

(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.

Feb 03, 2024

Mr.MOHAMMED ZUBAIDULLAH MOHAMMED AHMEDULLAH FL NO 19 BLDG E HILLMIST GARDEN BESIDE KAUSAR BAG MASJID KONDHWA PUNE

PUNE. - 411048, MAHARASHTRA

Telephone: Mobile: 99xxxxxx63



NEXT RENEWAL IS ON 02/02/2025

Certificate of Insurance and Policy No. Policy Period: Period of insurance VPC1281739000102 From 14:11:47 hours on 03/02/2024 To Midnight of 02/02/2025

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. VPC1281739000102 which has been issued based on the details mentioned below:

Name of the Insured: Mr.MOHAMMED ZUBAIDULLAH MC	DHAMMED AHMEDULLAH
Mobile No.: 99xxxxxx63	Email ID: zub******@gmail.com
Make of the Vehicle: MARUTI UDYOG LTD.	Model Description: VITARA BREZZA ZDI +
Engine No.: D13A5355382	Chassis No.: MA3NYFB1SGL176976
Premium Amount (Rs.) 19,078.24	Add-on Covers Opted : Yes
This policy is issued after pre-inspection on 02/02/2 pre-inspection is not covered in this policy.	2024 12:20:59. Any Pre-existing damages observed during the
Previous Policy No.	VPC1281739000101
Previous Policy Insurance Co.	ROYAL SUNDARAM GENERAL INSURANCE CO. LIMITED
Based On your declaration on No claim being madyour policy (0 %)	e in expiring policy, we have extended next slab of no claim discount in
Does the vehicle have valid Pollution Under Contro	ol (PUC) Certificate: Yes
Pollution Certificate Number (PUC) :	
PLIC 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,

Authorized Signatory

08b32c730418d41fbf8aef03afd62183

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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Feb 03, 2024

Mr.MOHAMMED ZUBAIDULLAH MOHAMMED

AHMEDULLAH

FL NO 19 BLDG E HILLMIST GARDEN

BESIDE

KAUSAR BAG MASJID KONDHWA PUNE

PUNE. - 411048, MAHARASHTRA

Telephone: Mobile: 99xxxxxx63 **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**

Certificate of Insurance and Policy No. Policy Period: Period of insurance								
VPC128173900	0102	From 14:11:47 hours on 03/02/2024 To Midnight of 02/02/2025						
INSURED DETAILS								
Name of Insured		Insured Date of Birth	Geographical Area			Registration Authority	Registration Date	
_	HAMMED ZUE AMMED AHMI	-	10/05/1977	India			PUNE.	07/01/2017
	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	Invoice	Price
385,206	0	0	0	0	385,206	10,000	0	
VEHICLE DETAILS								
Registration	Number	MH12NP8936	Type of Body		SUV			
Engine Num	Engine Number D13A5355382 Cubic Capacity			1,248				
Chassis Number MA3NYFB1SGL176976		Year of Manufacture		2017				
Make of the Vehicle MARUTI UDYOG LTD.		G LTD.	Seating Capacity (including Driver)			5		
Model Desci	ription	VITARA BREZZ	ZZA ZDI + Total Premium (in Rs.)		19,078			
	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
- (c) Organized racing d) Pace Making e) Speed testing f) Reliability Trials and any purpose in connection with motor trade

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. 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 Vehicle repaired at Non-TRS during claims-Rs. 0/ and Loss Of Baggage Deductible[Rs. 500])

Document Code: OBRW99P9K999 08b32c730418d41fbf8aef03afd62183 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.VPC1281739000102

A - OWN DAMAGE	Premium in Rs.	B - LIABILITY	Premium in Rs.
1.a) Basic premium on Vehicle	7,099.00	Basic premium including premium for TPPD	3,416.00
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	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. 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
Additional Towing Charges. Rs.0 For any Other extra		PA Cover to Paid Driver, CSI Rs.0 (IMT 17) Enhanced PA cover , Owner Driver, CSI Rs.0	0.00 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:	0.00
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)		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)			
15.Vintage Car Discount (IMT 9)		13. TOTAL LIABILITY PREMIUM (B)	4,031.00
16. Deduct:0% No Claim Bonus		14. Add: Underwriting Loading %	0.00
17. Add: Underwriting Loading	0.00	15. NET PREMIUM (A + B)	16,168.00
Add: Additional Cover for Package Policies	4.400.00		
18. Depreciation Waiver (IRDAN102A0011V03201213)	4,160.00		
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	1,455.12
22. Loss of Baggage (IRDAN102A0009V01200910)	100.00		
23. NCB Protector Cover (IRDAN102A0002V01201314)		ADD: CGST	1,455.12
24. Aggravation Cover(IRDAN102A0001V01201314)	462.40		
25. Key Replacement Cover (IRDAN102A0001V01201516)	116.80		
26. Tyre Cover Clause (IRDAN102A0003V01201718)	0.00		
27. Roadside Assistance Cover (Plan B) (IRDAN102A0001V01202223)	199.00		
28. Smart Save (IRDAN102A0012V01202223)	0.00		
29. Hybrid Electric Car Shield (IRDAN102A0001V01202324)	0.00		
30. Consumables (IRDAN102A0006V01202324)	0.00		
31. TOTAL OWN DAMAGE PREMIUM (A)	12,137.00	16. TOTAL PREMIUM PAYABLE	19,078.24

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 28,16,7,22 & RSMOAC 1,9,7,11 (refer Terms & Conditions for relevant wording)		
The preceding year	20	Under Hire Purchase/Lease Agreement /Hypothecated with HDFC BANK LT		with HDFC 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 Propo	sal/Renewal notice 03/02/2	2024	

In Witness whereof this Policy has been signed at Chennai on 03/02/2024, 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

Authorised Signatory

PAN Number: AABCR7106G

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

Consolidated Stamp Duty Paid to Govt of TamilNadu GSTIN: 27AABCR7106G1ZJ

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

For Legal interpretation, English version will hold good. 08b32c730418d41fbf8aef03afd62183

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



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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: VPC1281739000102 GST Invoice Number: VPC128173902000

Invoice Date: 03/02/2024

Address of insured:

Insured Name: Mr.MOHAMMED ZUBAIDULLAH MOHAMMED AHMEDULLAH FL NO 19 BLDG E HILLMIST GARDEN BESIDE

KAUSAR BAG MASJID KONDHWA PUNE

PUNE.

State:MAHARASHTRA Pincode: 411048

Accounting code of service: 997134

Description of service: Motor vehicle insurance services

Taxable Premium		16,168.00
SGST	9.00%	1,455.12
CGST	9.00%	1,455.12
Gross Premium		19,078.24

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"







AAA Plus Risk Management Pvt Ltd



Address: 802-804, 8th Floor, Vijaya Building, Barakhamba Road, New Delhi 110001 Toll Free Number: 18001026425 Phone Number: 8527879191/9205784142 Email: support@aaaplus.io





Insurer/Broker Royal Sundaram General

Insurance

Company Reference No. AA20240201000031

Inspector VENKAT MAHDIPATNAM

SU

Purpose Preinspection Inspection Place: hydrabadHyderabad, Telangana,

India Hyderabad Telangana

560014

Request Date & Time 01-Feb-2024 12:32 PM Inspection Date & Time 02-Feb-2024 11:26 AM Proposer

ZUBAIDULLHA MOHHAD

Requestor Jadhav Amol Ramesh

Case ID: RSGI16725551

Vehicle Vehicle Type: PRIVATE CAR

No.: MH12NP8936

Make: MARUTI SUZUKI INDIA Model: MARUTI VITARA

LTD., **BREZZA ZDI**

Year: 2016 Chassis

Left

No.: MA3NYFBISGL176976

Color: P A WHITE Engine No.:D13A5355382 Vehicle Running Condition: YES

Fuel Used: DIESEL

Odometer:120288

Inspection Status

RECOMMENDED

Major Minor

Fender Intact Front Tyre Intact Front Rim Intact LT Front Door Intact Front Door Glass Intact Rear View Mirror Intact LT Pillar Front (A) Intact LT Pillar Center (B) Intact LT Pillar Rear (C) Intact LT Rear Door Intact Rear Door Glass Intact LT Running Board Intact LT Qtr Panel Intact Rear Tyre Intact Rear Rim Intact

Front	
Front Bumper	Scratched
Grill	Intact
Head Lamp (LT)	Intact
Head Lamp (RT)	Intact
Indicator Light (LT)	Intact
Indicator Light (RT)	Intact
Fog Lamp (LT)	Intact
Fog Lamp (RT)	Intact
Front Panel	Intact
Bonnet	Intact
Left Apron	Intact
Right Apron	Intact
Windscreen	Intact

Right

Fender	Intact
Front Tyre	Intact
Front Rim	Intact
Front Door	Intact
Front Door Glass	Intact
Rear View Mirror	Intact
Pillar Front (A)	Intact
Pillar Center (B)	Intact
Pillar Rear (C)	Intact
Rear Door	Intact
Rear Door Glass	Intact
Running Board	Intact
Qtr Panel	Intact
Rear Tyre	Intact
Rear Rim	Intact

Rear

Dicky	Intact
Rear Glass	Intact
Rear Bumper	Intact
Tail Lamp (LT)	Intact
Tail Lamp (RT)	Intact
Spare Tyre	Intact

Top/Bottom

Roof Panel	Intact
Floor	Intact
Silencer	Intact
Undercarriage	Intact

Accessories

Stereo Make	Alpine
Central Lock	True
Gear Lock	True
Airbags Working	Yes

Remarks/Reason:

Declaration by Customer:

I/We hereby confirm that the vehicle has been inspected in presence of me/my/our representative. I/We hereby confirm that the identification details and damages of vehicle as noted/photographs taken by the inspecting officer are correct. Nothing has been hidden/undisclosed. I/We agreed that Repair/Replacement of dented/crack parts & Repair Painting of dented/scratched panels as per this inspection photographs shall be excluded in event of any claim lodged during the policy period. I here certify that I have shown the same vehicle which I have to get insured and if later at the time of claim it is found that vehicle shown and accidental are different then no claim is payable to me. I here certify that I will not claim for damages existing in my vehicle whether same are mentioned in report or not if same are seen in photograph taken by the inspector.

Customer Signature:







Executive Name: DEEPIKA QC Done by: TARACHAND

Report Generated At: 02-Feb-2024 12:21 PM

























































