

#### Service Branch Address:

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

Jan 10, 2024

Mr.MAHAVIR BHIMRAJ BHIMRAJ CHHAJED INDRA PRASTHA COMPLEX FL NO G81 4TH FLOOR NR TARACHAND HOSPITAL 589 RASTA PETH PUNE PUNE - 411011, MAHARASHTRA Telephone : Mobile : 96xxxxx07

NEXT RENEWAL IS ON 20/01/2025

night of 20/01/2025

# 

Certificate of Insurance and Policy No.	Policy Period: Period of insurance
VPC1713938000101	From 00:00:00 hours on 21/01/2024 To Mid

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. VPC1713938000101 which has been issued based on the details mentioned below:

Name of the Insured: Mr.MAHAVIR BHIMRAJ BHIMRAJ CHHAJED					
Mobile No.: 96xxxxx07	Email ID: UPE***@KUSHALLANDMARKS.COM				
Make of the Vehicle: KIA	Model Description: SELTOS GTX PLUS AT 1.5 DIESEL				
Engine No.: D4FAKM953270	Chassis No.: MZBET813MLN065722				
Premium Amount (Rs.) 31,326.64	Add-on Covers Opted : Yes				
Previous Policy No.	VPC1713938000100				
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 (45 %)					
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.Consumables under Own Damage claims are payable only if you have availed Consumable Cover add on only.

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 5bc6d1ea687c32364d4b34776f14a04e Note: To download the claim form and to know more about Royal Sundaram products please log on to www.royalsundaram.in



Jan 10, 2024			Interme	ediary Cod	e: BR	500066			
Mr.MAHAVIR BHIMRAJ BHIMRAJ CHHAJED INDRA PRASTHA COMPLEX FL NO G81 4TH FLOOR NR TARACHAND HOSPITAL 589 RASTA PETH			Interme	Intermediary Name:					
PUNE			Contac	Contact:		-			
PUNE - 41101 Telephone: Mobile: 96xxx		SHTRA							
	<u>C</u>		E OF INSUR The Central Motor Ve				ILE		
		(See Form 51 of	Private Car	Package Police	cy	S ACI, 1988			
Certificate of In VPC171393800		Policy No.	Policy Period: Perio From 00:00:00 hour		o Midnight of	20/01/2025			
		<b>_</b>	INSURE	D DETAILS					
	Name of Ins	ured	Insured Date of Birth	Geographical Area	Business/I	Profession	Registration Authority	Registratio Date	
Mr.MAH/	AVIR BHIMR CHHAJEI	AJ BHIMRAJ D	20/08/1963	India			PUNE	24/01/202	
		INSUF	RED'S DECLAR	RED 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	Price	
1,189,080	0	0	0	0	1,189,080	0	0		
5			VEHIC				<u>.</u>		
Registration		MH12SL8190	70	Type of Body			SUV		
Engine Numl Chassis Num		D4FAKM95327 MZBET813ML	-	Cubic Capacity Year of Manufacture			1,493		
		KIA	1003722			a Driver)	2020 5		
Make of the Vehicle         KIA           Model Description         SELTOS GTX PLU           DIESEL         DIESEL		PLUS AT 1.5	Seating Capacity (including Driver) Total Premium (in Rs.)			31,327			
LIMITATIONS AS TO USE: The Policy does not cover use for a) Hire or Reward b) Carriage of goods (other than samples luggage) c) Organized racing d) Pace Making e) Speed testing f) Reliability Trials and any purpose in connection with moto			ng	<ul> <li>Persons or Classes of Persons entitled to Drive:</li> <li>Any person including the Insured         <ul> <li>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.</li> <li>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</li> </ul> </li> </ul>					
			dily injury - Such amou ird Party Property - Rs	int as is necessary \$ 750,000 (as per IM					
Under Section II arising out of on	-1 (ii) of the Po e event.	, ,	section III: CSI - Rs.1,5	500,000\-					

Document Code: OBRW99P9K999

Certificate of insurance & policy schedule continued 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.

## **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.VPC1713938000101			
A - OWN DAMAGE	Premium in Rs.	B - LIABILITY	Premium in Rs.
1.a) Basic premium on Vehicle		1. Basic premium including premium for TPPD	3,416.00
b) Non-Electrical Accessories		2. Less: For restricted TPPD cover for Rs.6000 (IMT 20)	0.00
2. Electrical & Electronic accessories @ 4%(IMT 24)		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	245.00
<ol> <li>Geographical Area Extn.Endt.IMT-1</li> <li>30% for Imported vehicles without custom duty (IMT 19)</li> </ol>		5. Under Section III (Owner Driver), CSI Rs. <b>1,500,000</b> 6. Geographical Area Extn.Endt.IMT-1	315.00 0.00
6. 30% for imported vehicles without custom duty (init 19)	0.00	7. Named Passengers, CSI Rs.0.00 each as per list	0.00
7. Fibre Glass Tanks	0.00	attached (IMT 15)	0.00
8. 60% on OD Premium for Driving Tution		8. Unnamed Passengers, CSI Rs.0 each (IMT 16)	0.00
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
		11. Enhanced PA cover, Named Passengers CSI Rs. <b>0.00</b> 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)	0.00
13. Voluntary Deductible(IRDAN102A0006V01200910) of Rs.0	0.00	11. To Paid Employees (IMT 29)	0.00
(IMT 22 A)			0.00
14. 50% Discount for Vehicles specially designed/modified	0.00	10 Est and athen autor	0.00
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)	3,731.00
16. Deduct:45% No Claim Bonus		14. Add: Underwriting Loading %	0.00
17. Add: Underwriting Loading		15. NET PREMIUM (A + B)	26,548.00
Add: Additional Cover for Package Policies			
18. Depreciation Waiver (IRDAN102A0011V03201213)	9,988.00		
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	2,389.32
22. Loss of Baggage (IRDAN102A0009V01200910)	100.00		
23. NCB Protector Cover (IRDAN102A0002V01201314)	0.00	ADD: CGST	2,389.32
24. Aggravation Cover(IRDAN102A0001V01201314)	951.20		
25. Key Replacement Cover (IRDAN102A0001V01201516)	456.80		
26. Tyre Cover Clause (IRDAN102A0003V01201718)	0.00		
27. Roadside Assistance Cover (Plan A)	49.00		
(IRDAN102A0001V01202223) 28. Smart Save (IRDAN102A0012V01202223)	0.00		
29. Hybrid Electric Car Shield (IRDAN102A0012002223)	0.00		
30. Consumables (IRDAN102A0006V01202324)	0.00		
31. TOTAL OWN DAMAGE PREMIUM (A)		16. TOTAL PREMIUM PAYABLE	31,326.64
No Claim Bonus:	22,017.00		51,525.04

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 7,22 & RSMOAC 1,9,7,11 (refer Terms & Conditions for relevant wording)		OAC 1,9,7,11
The preceding year	20	Under Hire Purchase/Lease Agreement /Hypothecated with SVC CO OP 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 10/01/2024		2024

In Witness whereof this Policy has been signed at Chennai on 10/01/2024 , 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

Consolidated Stamp Duty Paid to Govt of TamilNadu

GSTIN: 27AABCR7106G1ZJ

For Legal interpretation, English version will hold good. 5bc6d1ea687c32364d4b34776f14a04e

This document is digitally signed, hence counter signature / stamp is not required. Base Product UIN: IRDAN102RP0004V02201617 Enhanced PA Cover Clause UIN: A0020V01201920

Authorised Signatory

PAN Number : AABCR7106G

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 : VPC1713938000101 GST Invoice Number : VPC171393801000 Invoice Date : 21/01/2024

Address of insured: Insured Name: Mr.MAHAVIR BHIMRAJ BHIMRAJ CHHAJED INDRA PRASTHA COMPLEX FL NO G81 4TH FLOOR NR TARACHAND HOSPITAL 589 RASTA PETH PUNE PUNE State:MAHARASHTRA Pincode: 411011

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

Taxable Premium		26,548.00
SGST	9.00%	2,389.32
CGST	9.00%	2,389.32
Gross Premium	31,326.64	
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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



E-Mail:customer.services@royalsundaram.in

