200TN2000PLC045611

GST Invoice

Royal Sundaram General Insurance Co. Limited

M8:M8-Aurangabad

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

431001.

GSTIN: 27AABCR7106G1ZJ

Policy Number: VPC1509540000101 GST Invoice Number: VPC150954001000

Invoice Date: 04/09/2022

Address of insured: Insured Name: Mr.PRAVEEN KEDARNATH KABRA HOUSE NO-55 MAHESH NAGAR NEAR AKASHWANI SIGNAL JALNA RD OPP STFRANCIS SCHOOL, MONDHA AURANGABAD AURANGABAD.

State:MAHARASHTRA Pincode: 431001

Accounting code of service: 997134

Description of service: Motor vehicle insurance services

Taxable Premium		57,501.00
SGST	9.00%	5,175.09
CGST	9.00%	5,175.09
Gross Premium		67,851.18

Indication if tax payable under reverse charge - No

"I/We hereby declare that though our aggregate turnover in any preceding financial year from 2017-18 onwards is more than the aggregate turnover notified under sub-rule (4) of rule 48, we are not required to prepare an invoice in terms of the provisions of the said sub-rule.":

Note: "This document is digitally signed"

"This document is electronically generated. This document should be issued along with the Policy document. This document stands invalid, if issued separately"





