



Royal Sundaram
General Insurance

Royal Sundaram General Insurance Co. Limited
Corporate Office: Vishranti Melaram Towers, No.2/319,
Rajiv Gandhi Salai (OMR), Karapakkam, Chennai - 600 097.
Registered Office: 21, Patullos Road, Chennai - 600 002.
Royal Sundaram IRDAI Reg. No.102 | CIN U67200TN2000PLC045611

Service Branch Address: No.4B, 4th Floor, "" A "" Block, Mena Kampala Arcade,Sir Theyagaraya Road, T.Nagar,

September 20, 2019

Mr. SUBRAT KUMAR DAS
NO 1485, PRAKRUTI NIVAS
SRIRAM NAGAR
BHUBANESHWAR, ORISSA
751002
Telephone :
Mobile : 9586242067

**Your policy is due
for renewal on
28/09/2020**

Certificate of Insurance and Policy No.
VPN0133840000100

Policy Period:
From 00:00:00 hours on 29/09/2019 To 23:59:59 hours on 28/09/2020

Dear Mr. SUBRAT KUMAR DAS ,

Thank you for choosing Royal Sundaram as the Insurer of your vehicle. We are delighted to have you as our customer.

We are enclosing the Certificate of Insurance & Policy Schedule pertaining to the insurance of your vehicle.

The Certificate of Insurance & Policy Schedule is an important document that you may be required to produce whilst your vehicle is in use. We request you to verify the above documents and ensure everything is in order. In case of any discrepancies, please contact us immediately.

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. You may also write to customer.services@royalsundaram.in

Assuring you of our best services at all times.

Yours sincerely,

Authorized Signatory

Contact us first
in the event of
a claim.



Call

1860 425 0000



SMS

type <Motor Claims>
and send to 567675



E-Mail

customer.services@
royalsundaram.in

You can reach us through
the details given above
Monday - Saturday
8:00 am to 9:00 pm and
Sunday up to 5:00 pm

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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September 20, 2019

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NO 1485, PRAKRUTI NIVAS
SRIRAM NAGAR
BHUBANESHWAR, ORISSA
751002
Telephone :
Mobile : 9586242067

Intermediary Code: OA900000
Intermediary Name: Internal agent

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. VPN0133840000100				Policy Period: Period Of Insurance From 00:00:00 hours on 29/09/2019 To 23:59:59 hours on 28/09/2020				
INSURED DETAILS								
Name of Insured	Insured Date of Birth	Geographical Area	Business/Profession	Registration Authority	Registration Date			
Mr. SUBRAT KUMAR DAS	17/03/1952	INDIA	ENGINEERING PROFESSION	BHUBANESHWAR	20/10/2017			
INSURED'S DECLARED VALUE (IDV) (in Rs.)								
For the Vehicle	For Trailers	Non Electrical Accessories	Electrical/Electronic Accessories	Value of CNG Kit	Total IDV	Loss Of Baggage	For Life Time Road Tax	Invoice Price
527912	0	0	0	0.00	Rs. 527912.0	0.00	0.00	0.00
Registration Number	OD02AP5707	Model Description	ALL NEW FIGO 1.2 TITANIUM - 5 SEATER			Gross Vehicle Weight (Kgs)		
Engine Number	HR38759	Type of Body	HATCHBACK			Seating Capacity (including Driver)	5	
Chassis Number	MAJZXXMTKZHR38759	Cubic Capacity	1196					
Make of the Vehicle	FORD	Year of Manufacture	2017			Total Premium (in Rs.)	14,771	
LIMITATIONS AS TO USE: The Policy covers use of the vehicle for any purpose <i>other than:</i> 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 <i>Any purpose in connection with Motor Trade.</i>					DRIVER: <i>Any person including the Insured Provided that a person driving holds a valid Driving Licence at the time of the accident and is not disqualified from holding or obtaining such a Licence. 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.</i>			
LIMITS OF LIABILITY: Under Section I-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 I-1 (ii) of the Policy - Damage to Third Party Property – Rs 7,50,000 - 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. 15,00,000								
DEDUCTIBLE: Total deductible Rs. 11,000 in respect of each and every claim. (Compulsory Deductible (Rs.1,000), Voluntary Deductible (Rs.10,000), Imposed Deductible (Rs.0) and Loss Of Baggage Deductible (Rs.0))								

Certificate of insurance & policy schedule continued in Page 2


Document Code:



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

 SMS: Type <Motor Claims> and send to 567675

 E-Mail: customer.services@royalsundaram.in

 www.royalsundaram.in

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. **VPN0133840000100**

A – OWN DAMAGE	Premium in Rs.	B – LIABILITY	Premium in Rs.
1. Basic Premium on Vehicle and Non- Electrical Accessories	13,477.00	1. Basic Premium including premium for TPPD	3,221.00
2. Electrical & Electronic Accessories @ 4% (IMT24)	0.00	2. Less: For restricted TPPD cover for Rs.6000 (IMT 20)	0.00
3. Bi-Fuel Kit (CNG/LPG) @ 4% (IMT 25)	0.00	3. Bi – Fuel Kit (CNG/LPG)	0.00
		4. Trailers(IMT 30)	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. 15,00,000.00*	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	7. Named Passengers, CSI Rs. 0.00 each as per list attached (IMT 15)	0.00
8. 60% on OD Premium for Driving Tuition	0.00	8. Unnamed passengers, CSI 0.00 each (IMT16)	0.00
9. For any other extra	0.00	9. PA Cover to Paid Driver, CSI Rs. 0.00 (IMT 17)	0.00
10. Additional Towing Charges	0.00		
LESS:		ADD:	
11. Discount for Anti-theft devices (IMT 10)	0.00	Legal Liability:	
12. Automobile Association Discount (IMT8)	0.00	10. To Paid Driver (IMT 28)	0.00
13. Voluntary Deductible of Rs.10,000.00(IRDAN102A0006V01200910) (IMT22A)	2,250.00	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
		13. TOTAL LIABILITY PREMIUM (B)	3,536.00
15. DEDUCT: No Claim Bonus (20%)	2,245.00	14. ADD: Underwriting Loading%	0.00
16. ADD: Underwriting Loading	0.00	15. NET PREMIUM (A+B)	12,518.00
Add: Additional Cover for Package Policies			
17. Depreciation Waiver Clause (IRDAN102A0011V02201213)	0.00		
18. Windshield Glass Clause (IRDAN102A0004V01200910)	0.00		
19. Facilities in Lieu of Spare Car (IRDAN102A0007V01200910)	0.00		
20. Full Invoice Price Insurance (IRDAN102A0008V01200910) (Rs.0.00)	0.00	16. Add: IGST	2,253.00
21. LifeTime Road Tax Clause (IRDAN102A0005V01200910)	0.00		
22. Loss of Baggage Clause (IRDAN102A0009V01200910) (Rs. 0.00)	0.00		
23. Engine Protector (IRDAN102A0001V01201314)	0.00		
24. NCB Protector Cover (IRDAN102A0002V01201314)	0.00		
25. Key Replacement Cover (IRDAN102A0001V01201516)	0.00		
26. Tyre Cover Clause (IRDAN102A0003V01201718)	0.00		
27. TOTAL OWN DAMAGE PREMIUM (A)	8,982.00	17. TOTAL PREMIUM PAYABLE	14,771.00

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 5,22,22 A (refer Terms & Conditions for relevant wording) (Under Hire Purchase with ICICI BHUBANESHWAR)		
The preceding year	20			
Preceding two consecutive years	25	Nominee Name	Nominee Age	Relationship with
Preceding three consecutive years	35	SOURAV DAS	40	SON
Preceding four consecutive years	45	Guardian Name	Guardian Age	Guardian Relation
Preceding five consecutive years	50			

Date & Signature of Proposal/Renewal notice: September 20, 2019

In Witness whereof this Policy has been signed at Chennai on 29/09/2019 in lieu of Cover note No. dated Receipt No. IMC0334525. 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

Signature Not Verified

Digitally signed by
THIRUNAVUKKASU S
Date: 2019.09.29
11:01:19 GMT+05:30
Reason: For
RoyalSundaram
Location: Chennai

Authorized Signatory

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

* CPA cover for owner driver will expire on 28/09/2020

Consolidated Stamp Duty Paid to Govt. of Tamil Nadu

GSTIN: 33AABCR7106G1ZQ

UIN: IRDAN102P0004V02201617

PAN Number: AABCR7106G

For Legal interpretation, English version will hold good.

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GST Invoice

Royal Sundaram General Insurance Co. Limited
No.4B, 4th Floor, "" A "" Block, Mena Kampala Arcade
Sir Theyagaraya Road, T.Nagar,
GSTIN : 33AABCR7106G1ZQ

Policy number : VPN0133840000100
Invoice Number : VPN013384000000
Inception Date : 29/09/2019 - 00:00:00
Policy Posted Date : 20/09/2019 11:01:17

Address of Insured:
NO 1485, PRAKRUTI NIVAS
SRIRAM NAGAR
BHUBANESHWAR
ORISSA
Pincode:751002


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

Taxable premium		12,518.00
IGST	18 %	2,253.00
Gross premium		14,771.00


Indication if tax payable under reverse charge - No

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