

Service Branch Address:

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

Apr 14, 2023

Mrs.SHARMILI SUSHIL GANGWAL A/P- LAXMI NARAYAN MANDIR RD GEVRAI TQ-GEVRAI DIST-BEED

BEED - 431122, MAHARASHTRA Telephone : Mobile : 97xxxxx08 NEXT RENEWAL IS ON 14/04/2024



Certificate of Insurance and Policy No.Policy Period: Period of insuranceVPC1313459000103From 00:00:00 hours on 15/04/2023 To Midnight of 14/04/2024

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. VPC1313459000103 which has been issued based on the details mentioned below:

Name of the Insured: Mrs.SHARMILI SUSHIL GANGWAL		
Mobile No.: 97xxxxx08	Email ID: Sha****@jainuineinsurance.co.in	
Make of the Vehicle: MARUTI UDYOG LTD.	Model Description: New Swift Dzire ZDI	
Engine No.: DI3A1833815	Chassis No.: MA3FJEBBS00137326	
Premium Amount (Rs.) 7,835.20	Add-on Covers Opted : Yes	
Previous Policy No.	VPC1313459000102	
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		

Based On your declaration on No claim being made in expiring policy, we have extended next slab of no claim discount in your policy (50 %)

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,

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Authorized Signatory bcd5c5b6fb16fd46b2f6759a9c5f3488 Note: To download the claim form and to know more about Royal Sundaram products please log on to www.royalsundaram.in



Service Bren	h Address							
Service Brand 2nd Floor, "Sal		18030,Above Axis	Bank, Adalat Roa	d, Kranti Chowk	"M8-Aurang	abad ,AURA	NGABAD - 431	001.
Apr 14, 2023			Intormo	diary Cod		500066		
Mrs.SHARMILI SUSHIL GANGWAL			•					
		NDIR RD GEVRA	Interme	ediary Nan	ie: Jai	nuine Ins	surance	
TQ-GEVRAI DIST-BEED					Brokers Pvt. Ltd			
BEED - 43112	2.MAHARAS	HTRA	Contoo	Contoot				
Telephone:	_,		Contac	Contact:				
Mobile: 97xxx	xxx08							
	0							
			OF INSUR					
		(See Form 51 of T	he Central Motor Vel Private Car	nicles Rules, 1989) Package Poli		es Act, 1988		
Certificate of In VPC131345900			Policy Period: Perio From 00:00:00 hours		o Midnight of	14/04/2024		
			INSURE	D DETAILS				
	Name of Insu	rod	Insured Date	Geographical	Business	Profession	Registration	Registratio
	Name of mou	leu	of Birth	Area	Dusiness/	FIDIESSION	Authority	Date
		0.000000	00/10/1074					10/01/00/1
Mrs.SHA	RMILI SUSHII	_ GANGWAL	02/10/1971	India			BEED	16/04/2012
		INSUR	ED'S DECLAR		IDV) (in R	۲e)		
		Non	Electrical /	Value of		1		
For the Vehicle	For Trailers	Electrical	Electronic	CNG/LPG	Total IDV	Loss Of Baggage	Invoice	Price
000.047		Accessories	Accessories	Kit	000.047			
203,247	0	0	0	0 .E DETAILS	203,247	0	0	
Desistantion	Niverban	MH23AD0203	VEHICL					
Registration				Type of Body			SALOON	
Engine Num		DI3A1833815	407000	Cubic Capacity			1,248	
Chassis Num		MA3FJEBBS00					2012	
Make of the		MARUTI UDYO		Seating Capa		g Driver)	5	
Model Descr	iption	New Swift Dzire	ZDI	Total Premium (in Rs.)			7,835	
						Persons entit	led to Drive:	
LIMITATIONS A					on including t		an effective Drivi	na Licence at
The Policy does			amples or personal	the time	 Provided that a person driving holds an effective Driving Licence at the time of the accident and is not disgualified from holding or 			
a) Hire or Reward b) Carriage of goods (other than samples or personal luggage)			obtainii	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 good 								
		pose in connection w					such a person sati	
							ral Motor Vehicles	
LIMITS OF LIAR	BILITY:							
		cy - Death of or bodi	ly injury - Such amou	nt as is necessary	to meet the re	quirements of	the Motor Vehicle	s Act, 1988.
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 Accide	ent cover for Ow	ner - Driver under se	ction III: CSI - Rs.1,5	00,000\-				
DEDUCTIBLE	: Total dedu	ctible Rs. 1,000	in respect of eacl	h and every cla	im. (Compu	Isory Deduc	tible [Rs.1,000]	Voluntary
Deductible [Rs. 0], Imposed Deductible [Rs. 0], Additional Deductible in case of Non-Directable claims-Rs. 0/ and Loss Of Baggage								
Deductible[Rs. 0])								
	1/							
Document Code	e: OBRW99999	9999		(Certificate of in	surance & pol	icy schedule conti	nued in Page 2
							•	

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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.VPC1313459000103 Premium in Premium in **B - LIABILITY** A - OWN DAMAGE Rs. Rs. 1. Basic premium including premium for TPPD 1.a) Basic premium on Vehicle 5.019.00 3.416.00 0.00 2. Less: For restricted TPPD cover for Rs.6000 (IMT 20) 0.00 b) Non-Electrical Accessories 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. Named Passengers, CSI Rs.0.00 each as per list 7 Fibre Glass Tanks 0.00 0.00 attached (IMT 15) 250.00 8. 60% on OD Premium for Driving Tution 0.00 8. Unnamed Passengers, CSI Rs.100,000 each (IMT 16) 9. Additional Towing Charges. Rs.0 0.00 9. PA Cover to Paid Driver, CSI Rs.100,000 (IMT 17) 50 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 0.00 Each as per list attached 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 0.00 11. To Paid Employees (IMT 29) 0.00 (IMT 22 A) 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) 0.00 13. TOTAL LIABILITY PREMIUM (B) 4,081.00 16. Deduct:50% No Claim Bonus -2,509.50 14. Add: Underwriting Loading % 0.00 17. Add: Underwriting Loading 0.00 15. NET PREMIUM (A + B) 6,640.00 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 (0.00 IRDAN102A0007V01200910) 21. Vehicle Replacement Value Plus - * (0.00 ADD: SGST 597.60 IRDAN102A0001V01202021) 22. Loss of Baggage (IRDAN102A0009V01200910) 0.00 23. NCB Protector Cover (IRDAN102A0002V01201314) 0.00 ADD: CGST 597.60 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 (Plan A) 49.00 (IRDAN102A0001V01202223) 29. Smart Save (IRDAN102A0012V01202223) 0.00 30. TOTAL OWN DAMAGE PREMIUM (A) 2,559.00 16. TOTAL PREMIUM PAYABLE 7,835.20

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 28,16,17			
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	Guardian Name	Guardian Age	Guardian Relation	
Preceding four consecutive years	45	Guardian Name	Guardian Age		
Preceding five consecutive years	50	Date and Signature of Propos	sal/Renewal notice 14/04/2	2023	

In Witness whereof this Policy has been signed at Chennai on 14/04/2023, 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. bcd5c5b6fb16fd46b2f6759a9c5f3488

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 : VPC1313459000103 GST Invoice Number : VPC131345903000 Invoice Date : 15/04/2023

Address of insured: Insured Name: Mrs.SHARMILI SUSHIL GANGWAL A/P- LAXMI NARAYAN MANDIR RD GEVRAI TQ-GEVRAI DIST-BEED

BEED State:MAHARASHTRA Pincode: 431122

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

Taxable Premium		6,640.00
SGST	9.00%	597.60
CGST	9.00%	597.60
Gross Premium		7,835.20

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

