

(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.

Mar 04, 2024

M/s.LAXMI VENKATESH GINING AND PRESSING FACTORY AT BHOPA TQ-DHARUR DIST-BEED

BEED - 431001, MAHARASHTRA Telephone :

Mobile: 88xxxxxx00



NEXT RENEWAL



Certificate of Insurance and Policy No.	Policy Period:Period of insurance
VOC0594789000103	From 00:00:00 hours on 05/03/2024 To Midnight of 04/03/2025

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 Miscellaneous Vehicle Policy No. VOC0594789000103 which has been issued based on the details mentioned below:

Name of the Insured: M/s.LAXMI VENKATESH GINING	AND
Mobile No.: 88xxxxxx00	Email ID: IVG*****@GMAIL.COM
Make of the Vehicle: JOHN DEERE	Model Description: 5055 E TRACTOR
Engine No.: 028987	Chassis No.: 027926
Premium Amount (Rs.) 12,002.96	Add-on Covers Opted : Yes
Previous Policy No.	VOC0594789000102
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 (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

Waived off -Waiver details-

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,

Authorized Signatory

d065fe8c1711d1860fd54240d602d0e0

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



(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

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

Mar 04, 2024

M/s.LAXMI VENKATESH GINING AND PRESSING FACTORY AT BHOPA TQ-DHARUR DIST-BEED

BEED, MAHARASHTRA

431001 Telephone:

Mobile: 88xxxxxx00

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 Miscellaneous and Special Type of Vehicle Policy [Reprint]

Policy Period: Period of insurance Certificate of Insurance and Policy No. From 00:00:00 hours on 05/03/2024 To Midnight of 04/03/2025 VOC0594789000103 **INSURED DETAILS** Insured Date of Geographical Birth Area Registration Registration Name of Insured Business/Profession Authority Date 01/04/2003 M/s.LAXMI VENKATESH GINING AND India **BEED** 05/01/2014

INSURED'S DECLARED VALUE (IDV) (in Rs.)						
For the Vehicle		Non Electrical Accessories	Flectrical / Flectronic Accessories		Total IDV	
Vehicle I	486,000	0	0	0	486,000	
Vehicle II (Trailer)		0	0	0		
Vehicle III (Trailer II)		0	0	0		
Farm Produce Belonging to Insured and Kept in Insured premises		Rs.10,000/-	Rural Personal Accident - Death only cover to	Farmer	Rs.100,000/-	

VEHICLE DETAILS	Vehicle I	Vehicle II (Trailer-1)	Vehicle III (Trailer-2)	VEHICLE DETAILS	Vehicle I	Vehicle II (Trailer-1)	Vehicle III (Trailer-2)
Type of Vehicle	Agricultural Tractors					<u>.</u>	
Registration Number	MH23T6094			Type of Body	open		
Engine Number	028987			Year of Manufacture	2014	0	
Chassis Number	027926			Horse Power	55	0	0
Make of the Vehicle	JOHN DEERE			Total Premium (in Rs.)		<u>.</u>	
Model Description	5055 E TRACTOR			Total Flemium (in Ks.)	12,002.90		
	Implements Make	•	١	ear of Make		Serial Number	
				0			

LIMITATIONS AS TO USE:

The Policy covers use only under a Permit within the meaning of the Motor Vehicles Act, 1988 or such a carriage falling under Sub-section 3 of Section 66 of the Motor Vehicles Act,

Use in conjunction with the Insured's Business

- The Policy does not cover:
 a) Use for Racing, Pace Making, Reliability trails or Speed Testing b) Use for the carriage of passengers for hire or reward
- c) Use whilst drawing a greater number of trailers in all than is permitted under law.

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 licence may also drive the vehicle 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 750000 (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 IV: Capital Sum Insured (CSI) - Rs.0

Document Code:

Certificate of insurance & policy schedule continued in Page 2

d065fe8c1711d1860fd54240d602d0e0



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

www.royalsundaram.in







(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

CERTIFICATE OF INSURANCE & POLICY SCHEDULE (CONTINUED)

(See Form 51 of The Central Motor Vehicles Rules, 1989) Motor Vehicles Act, 1988 Miscellaneous and Special Type of Vehicle Policy [Reprint]

Policy No.VOC0594789000103

Basic Premium on Vehicle and Accessories	Premium in Rs.	B - LIABILITY	Premium in Rs.	A - OWN DAMAGE
b) Non-Electrical Accessories 2. Electrical & Electronic Accessories @ 4% (IMT 24) 3. Bi-Fuel Kit (CNG/LPG) @ 4% (IMT 25) ADD: 4. Trailer 5. Overturning risk (IMT 47) 6. Geographical Area Extn. Endt. IMT - 1 7. Cover for Lamps, Bumpers etc. Endt. IMT - 23 8. Fibre Glass Tanks 9. 60% on OD premium for Driving Tution 10. For any other extra 11. Implements Accessories (IMT-48) 12. Hire or Reward (IMT-44) 13. Additional Towing Charges. Rs.0 LESS: 11. 50% Discount for Vehicles specially designed/modified for blind, handicapped and mentally challenged persons. (IMT 12) 12. Voluntary Deduction Discount 13. Usage within Insured Premises (IMT 13) 14. Discount for Anti-theft Devices Endt. IMT-10 15. Deduct 50% NCB 17. Depreciation Waiver Clause (IRDAN102A0002V01201011) 18. Windshield Glass (IRDAN102A0002V01201011) 19. Part in the firm of the statutory limit of Rs.6000/(Endt.IMT.20) 0.00 0.00 1. Trailers (IMT 48) 4. Bi-fuel Kit (CNG/LPG) Endt. IMT-25 ADD: (Endt.IMT.20) 0.00 0.00 1V. Rs.0 0.00 1. Geographical Area Extn. Endt. IMT-25 0.00 0.00 6. Geographical Area Extn. Endt. IMT-17 0.00 8. Ender Settion IV 7. Rs.0 0.00 1. To Paid Driver/ Cleaner Endt. IMT-17 0.00 9. Enhanced PA cover, Paid Driver, CSI Rs.0 0.00 11. To Coolies (IMT 39) 0.00 12. Legal Liability to employees (IMT 39A) 0.00 13. NFPP - Employees Endt. IMT-37 14. NFPP Other than Employees Endt. IMT-37A 15. To Passengers in Ambulance (IMT 46) 0.00 16. Hire or Reward (IMT-44) 0.00 17. TOTAL LIABILITY PREMIUM (B) 0.00 18. ADD: %Underwriting Loading 0.00 19. NET PREMIUM (A+B)		Basic Premium including premium for TPPD		Basic Premium on Vehicle and Accessories
2. Electrical & Electronic Accessories @ 4% (IMT 24) 3. Bi-Fuel Kit (CNG/LPG) @ 4% (IMT 25) 4. Bi-Fuel Kit (CNG/LPG) @ 4% (IMT 25) 4. Bi-Fuel Kit (CNG/LPG) @ 4% (IMT 25) 4. Bi-Fuel Kit (CNG/LPG) Endt. IMT-25 ADD: 4. Trailer 5. Overturning risk (IMT 47) 6. Geographical Area Extn. Endt. IMT-1 7. Cover for Lamps, Bumpers etc. Endt. IMT – 23 8. Fibre Glass Tanks 729.00 9. 60% on OD premium for Driving Tution 10. For any other extra 11. Implements Accessories (IMT-48) 12. Hire or Reward (IMT-44) 13. Additional Towing Charges. Rs.0 LESS: 11. 50% Discount for Vehicles specially designed/modified for blind, handicapped and mentally challenged persons. (IMT 12) 12. Voluntary Deduction Discount 13. Usage within Insured Premises (IMT 13) 14. Discount for Anti-theft Devices Endt. IMT-10 15. Deduct 50% NCB 16. ADD: Discount moderation 2. Electrical & Electronic Accessories (IMD AND: SGST ADD: CGST 22 EMI Erropetor Clause (IRDAN102A0002V01201011) 18. Windshield Glass (IRDAN102A0002V01201011) 18. Windshield Glass (IRDAN102A0002V01201011) 18. Windshield Glass (IRDAN102A0002V01201011) 2. EMI Breterior Clause (IRDAN102A0002V01201011) 2. EMI Breterior Clause (IRDAN102A0002V01201011) 2. EMI Breterior Clause (IRDAN102A0002V01201011) 3. Trailers (IMT 48) 4. Bi-fuel Kit (CNG/LPG) Endt. IMT-25 4. ADD: Cond for Package Policies 4. Timelre section IV-Rs.0 5. Under section IV-Rs.0 6. Geographical Area Extn. Endt. IMT-17 7. Pol to Paid Driver/ Cleaner (IMT-40) 8. Enhanced PA cover, Paid Driver/ Cleaner Fact. IMT-17 7. Pol to Paid Driver/ Cleaner (IMT-17 7. Pol to Paid Driver/ Cleaner (IMT-18) 9. Cond in Trail Liability to employees (IMT 39) 12. Legal Liability to employees (IMT 39) 12. Legal Liability to employees Endt. IMT-37 14. NFPP - Employees Endt. IMT-37 15. To Passengers in Ambulance (IMT 46) 16. Hire or Reward (IMT-44) 17. TOTAL LIABILITY PREMIUM (B) 18. Virundshield Glass (IRDAN102A0002V01201011) 19. NET PREMIUM (A+B) 19. NET PREMIUM (A+B) 19. NET PREMIUM (A+B)	7,267.00	1. Vehicle	4,860.00	1.a) Vehicle
3. Bi-Fuel Kit (CNG/LPG) @ 4% (IMT 25)		2. TPPD restricted to statutory limit of Rs.6000/-	0.00	b) Non-Electrical Accessories
4. Bi-fuel Kit (CNG/LPG) Endt. IMT-25	0.00	(Endt.IMT.20)	0.00	2. Electrical & Electronic Accessories @ 4% (IMT 24)
ADD: 4. Trailer 5. Overturning risk (IMT 47) 6. Geographical Area Extn.Endt.IMT-1 7. Cover for Lamps, Bumpers etc. Endt. IMT – 23 8. Fibre Glass Tanks 9. 60% on OD premium for Driving Tution 10. For any other extra 11. Implements Accessories (IMT-48) 12. Hire or Reward (IMT-44) 13. Additional Towing Charges. Rs.0 15. OV Bloscount for Vehicles specially designed/modified for blind, handicapped and mentally challenged persons. (IMT 12) 12. Voluntary Deduction Discount 13. Usage within Insured Premises (IMT 13) 14. Discount for Anti-theft Devices Endt. IMT-10 15. Deduct 50% NCB 16. ADD: Derectar (IRDAN102A00001V01201011) 18. Windshield Glass (IRDAN102A00001V01201011) 18. Windshield Glass (IRDAN102A00001V01201011) 18. Windshield Glass (IRDAN102A00001V01201011) 19. Deduct SUBM A DE SEATH. Endt. IMT - 40. O.00 10. To Paid Driver/ Cleaner (IMT 28) 10. To Paid Driver/ Cleaner (IMT 28) 11. To Coolies (IMT 39) 12. Legal Liability: 10. To Paid Driver/ Cleaner (IMT 28) 11. To Coolies (IMT 39) 12. Legal Liability to employees (IMT 39A) 13. NFPP - Employees Endt. IMT-37 14. NFPP Other than Employees Endt. IMT-37 15. To Passengers in Ambulance (IMT 46) 16. Hire or Reward (IMT-44) 17. TOTAL LIABILITY PREMIUM (B) 18. ADD: WInderwriting Loading 19. NET PREMIUM (A+B) ADD: SGST 18. ADD: SGST 19. NET PREMIUM (A+B)	0.00	3. Trailers (IMT 48)	0.00	3. Bi-Fuel Kit (CNG/LPG) @ 4% (IMT 25)
4. Trailer 5. Overturning risk (IMT 47) 6. Geographical Area Extn. Endt. IMT-1 7. Cover for Lamps, Bumpers etc. Endt. IMT – 23 729.00 7. PA to Paid Driver/ Cleaners Endt. IMT-1 7. Over for Lamps, Bumpers etc. Endt. IMT – 23 8. Fibre Glass Tanks 7. Donor of Premium for Driving Tution 7. For any other extra 8. Endt. IMT-48 8. Enhanced PA cover, Owner Driver, CSI Rs. 0. 9. Enhanced PA cover, Paid Driver/ Cleaners (IMT 28) 9. Enhanced PA cover, Paid Driver/ Cleaner (IMT 28) 9. Enhanced	0.00	4. Bi-fuel Kit (CNG/LPG) Endt. IMT-25		
5. Overturning risk (IMT 47) 6. Geographical Area Extn. Endt. IMT-1 7. Cover for Lamps, Bumpers etc. Endt. IMT – 23 8. Fibre Glass Tanks 0.00 9. 60% on OD premium for Driving Tution 10. For any other extra 11. Implements Accessories (IMT-48) 12. Hire or Reward (IMT-44) 13. Additional Towing Charges. Rs.0 11. 50% Discount for Vehicles specially designed/modified for bilind, handicapped and mentally challenged persons. (IMT 12) 12. Voluntary Deduction Discount 13. Usage within Insured Premises (IMT-13) 14. Discount for Anti-theft Devices Endt. IMT-10 15. Deduct 50% NCB 16. Add: Additional Cover for Package Policies 17. Depreciation Waiver Clause (IRDAN102A00001/V01201011) 18. Windshield Glass (IRDAN102A00001/V01201011) 18. Windshield Glass (IRDAN102A00001/V01201011) 19. Od 10. To Paid Driver/ Cleaner (IMT-18) 10. 10. Paid Driver/ Cleaner (IMT 28) 10. To Paid Driver/ Cleaner (IMT 28) 11. To Paid Driver/ Cleaner (IMT 39) 12. Legal Liability: 10. To Paid Driver/ Cleaner (IMT 39) 11. To Pocinic (IMT 39) 12. Legal Liability to employees (IMT 39) 12. Legal Liability: 10. To Paid Driver/ Cleaner (IMT 39) 12. Legal Liability: 10. To Paid Driver/ Cleaner (IMT 28) 11. To Poaid Driver/ Cleaner (IMT 28) 11. To Paid Driver/ Cleaner (IMT 28) 12. Legal Liability: 10. To Paid Driver/ Cleaner (IMT 39) 12. Legal Liability: 10. To Paid Driver/ Cleaner (IMT 28) 11. To Poaid Driver/ Cleaner (IMT 39) 12. Legal Liability: 10. To Paid Driver/ Cleaner (IMT 39) 12. Legal Liability: 10. To Paid Driver/ Cleaner (IMT 48) 13. NFPP - Employees Endt. IMT-37 14. NFPP - Employees Endt. IMT-37 15. To Passengers in Ambulance (IMT 46) 16. Hire or Reward (IMT-44) 17. TOTAL LIABILITY PREMIUM (B) 18. Hire or Reward (IMT-44) 19. Legal Liability: 19. To Paid Driver/ Cleaner (IMT 48) 10. Driver/ Cleaner (IMT 48) 11. To Paid Driver/ Cleaner (IMT 48) 12. Legal Liability: 13. Usegal Liability: 14. NFPP - Employees Endt. IMT-37 14. NFPP - Employees Endt. IMT-37 15. To Passengers in Ambulance (IMT 46) 16. Hire or Reward (IMT-44) 17. TOTAL LIABILITY PREMIUM (B)		ADD::		ADD:
6. Geographical Area Extn. Endt. IMT-1 7. Cover for Lamps, Bumpers etc. Endt. IMT – 23 8. Fibre Glass Tanks 0.00 6. Geographical Area Extn. Endt. IMT-1 7. Cover for Lamps, Bumpers etc. Endt. IMT – 23 8. Fibre Glass Tanks 0.00 8. Enhanced PA cover, Owner Driver, CSI Rs. 0 9. Enhanced PA cover, Paid Driver, CSI Rs. 0.00 10. To Paid Driver/ Cleaner (IMT 28) 11. Implements Accessories (IMT-48) 12. Hire or Reward (IMT-44) 13. Additional Towing Charges. Rs. 0 14. Sown Discount for Vehicles specially designed/modified for blind, handicapped and mentally challenged persons. (IMT 12) 12. Voluntary Deduction Discount 13. Usage within Insured Premises (IMT 13) 14. Discount for Anti-theft Devices Endt. IMT-10 15. Deduct 50% NCB 16. ADD: Discount moderation 17. Total Liability to employees Endt. IMT-37 18. MRPP - Employees Endt. IMT-37 19. Total Liability to employees Endt. IMT-37 19. Total Liability to employees Endt. IMT-37 19. Total Liability to employees Endt. IMT-37 19. Total Produce Cover (IMT 46) 19. Total Liability to employees Endt. IMT-37 19. Total Liability to emplo		Personal Accident Benefits	0.00	4. Trailer
7. Cover for Lamps, Bumpers etc. Endt. IMT – 23 8. Fibre Glass Tanks 0.00 9. 60% on OD premium for Driving Tution 10. For any other extra 11. Implements Accessories (IMT-48) 12. Hire or Reward (IMT-44) 13. Additional Towing Charges. Rs.0 11. 50% Discount for Vehicles specially designed/modified for blind, handicapped and mentally challenged persons. (IMT 12) 12. Voluntary Deduction Discount 13. Usage within Insured Premises (IMT 13) 14. Discount for Anti-theft Devices Endt. IMT-10 15. Deduct 50% NCB 16. ADD: Discount Winder Andicapoeval Maior Clause (IRDAN102A0001V01201011) Add: Additional Cover for Package Policies 17. Depreciation Waiver Clause (IRDAN102A0001V01201011) 18. Windshield Glass (IRDAN102A0002V01201011) 19. 60% on OD premium for Driving Rs.0 10. To Paid Driver/ Cleaners Endt. IMT-17 8. Enhanced PA cover, Powner Driver, CSI Rs.0 9. Enhanced PA cover, Powner Driver, CSI Rs.0 10. To Paid Driver/ Cleaner (IMT 28) 10. To Paid Driver/ Cleaner (IMT 28) 11. To Coolies (IMT 39) 12. Legal Liability: 12. Legal Liability: 13. NFPP - Employees Endt. IMT-37 14. NFPP Other than Employees Endt. IMT-37A 15. To Passengers in Ambulance (IMT 46) 16. Hire or Reward (IMT-44) 16. Hire or Reward (IMT-44) 17. TOTAL LIABILITY PREMIUM (B) 18. ADD: WInderwriting Loading 19. NET PREMIUM (A+B) ADD: SGST ADD: SGST ADD: CGST	0.00	5. Under Section IV- Rs.0	0.00	5. Overturning risk (IMT 47)
8. Fibre Glass Tanks 0.00 8. Enhanced PA cover, Owner Driver, CSI Rs.0 9. Enhanced PA cover, Paid Driver, CSI Rs.0.00 9. 60% on OD premium for Driving Tution 10. For any other extra 11. Implements Accessories (IMT-48) 12. Hire or Reward (IMT-44) 13. Additional Towing Charges. Rs.0 15. Owner Driver, CSI Rs.0 9. Enhanced PA cover, Paid Driver, CSI Rs.0.00 10. To Paid Driver/ Cleaner (IMT 28) 11. To Coolies (IMT 39) 12. Legal Liability to employees (IMT 39A) 13. NFPP - Employees Endt. IMT-37 14. NFPP Other than Employees Endt. IMT-37A 15. To Passengers in Ambulance (IMT 46) 16. Hire or Reward (IMT-44) 17. TOTAL LIABILITY PREMIUM (B) 18. ADD: Discount moderation 19. NET PREMIUM (A+B) Add: Additional Cover for Package Policies 17. Depreciation Waiver Clause (IRDAN102A0002V01201011) 18. Windshield Glass (IRDAN102A0002V01201011) 19. Owner Driver, CSI Rs.0 9. Enhanced PA cover, Paid Driver, CSI Rs.0.0 10.00 Legal Liability: 10. To Paid Driver/ Cleaner (IMT 28) 10. To Paid Driver/ Cleaner (IMT 28) 10. To Paid Driver/ Cleaner (IMT 39A) 10. To Paid Driver/ Cleaner (IMT 39A) 11. To Coolies (IMT 39) 12. Legal Liability: 10. To Paid Driver/ Cleaner (IMT 39A) 13. NFPP - Employees Endt. IMT-37 14. NFPP Other than Employees Endt. IMT-37A 15. To Passengers in Ambulance (IMT 46) 16. Hire or Reward (IMT-44) 17. TOTAL LIABILITY PREMIUM (B) 18. ADD: SIR SIR SIR ADD: SIR SIR ADD: SIR SIR ADD: SIR	0.00	6. Geographical Area Extn. Endt.IMT-1	0.00	Geographical Area Extn.Endt.IMT-1
9. Enhanced PA cover, Paid Driver, CSI Rs.0.00 9. 60% on OD premium for Driving Tution 10. For any other extra 11. Implements Accessories (IMT-48) 12. Hire or Reward (IMT-44) 13. Additional Towing Charges. Rs.0 LESS: 11. 50% Discount for Vehicles specially designed/modified for blind, handicapped and mentally challenged persons.(IMT 12) 12. Voluntary Deduction Discount 13. Usage within Insured Premises (IMT 13) 14. Discount for Anti-theft Devices Endt. IMT-10 15. Deduct 50% NCB Add: Additional Cover for Package Policies 17. Depreciation Waiver Clause (IRDAN102A0001V01201011) 18. Windshield Glass (IRDAN102A0002V01201011) 19. Enhanced PA cover, Paid Driver, CSI Rs.0.0 0.00 0.00 0.00 0.00 0.00 11. To Paid Driver/ Cleaner (IMT 28) 11. To Coolies (IMT 39) 12. Legal Liability to employees (IMT 39A) 13. NFPP - Employees Endt. IMT-37 14. NFPP Other than Employees Endt. IMT-37A 15. To Passengers in Ambulance (IMT 46) 16. Hire or Reward (IMT-44) 16. Hire or Reward (IMT-44) 17. TOTAL LIABILITY PREMIUM (B) 18. ADD: Governor (SI Rs.0) 19. NET PREMIUM (A+B) ADD: SGST 19. NET PREMIUM (A+B) ADD: CGST	60.00	7. PA to Paid Driver/ Cleaners Endt. IMT-17	729.00	7. Cover for Lamps, Bumpers etc. Endt. IMT – 23
9. 60% on OD premium for Driving Tution 10. For any other extra 11. Implements Accessories (IMT-48) 12. Hire or Reward (IMT-44) 13. Additional Towing Charges. Rs.0 LESS: 11. 50% Discount for Vehicles specially designed/modified for blind, handicapped and mentally challenged persons.(IMT 12) 12. Voluntary Deduction Discount 13. Usage within Insured Premises (IMT 13) 14. Discount for Anti-theft Devices Endt. IMT-10 15. Deduct 50% NCB 16. ADD: Discount moderation 17. TOTAL LIABILITY PREMIUM (B) 18. ADD: Winderwriting Loading 19. NET PREMIUM (A+B) Add: Additional Cover for Package Policies 17. Depreciation Waiver Clause (IRDAN102A0002V01201011) 18. Windshield Glass (IRDAN102A0002V01201011) 19. Page I Liability: 10. To Paid Driver/ Cleaner (IMT 28) 11. To Coolies (IMT 39) 12. Legal Liability: 10. To Paid Driver/ Cleaner (IMT 28) 11. To Coolies (IMT 39) 12. Legal Liability: 12. Legal Liability: 13. NFPP - Employees Endt. IMT-37 14. NFPP Other than Employees Endt. IMT-37A 15. To Passengers in Ambulance (IMT 46) 16. Hire or Reward (IMT-44) 16. Hire or Reward (IMT-44) 17. TOTAL LIABILITY PREMIUM (B) 18. ADD: Governor (SI Rs.0) 19. NET PREMIUM (A+B) ADD: SGST 19. NET PREMIUM (A+B) ADD: CGST	0.00	8. Enhanced PA cover , Owner Driver, CSI Rs.0	0.00	8. Fibre Glass Tanks
10. For any other extra 11. Implements Accessories (IMT-48) 12. Hire or Reward (IMT-44) 13. Additional Cover for Package Policies 11. Implements Accessories (IMT-48) 10. To Paid Driver/ Cleaner (IMT 28) 11. To Coolies (IMT 39) 12. Legal Liability to employees (IMT 39A) 13. NFPP - Employees Endt. IMT-37 14. NFPP Other than Employees Endt. IMT-37A 15. To Passengers in Ambulance (IMT 46) 16. Hire or Reward (IMT-44) 17. TOTAL LIABILITY PREMIUM (B) 18. ADD: Discount moderation 19. NET PREMIUM (A+B) 10. To Paid Driver/ Cleaner (IMT 28) 11. To Coolies (IMT 39) 12. Legal Liability to employees (IMT 39A) 13. NFPP - Employees Endt. IMT-37A 14. NFPP Other than Employees Endt. IMT-37A 15. To Passengers in Ambulance (IMT 46) 16. Hire or Reward (IMT-44) 17. TOTAL LIABILITY PREMIUM (B) 18. ADD: Sural Personal Accident Death Only Cover (SI Rs.0) 19. NET PREMIUM (A+B) ADD: SGST 18. Windshield Glass (IRDAN102A0002V01201011) 19. NET PREMIUM (A+B)	0.00	9. Enhanced PA cover, Paid Driver, CSI Rs.0.00		
11. Implements Accessories (IMT-48) 12. Hire or Reward (IMT-44) 13. Additional Towing Charges. Rs.0 LESS: 11. 50% Discount for Vehicles specially designed/modified for blind, handicapped and mentally challenged persons. (IMT 12) 12. Voluntary Deduction Discount 13. Usage within Insured Premises (IMT 13) 14. Discount for Anti-theft Devices Endt. IMT-10 15. Deduct 50% NCB 16. ADD: Discount moderation 17. TOTAL LIABILITY PREMIUM (B) 18. Add: Additional Cover for Package Policies 17. Depreciation Waiver Clause (IRDAN102A0002V01201011) 18. Windshield Glass (IRDAN102A0002V01201011) 19. ADD: CGST ADD: CGST		Legal Liability:	0.00	9. 60% on OD premium for Driving Tution
12. Hire or Reward (IMT-44) 13. Additional Towing Charges. Rs.0 LESS: 11. 50% Discount for Vehicles specially designed/modified for blind, handicapped and mentally challenged persons. (IMT 12) 12. Voluntary Deduction Discount 13. Usage within Insured Premises (IMT 13) 14. Discount for Anti-theft Devices Endt. IMT-10 15. Deduct 50% NCB 16. ADD: Discount moderation 17. TOTAL LIABILITY PREMIUM (B) 18. Add: Additional Cover for Package Policies 19. NET PREMIUM (A+B) 10.00 12. Legal Liability to employees (IMT 39A) 14. NFPP - Employees Endt. IMT-37A 15. To Passengers in Ambulance (IMT 46) 16. Hire or Reward (IMT-44) 17. TOTAL LIABILITY PREMIUM (B) 18. Vinderwriting Loading 19. NET PREMIUM (A+B) Add: Additional Cover for Package Policies 19. NET PREMIUM (A+B) ADD: SGST 18. Windshield Glass (IRDAN102A0002V01201011) 20.00 21. Legal Liability to employees (IMT 39A) 21. Legal Liability to employees Endt. IMT-37 22. EMIR Protector Clause (IRDAN102A0002V01203021) 23. EMIR Protector Clause (IRDAN102A0002V01203021)	50.00	10. To Paid Driver/ Cleaner (IMT 28)	0.00	10. For any other extra
13. Additional Towing Charges. Rs.0 LESS: 11. 50% Discount for Vehicles specially designed/modified for blind, handicapped and mentally challenged persons. (IMT 12) 12. Voluntary Deduction Discount 13. Usage within Insured Premises (IMT 13) 14. Discount for Anti-theft Devices Endt. IMT-10 15. Deduct 50% NCB 16. ADD: Discount moderation Add: Additional Cover for Package Policies 17. Depreciation Waiver Clause (IRDAN102A0007V0120021) 18. Windshield Glass (IRDAN102A0007V0120021) 19. NET Pretector Clause (IRDAN102A0007V0120021)	0.00	11. To Coolies (IMT 39)	0.00	11. Implements Accessories (IMT-48)
LESS: 14. NFPP Other than Employees Endt. IMT-37A 15. To Passengers in Ambulance (IMT 46) 16. Hire or Reward (IMT-44) 17. TOTAL LIABILITY PREMIUM (B) 18. Usage within Insured Premises (IMT 13) 19. Deduct 50% NCB 10.00 10.00 11. Farm Produce Cover (SI Rs.0) 12. Voluntary Deduction Discount 13. Usage within Insured Premises (IMT 13) 14. Discount for Anti-theft Devices Endt. IMT-10 15. To Passengers in Ambulance (IMT 46) 16. Hire or Reward (IMT-44) 17. TOTAL LIABILITY PREMIUM (B) 18. ADD: Discount moderation 19. NET PREMIUM (A+B) 19. NET PREMIUM (A+B) 19. NET PREMIUM (A+B) 19. NET PREMIUM (A+B)	0.00	12. Legal Liability to employees (IMT 39A)	0.00	12. Hire or Reward (IMT-44)
11. 50% Discount for Vehicles specially designed/modified for blind, handicapped and mentally challenged persons. (IMT 12) 12. Voluntary Deduction Discount 13. Usage within Insured Premises (IMT 13) 14. Discount for Anti-theft Devices Endt. IMT-10 15. To Passengers in Ambulance (IMT 46) 16. Hire or Reward (IMT-44) 17. TOTAL LIABILITY PREMIUM (B) 18. Parm Produce Cover (SI Rs.0) 19. NET PREMIUM (A+B) 19. NET PREMIUM (A+B) 10.00 10.00 10.00 11. Farm Produce Cover (SI Rs.0) 12. Farm Produce Cover (SI Rs.0) 13. James Produce Cover (SI Rs.0) 14. Discount moderation 15. To Passengers in Ambulance (IMT 46) 16. Hire or Reward (IMT-44) 16. Hire or Reward (IMT-44) 17. TOTAL LIABILITY PREMIUM (B) 18. AURICH PREMIUM (A+B) 19. NET PREMIUM (A+B) 19. NET PREMIUM (A+B) 19. NET PREMIUM (A+B)	0.00	13. NFPP - Employees Endt. IMT-37	0.00	13.Additional Towing Charges. Rs.0
for blind, handicapped and mentally challenged persons.(IMT 12) 12. Voluntary Deduction Discount 13. Usage within Insured Premises (IMT 13) 14. Discount for Anti-theft Devices Endt. IMT-10 15. Deduct 50% NCB 16. ADD: Discount moderation 17. TOTAL LIABILITY PREMIUM (B) 18. ADD: Winderwriting Loading 19. NET PREMIUM (A+B) Add: Additional Cover for Package Policies 17. Depreciation Waiver Clause (IRDAN102A0001V01201011) 18. Windshield Glass (IRDAN102A0002V01201011) 19. NET Preventor Clause (IRDAN102A0002V01201011) 20.00 21. Farm Produce Cover (SI Rs.0) 22. Rural Personal Accident Death Only Cover (SI Rs.0) 23. PME Protector Clause (IRDAN102A0002V01201011) 24. Discount moderation 25. PME Protector Clause (IRDAN102A0002V01201011) 26. ADD: C - FARMERS PACKAGE COVER 27. PACKAGE COVER 28. O.00 29. PROVINGE PROMING PACKAGE COVER 20. C - FARMERS PACKAGE COVER 21. Farm Produce Cover (SI Rs.0) 22. Rural Personal Accident Death Only Cover (SI Rs.0) 23. PME PRODUCE COVER 24. C - FARMERS PACKAGE COVER 25. DATA COVER PACKAGE COVER 26. C - FARMERS PACKAGE COVER 27. PACKAGE COVER 27. PME PRODUCE COVER PACKAGE COVER 28. PME PRODUCE COVER PACKAGE COVER 29. PME PRODUCE COVER PACKAGE COVER 29. PME PRODUCE COVER PACKAGE COVER 20. DATA COVER PAC	0.00	14. NFPP Other than Employees Endt. IMT-37A		LESS:
12. Voluntary Deduction Discount 13. Usage within Insured Premises (IMT 13) 15. Hire of Reward (IMT-44) 17. TOTAL LIABILITY PREMIUM (B) 18. Usage within Insured Premises (IMT 13) 19. Discount for Anti-theft Devices Endt. IMT-10 19. Discount for Anti-theft Devices Endt. IMT-10 19. Discount moderation 19. ADD: Sural Personal Accident Death Only Cover (SI Rs.0) 19. NET PREMIUM (A+B) 19. NET P	0.00	15. To Passengers in Ambulance (IMT 46)		11. 50% Discount for Vehicles specially designed/modified
13. Usage within Insured Premises (IMT 13) 14. Discount for Anti-theft Devices Endt. IMT-10 15. Deduct 50% NCB 16. ADD: Discount moderation 17. Depreciation Waiver Clause (IRDAN102A0002V01201011) 18. Windshield Glass (IRDAN102A0002V01201011) 19. NET PREMIUM (A+B) C - FARMERS PACKAGE COVER 10. 0.00 11. Farm Produce Cover (SI Rs.0) 12. Rural Personal Accident Death Only Cover (SI Rs.0) 13. Windshield Glass (IRDAN102A0001V01201011) 14. Discount for Anti-theft Devices Endt. IMT-10 15. Deduct 50% NCB 16. ADD: Size Productor (International Cover for Package Policies 17. Depreciation Waiver Clause (IRDAN102A0002V01201011) 18. Windshield Glass (IRDAN102A0002V01201011) 19. NET PREMIUM (A+B) ADD: SGST 19. ADD: CGST	0.00	16. Hire or Reward (IMT-44)	0.00	
14. Discount for Anti-theft Devices Endt. IMT-10 15. Deduct 50% NCB 16. ADD: Discount moderation 17. Depreciation Waiver Clause (IRDAN102A0002V01201011) 18. Windshield Glass (IRDAN102A0002V01201011) 19. NET PREMIUM (A+B) 10.00 10.00 11. Farm Produce Cover (SI Rs.0) 12. Rural Personal Accident Death Only Cover (SI Rs.0) 13. ADD: Winderwriting Loading 14. Discount for Anti-theft Devices Endt. IMT-10 15. Deduct 50% NCB 16. ADD: Winderwriting Loading 17. NET PREMIUM (A+B) 17. Depreciation Waiver Clause (IRDAN102A0002V01201011) 18. Windshield Glass (IRDAN102A0002V01201011) 19. NET PREMIUM (A+B) ADD: SGST 19. ADD: CGST 19. ADD:	7,377.00	17. TOTAL LIABILITY PREMIUM (B)	0.00	12. Voluntary Deduction Discount
15. Deduct 50% NCB -2,794.50 2. Rural Personal Accident Death Only Cover (SI Rs.0) 16. ADD: Discount moderation 0.00 18. ADD: %Underwriting Loading 19. NET PREMIUM (A+B) Add: Additional Cover for Package Policies 17. Depreciation Waiver Clause (IRDAN102A0001V01201011) 18. Windshield Glass (IRDAN102A0002V01201011) 20. EMI Protector Clause (IRDAN102A0002V0120201) 21. ADD: SGST ADD: CGST		C – FARMERS PACKAGE COVER	0.00	13. Usage within Insured Premises (IMT 13)
16. ADD: Discount moderation 0.00 18. ADD: %Underwriting Loading 19. NET PREMIUM (A+B) Add: Additional Cover for Package Policies 17. Depreciation Waiver Clause (IRDAN102A0001V01201011) 18. Windshield Glass (IRDAN102A0002V01201011) 0.00 ADD: SGST 0.00 ADD: CGST	0.00	1. Farm Produce Cover (SI Rs.0)	0.00	14. Discount for Anti-theft Devices Endt. IMT-10
19. NET PREMIUM (A+B) Add: Additional Cover for Package Policies 17. Depreciation Waiver Clause (IRDAN102A0001V01201011) 18. Windshield Glass (IRDAN102A0002V01201011) 22. EMI Protector Clause (IRDAN102A0007V01202021)	0.00	2. Rural Personal Accident Death Only Cover (SI Rs.0)	-2,794.50	15. Deduct 50% NCB
Add: Additional Cover for Package Policies 17. Depreciation Waiver Clause (IRDAN102A0001V01201011) 18. Windshield Glass (IRDAN102A0002V01201011) 22. FMI Protector Clause (IRDAN102A0007V01202021)	0.00	18. ADD: %Underwriting Loading	0.00	16. ADD: Discount moderation
17. Depreciation Waiver Clause (IRDAN102A0001V01201011) 0.00 18. Windshield Glass (IRDAN102A0002V01201011) 0.00 22. FMI Protector Clause (IRDAN102A0002V(01202021)	10,172.00	19. NET PREMIUM (A+B)		
18. Windshield Glass (IRDAN102A0002V01201011) 0.00 ADD:CGST				Add: Additional Cover for Package Policies
22 FMI Protector Clause (IRDAN102A0007V01202021)	915.48	ADD: SGST	0.00	17. Depreciation Waiver Clause (IRDAN102A0001V01201011)
22 FMI Protector Clause (IRDAN102A0007V01202021)	915.48	ADD:CGST	0.00	18. Windshield Glass (IRDAN102A0002V01201011)
Limit. Rs.0.00			0.00	22. EMI Protector Clause (IRDAN102A0007V01202021) Limit. Rs.0.00
23. Loss of Income Cover (IRDAN102A0008V01202021) Limit in Rs.0.00 Duration: 0 months 0.00			0.00	
22. TOTAL OWN DAMAGE PREMIUM (A) 2,795.00 20. TOTAL PREMIUM PAYABLE	12,002.96	20. TOTAL PREMIUM PAYABLE	2,795.00	22. TOTAL OWN DAMAGE PREMIUM (A)

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 17,23,28,21 (refer Terms & Conditions for relevant wording)			
The preceding year	20	Under Hire Purchase/Lease	Under Hire Purchase/Lease Agreement /Hypothecated with		
	0.5	Nominee Name	Nominee Age	Relationship with	
Preceding two consecutive years	25		0		
Preceding three consecutive years	35	Guardian Name	Guardian Age	Guardian Relation	
,			0		
Preceding four consecutive years	45	Date and Signature of Proposal/Renewal notice 04/03/2024			
Preceding five consecutive years	50				

In Witness whereof this Policy has been signed at Chennai on 04/03/2024 in lieu of Cover note No. dated Receipt No. CBCEAP1333936.Subject to IMT Endt. Nos & Memorandum 17,23,28,21. 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

PAN Number: AABCR7106G

Consolidated Stamp Duty Paid to Goyt of TamilNadu

Authorised Signatory

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

For Legal interpretation, English version will hold good.

d065fe8c1711d1860fd54240d602d0e0

GSTIN: 27AABCR7106G1ZJ

You can reach us through the details given below Mon - Sat 8.00am to 9.00pm and Sunday up to 5.00pm

Base Product UIN: IRDAN102P0006V02201617

Enhanced PA Cover Clause UIN: A0016V01201920

SMS:type <MOTORCLAIMS> and send to 567675

www.royalsundaram.in



Call:1860 425 0000,1860 258 0000



(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: VOC0594789000103 GST Invoice Number: VOC059478903000

Invoice Date : 05/03/2024

Address of insured:

Insured Name: M/s.LAXMI VENKATESH GINING AND

PRESSING FACTORY

AT BHOPA TQ-DHARUR DIST-BEED

BEED

State:MAHARASHTRA Pincode: 431001

GSTIN: 27ABJFS2330K1Z1

Accounting code of service: 997134

Description of service: Motor vehicle insurance services

Taxable Premium		10,172.00
SGST	9.00%	915.48
CGST	9.00%	915.48
Gross Premium		12,002.96

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"

