

NEXT RENEWAL

IS ON 07/12/2023

Service Branch Address:

Dec 08, 2022

Mr.VIJAYKUMAR G KATARIYA . PLOT NO.354 N-3 CIDCO AURANGABAD

AURANGABAD. - 431001, MAHARASHTRA Telephone :

Mobile : 97xxxxx29



Certificate of Insurance and Policy No.	Policy Period: Period of insurance
VPC1703368000100	From 19:25:20 hours on 08/12/2022 To Midnight of 07/12/2023

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. VPC1703368000100 which has been issued based on the details mentioned below:

Name of the Insured: Mr.VIJAYKUMAR G KATARIYA.			
Mobile No.: 97xxxxx29	Email ID: kat********@gmail.com		
Make of the Vehicle: TOYOTA KIRLOSKAR MOTOR LTD.	Model Description: All New INNOVA Crysta 2.4 VX		
Engine No.: 2GDA025938	Chassis No.: MBJAB3EM602505047		
Premium Amount (Rs.) 40,143.60	Add-on Covers Opted : Yes		
This policy is issued after pre-inspection on 08/12/2022 1 pre-inspection is not covered in this policy.	13:09:02. Any Pre-existing damages observed during the		
Previous Policy No.			
Previous Policy Insurance Co.	UNKNOWN		
Based On your declaration on No claim being made in ex your policy (0 %)	xpiring policy, we have extended next slab of no claim discount in		
Does the vehicle have valid Pollution Under Control (PUC	C) Certificate: Yes		
Pollution Certificate Number (PUC) :			
PUC expiry date :			
	directive of Hon'ble Supreme Court of India, it is mandated that insured must		

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,

holen I.M

Authorized Signatory a28a24981cb19b36575c8ce43d99172b Note: To download the claim form and to know more about Royal Sundaram products please log on to www.royalsundaram.in



Service Branc 2nd Floor, "Sal		18030,Above Axis	Bank, Adalat Roa	d, Kranti Chowk	"M8-Aurang	abad ,AURA	NGABAD - 4310	01.	
Dec 08, 2022		Interme	e: BR	BR500066					
Mr.VIJAYKUMAR G KATARIYA . PLOT NO.354 N-3 CIDCO AURANGABAD			Intermediary Name:						
Telephone:	AURANGABAD 431001,MAHARASHTRA Telephone: Mobile: 97xxxxx29			t:	-	-			
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 In VPC170336800			olicy Period: Perio From 19:25:20 hours		o Midnight of	07/12/2023			
			INSURE	D DETAILS					
	Name of Insu	ired	Insured Date of Birth	Geographical Area	Business/I	Profession	Registration Authority	Registration Date	
Mr.VIJA	YKUMAR G H	KATARIYA .		India	AURAN		AURANGABAD.	12/08/2016	
	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 F	Price	
1,075,940	0	0	0	0	1,075,940	10,000	0		
			VEHICL	E DETAILS					
Registration		MH20DV5859		Type of Body MUV					
Engine Numl		2GDA025938		Cubic Capacity			2,393		
Chassis Nurr	nber	MBJAB3EM6025		Year of Manufacture			2016	2016	
Make of the	Make of the Vehicle TOYOTA KIRLOSKAR MOTOR LTD.		-	Seating Capacity (including Driver)			8		
Model Descr	Model Description All New INNOVA Crysta 2.4 VX		Crysta 2.4	Total Premium (in Rs.)		40,144			
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])									

Document Code: OBRV99P9K999 a28a24981cb19b36575c8ce43d99172b Certificate of insurance & policy schedule continued in Page 2





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.VPC1703368000100			
A - OWN DAMAGE	Premium in Rs.	B - LIABILITY	Premium in Rs.
1.a) Basic premium on Vehicle		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)	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	0.00	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	6. 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)	400.00
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
		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)	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 (IMT 12) 	0.00	12. For any other extra	0.00
15.Vintage Car Discount (IMT 9)	0.00	13. TOTAL LIABILITY PREMIUM (B)	8,662.00
16. Deduct:0% No Claim Bonus	0.00	14. Add: Underwriting Loading %	0.00
17. Add: Underwriting Loading	0.00	15. NET PREMIUM (Å + B)	34,020.00
Add: Additional Cover for Package Policies			
18. Depreciation Waiver (IRDAN102A0011V03201213)	12,480.80		
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)	0.00	ADD: SGST	3,061.80
22. Loss of Baggage (IRDAN102A0009V01200910)	100.00		
23. NCB Protector Cover (IRDAN102A0002V01201314)	0.00	ADD: CGST	3,061.80
24. Engine Protector Cover(IRDAN102A0001V01201314)	2,582.40		
25. Key Replacement Cover (IRDAN102A0001V01201516)	327.20		
27. Tyre Cover Clause (IRDAN102A0003V01201718)	0.00		
28. Roadside Assistance Cover (IRDAN102A0001V01202223)	0.00		

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 & RSMOAC 1,9,7,11 (refer Terms & Conditions for relevant wording) Under Hire Purchase/Lease Agreement /Hypothecated with		
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 08/12/2022		

In Witness whereof this Policy has been signed at Chennai on 08/12/2022 , 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. a28a24981cb19b36575c8ce43d99172b

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 : VPC1703368000100 GST Invoice Number : VPC170336800000 Invoice Date : 08/12/2022

Address of insured: Insured Name: Mr.VIJAYKUMAR G KATARIYA . PLOT NO.354 N-3 CIDCO AURANGABAD

AURANGABAD. State:MAHARASHTRA Pincode: 431001

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

Taxable Premium		34,020.00
SGST	9.00%	3,061.80
CGST	9.00%	3,061.80
Gross Premium		40,143.60

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

