

**Service Branch Address:**

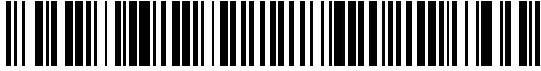
2nd Floor, "Sakar", CTS No.18030, Above Axis Bank, Adalat Road, Kranti Chowk,,M8-Aurangabad ,AURANGABAD - 431001.

May 02, 2023

Mr.LOKESH PANKAJ PHULPHAGAR .  
N-1 CIDCO  
AURANGABAD

AURANGABAD. - 431001, MAHARASHTRA  
Telephone :  
Mobile : 96xxxxxx47

**NEXT RENEWAL  
IS ON  
02/05/2024**



**Certificate of Insurance and Policy No.**  
VPC1457160000102

**Policy Period: Period of insurance**  
**From 00:00:00 hours on 03/05/2023 To Midnight of 02/05/2024**

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. VPC1457160000102 which has been issued based on the details mentioned below:

<b>Name of the Insured:</b> Mr.LOKESH PANKAJ PHULPHAGAR .	
<b>Mobile No.:</b> 96xxxxxx47	<b>Email ID:</b> lok*****@gmail.com
<b>Make of the Vehicle:</b> MARUTI UDYOG LTD.	<b>Model Description:</b> IGNIS Delta
<b>Engine No.:</b> 5387741	<b>Chassis No.:</b> MA3NFG71SHB107590
<b>Premium Amount (Rs.)</b> 10,868.98	<b>Add-on Covers Opted :</b> Yes
<b>Previous Policy No.</b>	VPC1457160000101
<b>Previous Policy Insurance Co.</b>	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	
<b>Pollution Certificate Number (PUC) :</b>	
<b>PUC expiry date :</b>	
<b>*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</b>	
<b>CPA Status</b>	
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](http://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](mailto:customer.services@royalsundaram.in)**

Assuring you of our best services at all times.

Yours sincerely,

Authorized Signatory  
548dca366807f0d45f11b779137b5690

**Note: To download the claim form and to know more about Royal Sundaram products please log on to [www.royalsundaram.in](http://www.royalsundaram.in)**

**Service Branch Address:**

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

May 02, 2023  
Mr.LOKESH PANKAJ PHULPHAGAR .  
N-1 CIDCO  
AURANGABAD  
  
AURANGABAD. - 431001,MAHARASHTRA  
Telephone:  
Mobile: 96xxxxxx47

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

**CERTIFICATE OF INSURANCE & POLICY SCHEDULE**

(See Form 51 of The Central Motor Vehicles Rules, 1989) Motor Vehicles Act, 1988  
**Private Car Package Policy**

<b>Certificate of Insurance and Policy No.</b> VPC1457160000102		<b>Policy Period: Period of insurance</b> From 00:00:00 hours on 03/05/2023 To Midnight of 02/05/2024				
INSURED DETAILS						
Name of Insured	Insured Date of Birth	Geographical Area	Business/Profession	Registration Authority	Registration Date	
Mr.LOKESH PANKAJ PHULPHAGAR .	03/05/1992	India		AURANGABAD.	21/02/2017	
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
258,840	0	0	0	0	258,840	10,000
VEHICLE DETAILS						
Registration Number	MH20EE6333		Type of Body		HATCHBACK	
Engine Number	5387741		Cubic Capacity		1,197	
Chassis Number	MA3NFG71SHB107590		Year of Manufacture		2017	
Make of the Vehicle	MARUTI UDYOG LTD.		Seating Capacity (including Driver)		5	
Model Description	IGNIS Delta		<b>Total Premium (in Rs.)</b>		<b>10,869</b>	
<b>LIMITATIONS AS TO USE:</b> 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			<b>Persons or Classes of Persons entitled to Drive:</b> <b>Any person including the Insured</b> • 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			
<b>LIMITS OF LIABILITY:</b> 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/-						
<b>DEDUCTIBLE:</b> Total deductible Rs. 1,500 in respect of each and every claim. (Compulsory Deductible [Rs.1,000], Voluntary Deductible [Rs. 0], Imposed Deductible [Rs. 0], Additional Deductible in case of Non-Deductible claims—Rs. 0/ and Loss Of Baggage Deductible[Rs. 500] )						

Document Code: OBRW99P9K999

548dca366807f0d45f11b779137b5690

Certificate of insurance & policy schedule continued in Page 2





Royal Sundaram

General Insurance

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.VPC1457160000102

Table with 4 columns: Description, Premium in Rs., B - LIABILITY, Premium in Rs. Rows include A - OWN DAMAGE (Basic premium, accessories, trailer, etc.), Less (Discounts), Add: Additional Cover for Package Policies (Depreciation Waiver, Windshield Glass, etc.), and 16. TOTAL PREMIUM PAYABLE (10,868.98).

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:

Table with 2 columns: Period of Insurance, % of NCB on OD Premium. Includes rows for preceding year (20%), two consecutive years (25%), three consecutive years (35%), four consecutive years (45%), and five consecutive years (50%).

Subject to IMT Endt. Nos. & Memorandum 16,7 & RSMOAC 1,9,7,11
(refer Terms & Conditions for relevant wording)
Under Hire Purchase/Lease Agreement /Hypothecated with SUNDERLAL SAWJI
URBAN CO OP BANK

Table with 3 columns: Nominee Name, Nominee Age, Relationship with; Guardian Name, Guardian Age, Guardian Relation.

Date and Signature of Proposal/Renewal notice 02/05/2023

In Witness whereof this Policy has been signed at Chennai on 02/05/2023, 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

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

GSTIN : 27AABCR7106G1ZJ

Base Product UIN: IRDAN102RP0004V02201617

PAN Number : AABCR7106G

For Legal interpretation, English version will hold good.

Enhanced PA Cover Clause UIN: A0020V01201920

548dca366807f0d45f11b779137b5690

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, Patullas 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

## 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 : VPC1457160000102  
GST Invoice Number : VPC145716002000  
Invoice Date : 03/05/2023

Address of insured:  
Insured Name: Mr.LOKESH PANKAJ PHULPHAGAR .  
N-1 CIDCO  
AURANGABAD  
  
AURANGABAD.  
State:MAHARASHTRA  
Pincode: 431001

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

Taxable Premium		9,211.00
SGST	9.00%	828.99
CGST	9.00%	828.99
Gross Premium		10,868.98

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