

(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.

Jun 27, 2022

Mrs.SANJU SHARADKUMAR GUPTA A/P BANSAL GINNING COMPUND SR NO-97 SHRIKRISHNA NAGAR JALNA

JALNA - 421302, MAHARASHTRA

Telephone: Mobile: 86xxxxxx51



IS ON 27/06/2023

Certificate of Insurance and Policy No. Policy Period: Period of insurance

VPC1338630000102 From 00:00:00 hours on 28/06/2022 To Midnight of 27/06/2023

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. VPC1338630000102 which has been issued based on the details mentioned below:

Name of the Insured: Mrs.SANJU SHARADKUMAR GUPTA	
Mobile No.: 86xxxxxx51	Email ID: sha*******@gmail.com
Make of the Vehicle: HYUNDAI MOTORS LTD.	Model Description: Neo Fluidic Elantra SX AT
Engine No.: D4FBEM104206	Chassis No.: MALDH41UMEM19228
Premium Amount (Rs.) 36,341.64	Add-on Covers Opted : Yes
Previous Policy No.	VPC1338630000101
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, Authorized Signatory 17cc7c1feeb9f743c8b145c9b62746d8

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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Jun 27, 2022

Mrs.SANJU SHARADKUMAR GUPTA A/P BANSAL GINNING COMPUND SR NO-97 SHRIKRISHNA NAGAR JALNA

Intermediary Name:

BR500066

Jainuine Insurance

Brokers Pvt. Ltd

JALNA - 421302, MAHARASHTRA

Telephone: Mobile: 86xxxxxx51 Contact:

Intermediary Code:

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 Policy Period: Period of insurance Policy Period: Period of insurance Prom 00:00:00 hours on 28/06/2022 To Midnight of 27/06/2023							
INSURED DETAILS								
	Name of Insu	red	Insured Date Geographical Business/Profession		Registration Authority	Registration Date		
Mrs.SANJ	U SHARADKI	JMAR GUPTA		India			JALNA	30/06/2014
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	
725,518	0	0	0	0	725,518 10,000 0			
VEHICLE DETAILS								
Registration	stration Number MH17BC1777		Type of Body		SEDAN			
Engine Number D4FBEM104206		Cubic Capaci	ty	1,582				
Chassis Number MALDH41UMEM19228		Year of Manu	facture	2014				
Make of the Vehicle HYUNDAI MOTORS LTD.		Seating Capacity (including Driver)			5			
Model Description Neo Fluidic Elantra SX AT			Total Premiu	m (in Rs.)	36,342			
	Persons or Classes of Persons entitled to Drive:							

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], Additional Deductible in case of Non-Directable claims-Rs. 0/ and Loss Of Baggage Deductible[Rs. 500])

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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.VPC1338630000102

A - OWN DAMAGE	Premium in Rs.	B - LIABILITY	Premium in Rs.
1.a) Basic premium on Vehicle	11,460.00	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		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
		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)	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)	8,512.00
16. Deduct:0% No Claim Bonus		14. Add: Underwriting Loading %	0.00
17. Add: Underwriting Loading		15. NET PREMIUM (A + B)	30,798.00
Add: Additional Cover for Package Policies			
18. Depreciation Waiver (IRDAN102A0011V03201213)	9,576.80		
19. Windshield Glass (IRDAN102A0004V01200910)	0.00		
20. Cash in Lieu of Spare Car ,Limit per day.Rs (0.00		
IRDAN102A0007V01200910)	0.00		
21. Vehicle Replacement Value Plus - * (IRDAN102A0001V01202021)	0.00	ADD: SGST	2,771.82
22. Loss of Baggage (IRDAN102A0009V01200910)	100.00		
23. NCB Protector Cover (IRDAN102A0002V01201314)	0.00	ADD: CGST	2,771.82
24. Engine Protector Cover(IRDAN102A0001V01201314)	870.40		
25. Key Replacement Cover (IRDAN102A0001V01201516)	278.40		
27. Tyre Cover Clause (IRDAN102A0003V01201718)	0.00		
28. Roadside Assistance Cover (IRDAN102A0001V01202223)	0.00		
29. Smart Save (IRDAN102A0012V01202223)	0.00		
30. TOTAL OWN DAMAGE PREMIUM (A)	22,286.00	16. TOTAL PREMIUM PAYABLE	36,341.64

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				
The preceding year	20	(refer Terms & Conditions for relevant wording) Under Hire Purchase/Lease Agreement /Hypothecated with				
Preceding two consecutive years	25	Nominee Name	Nominee Age	Relationship with		
Preceding three consecutive years	35		59			
- "		Guardian Name	Guardian Age	Guardian Relation		
Preceding four consecutive years 45		」 │ .				
Preceding five consecutive years	50	Date and Signature of Proposal/Renewal notice 27/06/2022				

In Witness whereof this Policy has been signed at Chennai on 27/06/2022, 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.

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Base Product UIN: IRDAN102RP0004V02201617 Enhanced PA Cover Clause UIN: A0020V01201920

PAN Number: AABCR7106G





Royal Sundaram brings to you a 24X7 helpline that provides Roadside Accident Assistance service along with your Private Car Package Policy at no additional cost.

In case of any roadside accident emergency, all you have to do is call us. Appropriate/possible assistance will be provided by the Service Providing Company (SPC).

- The moment you call the 24 hr helpline, the call center swings into action. Within moments you will be put in touch with our SPC.
- The SPC will then assess the situation and arrange necessary assistance in the shortest possible time.
- Every situation is unique. Hence, suitable and possible assistance will be rendered.

What information you need to provide at the time of requesting Road side Accident Assistance?

- 1. Policy number
- 2. Vehicle number
- 3. Contact details
- 4. Your correct location with a land mark
- 5. Nature of assistance required*

What is the reach time at the time of emergency?

Within city limits

- 60 minutes

Within state of national highways - 90 minutes

Ghat roads and other places

- 120 minutes

#Indicates the likely time taken for reaching the spot under normal circumstances.



Royal Sundaram General Insurance Co. Limited

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Scope of cover for Roadside Accident Assistance

SI.No.	Scope of Service	Facilitation	Labor	Parts / Materials	Tow Cost	
1	Emergency Accident Towing Assistance					
	In the event of the vehicle meeting with an accident and becoming immobilized on the road, SPC will assist in arranging the vehicle towing service to move the vehicle from the accident spot to the nearest authorized/ designated garage for repairs.	Free	Free	Actuals*	Free up to 50kms# (From the spot of accident) (Note other charges like Hydra, Lifting the wehicle, releasing the wheel lock are	
2	Arranging Cab Service					
	If the vehicle is immobilized due to an accident, SPC will assist in organizing cab as an alternate mode of transport for the insured from the spot of accident.	Free	ΑN	ΑΝ	Cab Charges Actuals*	
3	Identifying Suitable Accommodation					
	If the vehicle is immobilized due to an accident, SPC will assist in identifying the nearest possible hotel accommodation for the insured from the spot of accident.		ΝΑ	Ϋ́	Hotel Charges Actuals*	
4	Legal Assistance					
	If vehicle meets with an accident, SPC will assist the user by providing legal assistance over the phone on the dos and don'ts for handling the accident situation. Wherever possible, details of legal practioner's for legal assistance (If available) may be provided.	Free	AN	ΝΑ	Legal Charges Actuals*	

^{*}Actual's to be borne by the vehicle owner/Insured. *Difference if any between the actual and eligibility to be borne by the vehicle owner/Insured.

Accident Towing service is subject to availability of recovery vehicles in that area.

The service will not be available in the list of states / towns given below:

- Andaman Nicobar Islands
 Lakshadweep Islands

Limited Services will be provided in the following places: Jammu & Kashmir

- · North Eastern States of India

- Services will not be available in the following areas due to local conditions:
 Chhattisgarh Dantewara, Bijapur, Jagdalpur, Narayanpur, Kanker, Raigarh
 Madhya Pradesh Mandla, Morena, Bhind, Balaghat, Datia



^{*}Refer overleaf for further details.



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Why worry when you have a friend like Royal Sundaram?

We offer exclusive benefits for you, our valued customer.



Hotline 1800 568 9999 (Toll Free)

Round the clock service.

One Call. Rest is our responsibility.



Road Side Accident Assistance

Stuck on the road, No worries.**

24/7 hassle free Pan India service availability.



Trusted Repair Shop (TRS)

One stop solution.

Repair made easier for accident damage vehicle.

*Refer Roadside Accident Brochure for the complete details on coverage.

#Additionally, our service provider also offers 'Break Down Assistance' as an added value service. Please note that Royal Sundaram is no way responsible for the service deliveries during breakdown service by service provider. For more details on break down service please visit https://asptvs.in/link/zj8SY6S or call 1800 419 1931.

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

PR20142/JAN21/V



Trusted Repair Shop (TRS) offers you priority service from handpicked multibrand workshops with original spare parts and quality repairs which meet the highest manufacturer standards. Apart from skilled repairs, our TRS also offers you on-the-spot repairs, vehicle pick up and drop, documentation at doorstep and many more. TRS assures excellent service to you with Speed, Responsiveness and Quality.

Best in class service at TRS



Vehicle pick-up &



Priority repair for vour vehicle



Cashless facility



Repair at vour Doorstep



Quality repairs with genuine spare parts



Repair solutions based on custome affordability



Documentation at doorstep



Warranty for repairs



Frequent status updates for your claim

Terms and conditions apply

Save this number 1800 568 9999 When you are stuck on the road, simply Call. Connect. Claim. Complete.

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

PR20142/IAN21/\



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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: VPC1338630000102 GST Invoice Number: VPC133863002000

Invoice Date: 28/06/2022

Address of insured: Insured Name: Mrs.SANJU SHARADKUMAR GUPTA A/P BANSAL GINNING COMPUND SR NO-97 SHRIKRISHNA NAGAR JALNA

JALNA

State:MAHARASHTRA Pincode: 421302

Accounting code of service: 997134

Description of service: Motor vehicle insurance services

Taxable Premium		30,798.00
SGST	9.00%	2,771.82
CGST	9.00%	2,771.82
Gross Premium		36,341.64

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"





