

ONLINE PROPOSAL FORM FOR CAR INSURANCE

Proposal Number: QVPC14675506

Date of Proposal: Sep 28, 2021

ABOUT THE CAR OWNER			
Name of Insured	SUBRAT KUMAR DAS .		
Phone Number	95xxxxxx67		
Email Id	SOU*****@YAHOO.COM		
ABOUT THE CAR			
Registration Authority	BHUBANESHWAR	Year of Manufacture	2017
Registration Date	20/10/2017	Registration Number	OD02AP5707
Manufacturer Name	FORD	Model	All New Figo 1.2 Titanium
Is the car fitted with Bi-Fuel Kit?		Car Financed	Yes
Mounted / InBuilt	Mounted	Finance Option	Hypothecated
Fuel Type	Petrol	Financed By	ICICI BHUBANESHWAR
Was the car ownership changed in the past 12 months?			
Total Insured's Declared Value	Rs.449,946		
PREVIOUS INSURER DETAILS			
Previous Policy Number	VPN0133840000101	Previous Policy Expiry Date	28/09/2021
Previous Policy Type	Comprehensive		
Name of the Previous Insurer	Royal Sundaram General Insurance Co. Limited		
Claims made in Previous Policy	Yes	Number of Claims Reported	0
		Claim Amount Received	
ADDITIONAL COVER OPTED (Sum Insured in Rs.)			
1. Accident Cover for Unnamed Passengers	0		
2. Accident Cover for Paid Driver	0		
3. Legal Liability to Paid Driver	NO		
4. Fibre Glass Tanks	NO		
5. Value of Electrical Accessories	0		
List of Electrical accessories covered			
Accessory Name	Make / Model	Accessory Value (in Rs.)	
6. Value of Non Electrical Accessories	0		
List of Non Electrical accessories covered			
Accessory Name	Make / Model	Accessory Value (in Rs.)	
DISCOUNTS UNDER THIS POLICY			
Voluntary Deductibles	10000		
Automobile Association membership			
GENERAL INFORMATION			
Vehicles most driven on?			

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IRDA Regn.No. 102

DECLARATION - PREVIOUS POLICY DETAILS

"I/We declare that the Previous policy details provided by me/us is correct. I/we further undertake that if this declaration which is critical to validate the Policy/Claim/NCB history is found to be incorrect, all benefits under the policy in respect of Section I of the Policy will stand forfeited".

DECLARATION - NO CLAIM BONUS

"I/We declare that the rate of NCB of 35% Claimed by me/us is correct and that no claim has arisen in the expiring policy period. I/We further undertake that if this declaration is found to be incorrect, all benefits under the policy in respect of Section I of the Policy will stand forfeited".

DECLARATION - PREVIOUS POLICY EXPIRY DATE

"I/We further undertake that if this declaration is found to be incorrect, all benefits under the policy will stand forfeited. I/We will produce the proof at the time of claim"

DEDUCTIBLES

Compulsory Deductibles:The Policy excludes the first portion of each claim or loss or damage to the Motor Car. The amount of the Deductible if Rs. 1000/- for cars with cubic capacity not exceeding 1500cc and Rs.2000/- for cars with cubic capacity exceeding 1500cc.

Voluntary Deductibles:(a discount is allowable from the premium)**Rs. 10000**

USAGE OF THE CAR:The Policy covers use of the car for social, domestic and pleasure purposes and also for professional purposes of the insured or use by the Insured's employees for such purposes

The policy does not cover use for hire or reward, racing, pace making, reliability trial, speed testing, carriage of goods (other than samples) in connection with professional purpose or use for any purpose in connection with the MOTOR TRADE.

Does the vehicle have valid Pollution Under Control (PUC) Certificate? Yes 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

DECLARATION:

"I/We declare that to the best of my/ our knowledge and belief the answers given are true and all material information has been disclosed."

"I/We agree that if any answers have been completed by any other person, such person shall for that purpose be regarded as my/ our agent and acting on my/ our behalf and not the agent of Royal Sundaram General Insurance Company Ltd."

"I/We declare that this PROPOSAL FORM is for insurance in the normal terms and conditions of the insurers policy and shall be incorporated in and form part of the insurance contract. If any additions or alterations are carried out after the online submission of this proposal form then the same would be conveyed to the Insurer immediately."

"I/We agree to download the policy terms, conditions, exceptions and applicable endorsements by logging on to the website www.royalsundaram.in (or) mail to customer.services@royalsundaram.in to obtain a hard copy of the same."

This is an ONLINE PROPOSAL. THIS DOES NOT REQUIRE ANY PHYSICAL SIGNATURE OF THE PROPOSER (Vehicle Owner).

SECTION 41 – OF INSURANCE ACT 1917 (4 OF 1917)

1. No person shall allow or offer to allow, either directly or indirectly as an inducement to any person to take out or renew or continue an insurance in respect of any kind or risk relating to lives or property in India, any rebate of the whole or part of the commission payable or any rebate of the premium shown on the policy, nor shall any person taking out or renewing or continuing a policy accept any rebate except such rebate as may be allowed in accordance with the prospectus or tables of the Insurer.

2. Any person making default in complying with the provisions of this section shall be punishable with fine, which may extend to five hundred rupees.

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Quote Details

A - OWN DAMAGE	Premium in Rs.	B - LIABILITY	Premium in Rs.
1. Basic premium on Vehicle and Non-Electrical Accessories**	8,615.00	1. Basic premium including premium for TPPD	3,221.00
2. Electrical & Electronic accessories @ 4%(IMT 24)	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 (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	7. Named Passengers, CSI Rs. 0.00 each as per list attached (IMT 15)	0.00
8. 60% on OD Premium for Driving Tutuon	0.00	8. Unnamed Passengers, CSI Rs. 0 each (IMT 16)	0.00
9. Additional Towing Charges. Rs.0	0.00	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 (IMT 12)	0.00	12. For any other extra	0.00
15.Vintage Car Discount (IMT 9)	0.00	13. TOTAL LIABILITY PREMIUM (B)	3,536.00
16. Deduct: 35% No Claim Bonus	-2,227.75	14. Add: Underwriting Loading %	0.00
17. Add: Underwriting Loading	0.00	15. NET PREMIUM (A + B)	7,673.00
Add: Additional Cover for Package Policies			
18. Depreciation Waiver (IRDAN102A0011V02201213)	0.00		
19. Windshield Glass (IRDAN102A0004V01200910)	0.00		
20. Cash in Lieu of Spare Car ,Limit per day.Rs (IRDAN102A0007V01200910)	0.00	ADD: IGST	1,381.14
21. Full Invoice Price Insurance (IRDAN102A0008V01200910)	0.00		
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

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