

Service Branch Address:

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

Dec 29, 2022

Mr.K MURALI KRISHNA .
C/O LAXMI VENKATESH GINNING
AND PRESSING FACTORY
AT BHOPA TQ-WADWANI DIST-BEED
BEED - 431203, MAHARASHTRA
Telephone :
Mobile : 99xxxxxx44

**NEXT RENEWAL
IS ON
29/12/2023**



Policy No.
VPS0138408000100

Policy Period: Period of insurance
From 00:00:00 hours on 30/12/2022 To Midnight of 29/12/2023

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. VPS0138408000100 which has been issued based on the details mentioned below:

Name of the Insured: Mr.K MURALI KRISHNA .	
Mobile No.: 99xxxxxx44	Email ID:
Make of the Vehicle: TOYOTA KIRLOSKAR MOTOR LTD.	Model Description: INNOVA CRYSTA 2.4 VX 8 STR BS-VI
Engine No.: 2GDA564562	Chassis No.: MBJAB8EM404430883
Premium Amount (Rs.) 35,155.74	Add-on Covers Opted : Yes
Previous Policy No.	VPLC035396000100
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 (20 %)	
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	

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 Policy Schedule (Enclosed), some of the very critical ones like No Claim Bonus extended, KYC 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 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

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

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Dec 29, 2022
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C/O LAXMI VENKATESH GINNING
AND PRESSING FACTORY
AT BHOPA TQ-WADWANI DIST-BEED
BEED - 431203,MAHARASHTRA
Telephone:
Mobile: 99xxxxxx44

Intermediary Code: BR500066
Intermediary Name: Jainuine Insurance
Brokers Pvt. Ltd
Contact: -

POLICY SCHEDULE

Standalone Motor Own Damage Policy - Private Car

Policy No. VPS0138408000100		Policy Period: Period of insurance From 00:00:00 hours on 30/12/2022 To Midnight of 29/12/2023					
INSURED DETAILS							
Name of Insured		Insured Date of Birth	Geographical Area	Business/Profession	Registration Authority	Registration Date	
Mr.K MURALI KRISHNA .			India		BEED	30/12/2021	
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 Price
1,935,000	0	0	0	0	1,935,000	10,000	2,779,200
VEHICLE DETAILS							
Registration Number		MH23BC5499		Type of Body		MPV	
Engine Number		2GDA564562		Cubic Capacity		2,393	
Chassis Number		MBJAB8EM404430883		Year of Manufacture		2021	
Make of the Vehicle		TOYOTA KIRLOSKAR MOTOR LTD.		Seating Capacity (including Driver)		8	
Model Description		INNOVA CRYSTA 2.4 VX 8 STR BS-VI		Total Premium (in Rs.)		35,156	
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			
Third Party Cover Policy No		Insurance Co Name and Address			Policy Period		
VPLC035396000100		ROYAL SUNDARAM GENERAL INSURANCE CO. LIMITED 2nd Floor, Sakar , CTS No.18030, Above Axis Bank, Adalat Road, Kranti Chowk,,AURANGABAD-431001-Maharashtra.			From: 30/12/2021 17:13:52 To : 29/12/2024		
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

policy schedule continued in Page 2

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POLICY SCHEDULE (CONTINUED)

Standalone Motor Own Damage Policy - Private Car

Policy No.VPS0138408000100

A - OWN DAMAGE	Premium in Rs.
1.a) Basic premium on Vehicle	19,083.00
b) Non-Electrical Accessories	0.00
2. Electrical & Electronic accessories @ 4%(IMT 24)	0.00
3. Bi-Fuel kit (CNG/LPG) @ 4% (IMT 25)	0.00
ADD:	
4. Trailer	0.00
5. Geographical Area Extn.Endt.IMT-1	0.00
6. 30% for Imported vehicles without custom duty (IMT 19)	0.00
7. Fibre Glass Tanks	0.00
8. 60% on OD Premium for Driving Tuton	0.00
9. Additional Towing Charges. Rs.0	0.00
10. For any Other extra	0.00
Less:	
11. Discount for Anti-theft devices (IMT 10)	0.00
12. Automobile Association Discount (IMT 8)	0.00
13. Voluntary Deductible(IRDAN102A0006V01200910)of Rs.0 (IMT 22 A)	0.00
14. 50% Discount for Vehicles specially designed/modified for blind,handicapped and mentally challenged persons (IMT 12)	0.00
15. Vintage Car Discount (IMT 9)	0.00
16. Deduct : 20% No Claim Bonus	-3,816.60
Add: Additional Cover for Package Policies	
17. Depreciation Waiver (IRDAN102A0003V02201920)	8,514.40
18. Windshield Glass (IRDAN102A0004V01200910)	0.00
19. Cash in Lieu of Spare Car ,Limit per day.Rs (IRDAN102A0007V01200910)	0.00
20. Vehicle Replacement Value Plus - Plan4* (IRDAN102A0009V01202021)	1,516.80
21. Loss of Baggage (IRDAN102A0009V01200910)	100.00
22. NCB Protector Cover (IRDAN102A0002V01201314)	0.00
23. Engine Protector Cover (IRDAN102A0001V01201314)	3,405.60
24. Key Replacement Cover (IRDAN102A0001V01201516)	371.20
25. Tyre Cover Clause (IRDAN102A0003V01201718)	619.00
26. Roadside Assistance Cover (IRDAN102A0003V01202223)	0.00
27. TOTAL OWN DAMAGE PREMIUM	29,793.00
27. Add: Underwriting Loading	0.00
28. ADD: SGST	2,681.37
ADD: CGST	2,681.37
29. TOTAL PREMIUM PAYABLE	35,155.74

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 7 & RSMOAC 1,9,7,11 (refer Terms & Conditions for relevant wording) Under Hire Purchase/Lease Agreement /Hypothecated with UNION BANK LTD Date and Signature of Proposal/Renewal notice 29/12/2022
The preceding year	20	
Preceding two consecutive years	25	
Preceding three consecutive years	35	
Preceding four consecutive years	45	
Preceding five consecutive years	50	

In Witness whereof this Policy has been signed at Chennai on 29/12/2022 in lieu of Cover note No. dated Receipt No. CBCMOR9711029.

IMPORTANT NOTICE: The insured is not indemnified if the vehicle is used or driven otherwise than in accordance with this schedule. 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.

Plan4*: Full Invoice Price(Rs.2,779,200) + Road Tax + Registration Charges + Insurance Cost (Rs.35155.74)

GSTIN : 27AABCR7106G1ZJ

UIN: IRDAN102RP0001V01201920

PAN Number : AABCR7106G

For Legal interpretation, English version will hold good.

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For Motor Claim Intimations Call us first 1800 568 9999 (24/7 Tollfree)

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Customer Care 1860 425 0000, 1860 258 0000 | Email: customer.services@royalsundaram.in | Visit: www.royalsundaram.in

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 : VPS0138408000100
GST Invoice Number : VPS013840800000
Invoice Date : 30/12/2022

Address of insured:
Insured Name: Mr.K MURALI KRISHNA .
C/O LAXMI VENKATESH GINNING
AND PRESSING FACTORY
AT BHOPA TQ-WADWANI DIST-BEED
BEED
State:MAHARASHTRA
Pincode: 431203

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

Taxable Premium		29,793.00
SGST	9.00%	2,681.37
CGST	9.00%	2,681.37
Gross Premium		35,155.74

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



Call:1860 425 0000,1860 258 0000



SMS:type <MOTORCLAIMS> and send to 567675



E-Mail:customer.services@royalsundaram.in



www.royalsundaram.in