

Service Branch Address:

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

Feb 27, 2023

Mr.VAIBHAV SUNIL MALPANI . DOMEXIM BUSINESS SOLUTIONS TOP FLOOR, MALPANI S OBEROI TOWER OPP. GOVT. MILK DAIRY, JALNA ROAD AURANGABAD. - 431001, MAHARASHTRA Telephone : Mobile : 80xxxxx88

NEXT RENEWAL IS ON 27/02/2024

Certificate of Insurance and Policy No.	Policy Period: Period of insurance		
VPC1295949000103	From 00:00:00 hours on 28/02/2023 To Midnight of 27/02/2024		

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. VPC1295949000103 which has been issued based on the details mentioned below:

Name of the Insured: Mr.VAIBHAV SUNIL MALPANI.				
Mobile No.: 80xxxxx88	Email ID: sha****@jainuineinsurance.co.in			
Make of the Vehicle: TOYOTA KIRLOSKAR MOTOR LTD.	Model Description: Innova 2.5 V			
Engine No.: 2KDS458479	Chassis No.: MBJ11JV4007508914			
Premium Amount (Rs.) 28,053.32	Add-on Covers Opted : Yes			
Previous Policy No.	VPC1295949000102			
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 (0%)				

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,

holen I.M

Authorized Signatory d4def5b5fefbf472dd83c533367fdfaf Note: To download the claim form and to know more about Royal Sundaram products please log on to www.royalsundaram.in



	Feb 27, 2023			Intermediary Code:			BR500066		
Mr.VAIBHAV SUNIL MALPANI . PLOT NO 4/5 VAIBHAV SURANNA NAGAR JALNA ROAD AURANGABAD			Interme	Intermediary Name:					
AURANGABAD 431001,MAHARASHTRA Telephone: Mobile: 80xxxxx88			Contact:		-	-			
			The Central Motor Ver		Motor Vehicle				
Certificate of In VPC129594900	nsurance and Po 0103		Policy Period: Perio From 00:00:00 hours		o Midnight of	27/02/2024			
			INSURE	D DETAILS					
	Name of Insure	ed	Insured Date of Birth	Geographical Area	Business/	Profession	Registration Authority	Registratio Date	
Mr.VAII	BHAV SUNIL M	IALPANI .	28/05/1990	India			AURANGABAD.	07/04/201	
		INSUR	ED'S DECLAR	ED VALUE (IDV) (in R	s.)			
For the Vehicle	For Trailers	Non Electrical Accessories	Electrical / Electronic Accessories	Value of CNG/LPG Kit	Total IDV	Loss Of Baggage	Invoice I	Price	
484,200	0	0	0	0	484,200	10,000	0		
Desistantia	Number		VEHICL	E DETAILS					
Registration Engine Num		MH20DJ5114 2KDS458479		Type of Body Cubic Capacity			SALOON 2.494		
Chassis Nur		MBJ11JV40075	08914				2,494		
Make of the Vehicle TOYOTA KIRLOSK/ MOTOR LTD.			DSKAR	Seating Capacity (including Driver)			7		
Model Descr	ription	Innova 2.5 V		Total Premium (in Rs.)			28,053		
LIMITATIONS AS TO USE: The Policy does not cover use for a) Hire or Reward b) Carriage of goods (other than samples or person luggage) c) Organized racing d) Pace Making e) Speed testing f) Reliability Trials and any purpose in connection with motor trade				 Provided also that the person holding an effective learner's license Provided also drive the vehicle when not used for the transport of goods 					
LIMITS OF LIA	I-1 (i) of the Polic I-1 (ii) of the Polic	cy - Damage to Thir	ly injury - Such amou d Party Property - Rs	750,000 (as per IM	to meet the re T 20) - In resp	quirements of ect of any one	the Motor Vehicles claim or series of o	Act, 1988. laims	
Under Section I arising out of or	ent cover for Own	er - Driver under se	ection III: CSI - RS.1,5	00,000\-					
Under Section I arising out of or Personal Accide	ent cover for Own E: Total deduc s. 0], Imposed	tible Rs. 2,500	in respect of each], Additional Deduc	h and every cla				-	

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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.

eneral insurance

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.VPC1295949000103			
A - OWN DAMAGE	Premium in Rs.	B - LIABILITY	Premium in Rs.
1.a) Basic premium on Vehicle	7,699.00	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)	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	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)	350.00
9. Additional Towing Charges. Rs.0	0.00	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)	0.00	Legal Liability:	
12. Automobile Association Discount (IMT 8)		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)	8,612.00
16. Deduct:0% No Claim Bonus		14. Add: Underwriting Loading %	0.00
17. Add: Underwriting Loading		15. NET PREMIUM (A + B)	23,774.00
Add: Additional Cover for Package Policies			,
18. Depreciation Waiver (IRDAN102A0011V03201213)	6,004.00		
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)	0.00	ADD: SGST	2,139.66
22. Loss of Baggage (IRDAN102A0009V01200910)	100.00		
23. NCB Protector Cover (IRDAN102A0002V01201314)	0.00	ADD: CGST	2,139.66
24. Engine Protector Cover(IRDAN102A0001V01201314)	1,162.40		
25. Key Replacement Cover (IRDAN102A0001V01201516)	147.20		
27. Tyre Cover Clause (IRDAN102A0003V01201718)	0.00		
28. Roadside Assistance Cover (Plan A) (IRDAN102A0001V01202223)	49.00		
29. Smart Save (IRDAN102A0012V01202223)	0.00		
30. TOTAL OWN DAMAGE PREMIUM (A)	15,162.00	16. TOTAL PREMIUM PAYABLE	28,053.32

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		
The preceding year	20	(refer Terms & Conditions for relevant wording) Under Hire Purchase/Lease Agreement /Hypothecated with HDFC BANK		with HDFC BANK LTD
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 27/02/2023		

In Witness whereof this Policy has been signed at Chennai on 27/02/2023, 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

 This document is digitally signed, hence counter signature / stamp is not required.

 Base Product UIN: IRDAN102RP0004V02201617
 PAN Number : AABCR7106G

 Enhanced PA Cover Clause UIN: A0020V01201920
 PAN Number : AABCR7106G

For Legal interpretation, English version will hold good. d4def5b5fefbf472dd83c533367fdfaf

Roadside Assistance Service Provider : Europe Assistance Toll Free Number : 18002109727

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



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 : VPC1295949000103 GST Invoice Number : VPC129594903000 Invoice Date : 28/02/2023

Address of insured: Insured Name: Mr.VAIBHAV SUNIL MALPANI . DOMEXIM BUSINESS SOLUTIONS TOP FLOOR, MALPANI S OBEROI TOWER OPP. GOVT. MILK DAIRY, JALNA ROAD AURANGABAD. State:MAHARASHTRA Pincode: 431001 GSTIN : 27AAPFD2629F1ZD

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

Taxable Premium		23,774.00
SGST	9.00%	2,139.66
CGST	9.00%	2,139.66
Gross Premium	28,053.32	

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

