

Service Branch Address:

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

Sep 21, 2022

Mr.RAVINDRA C KHINVASARA A/P-TISGAON DIST-AURANGABAD AURANGABAD

AURANGABAD. - 431001, MAHARASHTRA **Telephone**:

NEXT RENEWAL IS ON 21/09/2023





Certificate of Insurance and Policy No. Policy Period: Period of insurance VPC1371733000102 From 00:00:00 hours on 22/09/2022 To Midnight of 21/09/2023

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. VPC1371733000102 which has been issued based on the details mentioned below:

Name of the Insured: Mr.RAVINDRA C KHINVASARA	
Mobile No.: 77xxxxx37	Email ID:
Make of the Vehicle: TOYOTA KIRLOSKAR MOTOR LTD.	Model Description: INNOVA 2.5 VX 8 STR BS-IV
Engine No.: 2KDU604048	Chassis No.: MBJ11JV4007487135
Premium Amount (Rs.) 13,926.36	Add-on Covers Opted : No
Previous Policy No.	VPC1371733000101
Previous Policy Insurance Co.	ROYAL SUNDARAM GENERAL INSURANCE CO. LIMITED
Based On your declaration on No claim being made in e your policy (50 %)	xpiring policy, we have extended next slab of no claim discount in
Does the vehicle have valid Pollution Under Control (PU	C) 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,

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Authorized Signatory 9363ab148d69e225e60d2c7dacee7c1c Note: To download the claim form and to know more about Royal Sundaram products please log on to www.royalsundaram.in



Service Branc								
	kar", CTS No	.18030,Above Ax	kis Bank, Adalat Roa				NGABAD - 4310	01.
Sep 21, 2022 Mr.RAVINDRA C KHINVASARA		Interm	Intermediary Code:		500066			
A/P-TISGAON DIST-AURANGABAD		Interm	ediary Nan	ne: Jai	nuine In	surance		
AURANGABAD					Brokers Pvt. Ltd			
AURANGABA	AURANGABAD 431001,MAHARASHTRA		Contac	Contact:				
Telephone:			Contac	Contact.				
Mobile: 77xxxxx37								
	CERTIFICATE OF INSURANCE & POLICY SCHEDULE							
		(See Form 51 o	f The Central Motor Ve Private Car	hicles Rules, 1989 Package Poli		es Act, 1988		
Certificate of Insurance and Policy No. Policy Period: Period of insurance VPC1371733000102 From 00:00:00 hours on 22/09/2022 To Midnight of 2			f 21/09/2023					
			INSURE	ED DETAILS				
	Name of Insu	ired	Insured Date of Birth	Geographical Area	Business/	Profession	Registration Authority	Registration Date
Mr.RAV	'INDRA C KH	IINVASARA		India			AURANGABAD.	22/09/2014
	INSURED'S DECLARED VALUE (IDV) (in Rs.)							
For the Vehicle	For Trailers	Non Electrical Accessorie	Electrical / Electronic s Accessories	Value of CNG/LPG Kit	Total IDV			Price
616,914	0	0	0	0	616,914	0	0	
			VEHIC	LE DETAILS				
Registration		MH20DJ0814		Type of Body			MUV	
Engine Num		2KDU604048		Cubic Capacity			2,494	
Chassis Num	nber	MBJ11JV4007		Year of Manufacture			2014	
Make of the		TOYOTA KIR MOTOR LTD.	LOSKAR Seating Capacity (including Driver) 8					
Model Descr	ription	INNOVA 2.5 \	/X 8 STR BS-IV	Total Premiu			13,926	
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 For 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 licer may also drive the vehicle when not used for the transport of go at the time of the accident and that such a person satisfies the requirements of Rule 3 of The Central Motor Vehicles Rules, 19				ding or ner's license port of goods fies the				
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. 2,000 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. 0])								
Document Code	Document Code: OBRW999999999 Certificate of insurance & policy schedule continued in Page 2				ued in Page 2			

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& policy





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.

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.VPC1371733000102			
A - OWN DAMAGE	Premium in Rs.	B - LIABILITY	Premium in Rs.
1.a) Basic premium on Vehicle	6,280.00	1. 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)		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		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	7. 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)	400.00
9. Additional Towing Charges. Rs.0 10. For any Other extra		9. PA Cover to Paid Driver, CSI Rs. 100,000 (IMT 17) 10. Enhanced PA cover , Owner Driver, CSI Rs. 0	50.00 0.00
		11. Enhanced PA cover, Named Passengers CSI Rs. 0.00 Each as per list attached	0.00
		12. Enhanced PA cover, Unnamed Passengers, CSI Rs. 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)	0.00
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)		13. TOTAL LIABILITY PREMIUM (B)	8,662.00
16. Deduct:50% No Claim Bonus		14. Add: Underwriting Loading %	0.00
17. Add: Underwriting Loading	0.00	15. NET PREMIUM (A + B)	11,802.00
Add: Additional Cover for Package Policies			
18. Depreciation Waiver (IRDAN102A0011V03201213)	0.00		
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 - * (IRDAN102A0001V01202021)		ADD: SGST	1,062.18
22. Loss of Baggage (IRDAN102A0009V01200910)	0.00		
23. NCB Protector Cover (IRDAN102A0002V01201314)		ADD: CGST	1,062.18
24. Engine Protector Cover(IRDAN102A0001V01201314)	0.00		
25. Key Replacement Cover (IRDAN102A0001V01201516)	0.00		
27. Tyre Cover Clause (IRDAN102A0003V01201718)	0.00		
28. Roadside Assistance Cover (IRDAN102A0001V01202223)	0.00		
29. TOTAL OWN DAMAGE PREMIUM (A)	3,140.00	16. TOTAL PREMIUM PAYABLE	13,926.36

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 16,17,7 (refer Terms & Conditions for relevant wording) Under Hire Purchase/Lease Agreement /Hypothecated with STATE BANK OF INDIA		
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 21/09/2022		

In Witness whereof this Policy has been signed at Chennai on 21/09/2022, 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

GSTIN: 27AABCR7106G1ZJ

For Legal interpretation, English version will hold good. 9363ab148d69e225e60d2c7dacee7c1c

This document is digitally signed, hence counter signature / stamp is not required. Base Product UIN: IRDAN102RP0004V02201617 Enhanced PA Cover Clause UIN: A0020V01201920

PAN Number : AABCR7106G



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. 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 : VPC1371733000102 GST Invoice Number : VPC137173302000 Invoice Date : 22/09/2022

Address of insured: Insured Name: Mr.RAVINDRA C KHINVASARA A/P-TISGAON DIST-AURANGABAD AURANGABAD

AURANGABAD. State:MAHARASHTRA Pincode: 431001 GSTIN : 27ACQPK8748P1ZF

Accounting code of service : 997134 Description of service: Motor vehicle insurance services

Taxable Premium		11,802.00
SGST	9.00%	1,062.18
CGST	9.00%	1,062.18
Gross Premium		13,926.36

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"

You can reach us through the details given below Mon - Sat 8.00am to 9.00pm and Sunday up to 5.00pm

SMS:type <MOTORCLAIMS> and send to 567675



Call:1860 425 0000,1860 258 0000

