

Service Branch Address:

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

Nov 10, 2023

Mr.DHARMENDRA SHANTILAL SISODIYA . PL NO 41/42 AHINSA NAGAR NR SHIV GANESH MANDIR AURANGABAD AURANGABAD. - 431001, MAHARASHTRA Telephone : Mobile : 82xxxxx43

NEXT RENEWAL IS ON 12/11/2024



Certificate of insurance and Point	ÿ
VPC1792063000100	

Policy Period: Period of insurance From 00:00:00 hours on 13/11/2023 To Midnight of 12/11/2024

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. VPC1792063000100 which has been issued based on the details mentioned below:

Mobile No.: 82xxxxx43	Email ID: sha*@jainuineinsurance.co.in
Make of the Vehicle: TOYOTA KIRLOSKAR MOTOR LTD.	Model Description: Innova 2.5 V
Engine No.: 2KDU795072	Chassis No.: MBJ11JV4007552912
Premium Amount (Rs.) 28,716.48	Add-on Covers Opted : Yes
Previous Policy No.	01564513760600
Previous Policy Insurance Co.	TATA AIG GENERAL INSURANCE CO LTD

based On your declaration on No claim being made in expiring policy, we have extended next slab of no claim discount il 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,

holen I.M

Authorized Signatory 2cc841bc1bd94c66eb007d46868ed196 Note: To download the claim form and to know more about Royal Sundaram products please log on to www.royalsundaram.in



Service Brand		8030,Above Axis	Bank, Adalat Roa	d. Kranti Chowk	M8-Aurang	abad AURA	NGABAD - 4310	01	
Nov 10, 2023				diary Cod	., 0	500066		01.	
Mr.DHARMENDRA SHANTILAL SISODIYA . PL NO 41/42 AHINSA NAGAR NR SHIV GANESH MANDIR			Intermediary Name:		ne: Jaiı				
AURANGABAD AURANGABAD 431001,MAHARASHTRA Telephone: Mobile: 82xxxxx43			Contact:		-	-			
		RTIFICATE (See Form 51 of Th	e Central Motor Ver		Motor Vehicle		JLE		
Certificate of Ir VPC179206300	surance and Po 0100		olicy Period: Perio rom 00:00:00 hours		o Midnight of	12/11/2024			
			INSURE	D DETAILS					
	Name of Insure	ed	Insured Date of Birth	Geographical Area	Business/Profession		Registration Authority	Registration Date	
Mr.DHARME	NDRA SHANT	ILAL SISODIYA	11/03/1966	India			AURANGABAD.	09/11/201	
		INSURE	D'S DECLAR	ED VALUE (IDV) (in R	s.)	1	1	
For the Vehicle	For Trailers	Non Electrical Accessories	Electrical / Electronic Accessories	Value of CNG/LPG Kit	Total IDV	Loss Of Baggage	Invoice Price		
561,410	0	0	0	0	561,410	10,000	0		
			VEHICL	E DETAILS					
	Registration Number MH20DV0107			Type of Body				MPV 0.404	
Engine Number 2KDU795072 Chassis Number MBJ11JV400755291			2012	Cubic Capacity			2,494 2015		
		TOYOTA KIRLO							
Make of the Vehicle MOTOR LTD.				Seating Capacity (including Driver)			7		
Model Descr	iption	Innova 2.5 V		Total Premium (in Rs.)			28,716		
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 					
Under Section II arising out of on	-1 (i) of the Polic -1 (ii) of the Polic e event.	y - Death of or bodily cy - Damage to Third er - Driver under sec	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 c	Act, 1988. claims	
Deductible [R	s. 0], Imposed	tible Rs. 2,500 ir Deductible [Rs. 0] ctible[Rs. 500])							
Document Cod	e: OBRV99P9K	999		(Certificate of in	surance & po	licy schedule contin	ued in Page :	

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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.

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.VPC1792063000100			
A - OWN DAMAGE	Premium in Rs.	B - LIABILITY	Premium in Rs.
1.a) Basic premium on Vehicle		1. Basic premium including premium for TPPD	7,897.00
b) Non-Electrical Accessories		2. Less: For restricted TPPD cover for Rs.6000 (IMT 20)	0.00
 Electrical & Electronic accessories @ 4%(IMT 24) 		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	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)	350.00
9. Additional Towing Charges. Rs.1,000.00		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	0.00		
(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	0.00	12. For any other extra	0.00
(IMT 12)	0.00		0.040.00
15.Vintage Car Discount (IMT 9)		13. TOTAL LIABILITY PREMIUM (B)	8,612.00
16. Deduct:50% No Claim Bonus	,	14. Add: Underwriting Loading %	0.00
17. Add: Underwriting Loading	0.00	15. NET PREMIUM (A + B)	24,336.00
Add: Additional Cover for Package Policies			
18. Depreciation Waiver (IRDAN102A0011V03201213)	7,860.00		
19. Windshield Glass (IRDAN102A0004V01200910)	0.00		
20. Facilities in lieu of spare car ,Limit per day.Rs (IRDAN102A0007V01200910)	0.00		
21. Vehicle Replacement Value Plus - * (IRDAN102A0001V01202021)	0.00	ADD: SGST	2,190.24
22. Loss of Baggage (IRDAN102A0009V01200910)	100.00		
23. NCB Protector Cover (IRDAN102A0002V01201314)	0.00	ADD: CGST	2,190.24
24. Aggravation Cover(IRDAN102A0001V01201314)	673.60		
25. Key Replacement Cover (IRDAN102A0001V01201516)	215.20		
26. Tyre Cover Clause (IRDAN102A0003V01201718)	890.00		
27. Roadside Assistance Cover (Plan A)	49.00		
(IRDAN102A0001V01202223)	49.00		
28. Smart Save (IRDAN102A0012V01202223)	0.00		
29. Hybrid Electric Car Shield (IRDAN102A0001V01202324)	0.00		
30. TOTAL OWN DAMAGE PREMIUM (A)	15,724.00	16. TOTAL PREMIUM PAYABLE	28,716.48

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:

0 1 3	1 0 0 1	0, (), 1	0		
Period of Insurance	% of NCB on OD Premium	Subject to IMT Endt. Nos. & Memorandum 28,16,7,22 & RSMOAC 1,9,7,11 (refer Terms & Conditions for relevant wording) Under Hire Purchase/Lease Agreement /Hypothecated with HDFC BANK LTD			
The preceding year	20				
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 Proposal/Renewal notice 10/11/2023			

In Witness whereof this Policy has been signed at Chennai on 10/11/2023, 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 eason 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. 2cc841bc1bd94c66eb007d46868ed196

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

Enhanced PA Cover Clause UIN: A0020V01201920

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 : VPC1792063000100 GST Invoice Number : VPC179206300000 Invoice Date : 13/11/2023

Address of insured: Insured Name: Mr.DHARMENDRA SHANTILAL SISODIYA . PL NO 41/42 AHINSA NAGAR NR SHIV GANESH MANDIR AURANGABAD AURANGABAD. State:MAHARASHTRA Pincode: 431001

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

Taxable Premium		24,336.00
SGST	9.00%	2,190.24
CGST	9.00%	2,190.24
Gross Premium		28,716.48

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



