

(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:

Old No : 113 & 114 , New No. 18 & 20 ,No.4B, 4th Floor, "A" Block, Mena Kampala Arcade,Sir Theyagaraya Road,T.Nagar,X1-T Nagar ,CHENNAI - 600017.

Sep 28, 2021

Mr.SUBRAT KUMAR DAS . NO 1485, PRAKRUTI NIVAS SRIRAM NAGAR

BHUBANESHWAR - 751002, ORISSA

Telephone: Mobile: 95xxxxxx67



IS ON 28/09/2022

Certificate of Insurance and Policy No.	Policy Period: Period of insurance
VPN0133840000102	From 00:00:00 hours on 29/09/2021 To Midnight of 28/09/2022

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. VPN0133840000102 which has been issued based on the details mentioned below:

Name of the Insured: Mr.SUBRAT KUMAR DAS.	
Mobile No.: 95xxxxxx67	Email ID: SOU******@YAHOO.COM
Make of the Vehicle: FORD	Model Description: All New Figo 1.2 Titanium
Engine No.: HR38759	Chassis No.: MAJZXXMTKZHR38759
Premium Amount (Rs.) 9,054.14	Add-on Covers Opted : No
Previous Policy No.	VPN0133840000101
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 (35 %)

Does the vehicle have valid Pollution Under Control (PUC) Certificate: No

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,

Authorized Signatory

This document is digitally signed, hence counter signature / stamp is not required. aad1a8a80d1d785f1e30b4e70864b0f

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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Nagar, CHENNAI - 600017.

Sep 28, 2021

Mr.SUBRAT KUMAR DAS NO 1485, PRAKRUTI NIVAS SRIRAM NAGAR

BHUBANESHWAR - 751002, ORISSA

Telephone:

Mobile: 95xxxxxx67

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 Ir VPN013384000		olicy No.	Policy Period: Period of insurance From 00:00:00 hours on 29/09/2021 To Midnight of 28/09/2022					
	INSURED DETAILS							
	Name of Insu	red	Insured Date of Birth	Geographical Area	Business/l	Profession	Registration Authority	Registration Date
Mr.SI	UBRAT KUMA	R DAS .	17/03/1952	India		E	HUBANESHWA	R20/10/2017
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	For Life Time Road Tax	Invoice Price
449,946	0	0	0	0	449,946	0	0	0
VEHICLE DETAILS								
Registration	Number	OD02AP5707		Type of Body			Hatchback	
Engine Num	ber	HR38759		Cubic Capacity			1,196	
Chassis Number MAJZXXMTKZHR38759		Year of Manufacture			2017			
Make of the	f the Vehicle FORD		Seating Capacity (including Driver)			5		
Model Descr	Model Description All New Figo 1.2 Titanium		Total Premium (in Rs.)			9,054		

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

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

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. 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])

Document Code:

Certificate of insurance & policy schedule continued in Page 2

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(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**

Private Car Package Poil

Policy No.VPN0133840000102

A - OWN DAMAGE	Premium in Rs.	B - LIABILITY	Premium in Rs.
Basic premium on Vehicle and Non-Electrical Accessories**	8,615.00	Basic premium including premium for TPPD	3,221.00
Electrical & Electronic accessories @ 4%(IMT 24) Bi-Fuel kit (CNG/LPG) @ 4% (IMT 25)	0.00	Less: For restricted TPPD cover for Rs.6000 (IMT 20) Bi-Fuel kit (CNG/LPG) Trailers (IMT30)	0.00 0.00 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)		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.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. 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)	0.00	10. To Paid Driver (IMT 28)	0.00
13. Voluntary Deductible(IRDAN102A0006V01200910)of Rs. 10000 (IMT 22 A)	-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
(IMT 12)	0.00	40 TOTAL LIABILITY DEFAULA (D)	2 526 00
15. Vintage Car Discount (IMT 9)		13. TOTAL LIABILITY PREMIUM (B)	3,536.00
16. Deduct:35% No Claim Bonus		14. Add: Underwriting Loading %	0.00
17. Add: Underwriting Loading Add: Additional Cover for Package Policies	0.00	15. NET PREMIUM (A + B)	7,673.00
	0.00		
18. Depreciation Waiver (IRDAN102A0011V02201213) 19. Windshield Glass (IRDAN102A0004V01200910)	0.00		
20. Cash in Lieu of Spare Car ,Limit per day.Rs (0.00		
IRDAN102A0007V01200910)	0.00		
21. Full Invoice Price Insurance (IRDAN102A0008V01200910)		ADD: IGST	1,381.14
22. Life Time Road Tax (IRDAN102A0005V01200910)	0.00		
23. Loss of Baggage (IRDAN102A0009V01200910)	0.00		
24. NCB Protector Cover (IRDAN102A0002V01201314)	0.00		
25. Engine Aggravation Cover(IRDAN102A0001V01201314)	0.00		
26. Key Replacement Cover (IRDAN102A0001V01201516)	0.00		
27. Tyre Cover Clause (IRDAN102A0003V01201718)	0.00		
28. TOTAL OWN DAMAGE PREMIUM (A)	4,137.00	16. TOTAL PREMIUM PAYABLE	9,054.14

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 22,22A,7 (refer Terms & Conditions for relevant wording) Under Hire Purchase/Lease Agreement /Hypothecated with ICICI BHUBANESHWA		
The preceding year	20			
Preceding two consecutive years	25	Nominee Name	Nominee Age	Relationship with
Preceding three consecutive years	35	SOURAV DAS		SON
,	- 50	Guardian Name	Guardian Age	Guardian Relation
Preceding four consecutive years	45			
Preceding five consecutive years	50	Date and Signature of Proposal/Renewal notice 28/09/2021		

In Witness whereof this Policy has been signed at Chennai on 28/09/2021, 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

Consolidated Stamp Duty Paid to Govt of TamilNadu

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

GSTIN: 33AABCR7106G1ZQ For Legal interpretation, English version will hold good. aad1a8a80d1d785f1e30b4e70864b0f Base Product UIN: IRDAN102RP0004V02201617 Enhanced PA Cover Clause UIN: A0020V01201920 PAN Number : AABCR7106G



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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

ZS:X1-T Nagar

Address: Old No: 113 & 114, New No. 18 & 20, No.4B, 4th Floor, "A" Block, Mena Kampala Arcade, Sir Theyagaraya

Road, T. Nagar, X1-T Nagar, CHENNAI - 600017.

GSTIN: 33AABCR7106G1ZQ

Policy Number: VPN0133840000102 GST Invoice Number: VPN013384001000

Invoice Date : 29/09/2021

Address of insured: Insured Name: Mr.SUBRAT KUMAR DAS . NO 1485, PRAKRUTI NIVAS SRIRAM NAGAR

BHUBANESHWAR State:ORISSA Pincode: 751002 POS - 21

Accounting code of service: 997134

Description of service: Motor vehicle insurance services

Taxable Premium		7,673.00
IGST	18.00%	1,381.14
Gross Premium		9,054.14

Place of delivery of policy if different from place of service:

Address: Old No : 113 & 114 , New No. 18 & 20 ,No.4B, 4th Floor, " A" Block, Mena Kampala Arcade, Sir Theyagaraya

Road, T. Nagar, X1-T Nagar, CHENNAI - 600017.

Indication if tax payable under reverse charge - No

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"



