

**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 25, 2020

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

BHUBANESHWAR - 751002, ORISSA  
Telephone :  
Mobile : 9586242067

**NEXT RENEWAL  
IS ON  
28/09/2021**

<b>Certificate of Insurance and Policy No.</b> VPN0133840000101	<b>Policy Period: Period of insurance</b> <b>From 00:00:00 hours on 29/09/2020 To Midnight of 28/09/2021</b>
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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. VPN0133840000101 which has been issued based on the details mentioned below:

Name of the Insured: Mr.SUBRAT KUMAR DAS .	
Mobile No.: 9586242067	Email ID: SOURAV.STEX@YAHOO.COM
Make of the Vehicle: FORD	Model Description: All New Figo 1.2 Titanium
Engine No.: HR38759	Chassis No.: MAJZXMTKZHR38759
Premium Amount (Rs.) 10,653.04	Add-on Covers Opted : No
Previous Policy No.	VPN0133840000100
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 (25 %)

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**

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](http://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](mailto:customer.services@royalsundaram.in)**

Assuring you of our best services at all times.

Yours sincerely,



Authorized Signatory

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**Note: To download the claim form and to know more about Royal Sundaram products please log on to [www.royalsundaram.in](http://www.royalsundaram.in)**

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Sep 25, 2020

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NO 1485, PRAKRUTI NIVAS  
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Telephone :  
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**CERTIFICATE OF INSURANCE & POLICY SCHEDULE**

(See Form 51 of The Central Motor Vehicles Rules, 1989) Motor Vehicles Act, 1988

**Private Car Package Policy**

<b>Certificate of Insurance and Policy No.</b> VPN0133840000101		<b>Policy Period: Period of insurance</b> From 00:00:00 hours on 29/09/2020 To Midnight of 28/09/2021						
<b>INSURED DETAILS</b>								
Name of Insured		Insured Date of Birth	Geographical Area	Business/Profession	Registration Authority	Registration Date		
Mr.SUBRAT KUMAR DAS .		17/03/1952	India		BHUBANESHWAR	20/10/2017		
<b>INSURED'S DECLARED VALUE (IDV) (in Rs.)</b>								
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
499,940	0	0	0	0	499,940	0	0	0
<b>VEHICLE DETAILS</b>								
Registration Number		OD02AP5707		Type of Body		Hatchback		
Engine Number		HR38759		Cubic Capacity		1,196		
Chassis Number		MAJZXXMTKZHR38759		Year of Manufacture		2017		
Make of the Vehicle		FORD		Seating Capacity (including Driver)		5		
Model Description		All New Figo 1.2 Titanium		<b>Total Premium (in Rs.)</b>		<b>10,653</b>		
<b>LIMITATIONS AS TO USE:</b> The Policy does not cover use for 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 and any purpose in connection with motor trade				<b>Persons or Classes of Persons entitled to Drive:</b> <b>Any person including the Insured</b> • 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				
<b>LIMITS OF LIABILITY:</b> 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/-								
<b>DEDUCTIBLE:</b> 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: DINWSV999999

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.VPN013384000101**

A - OWN DAMAGE	Premium in Rs.	B - LIABILITY	Premium in Rs.
1. Basic premium on Vehicle and Non-Electrical Accessories	9,572.00	1. Basic premium including premium for TPPD	3,221.00
2. Electrical & Electronic accessories @ 4%(IMT 24)	0.00	2. <b>Less:</b> 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
<b>ADD:</b>		<b>ADD:</b>	
4. Trailer	0.00	<b>Personal Accident Benefits</b>	
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 Tution	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
<b>Less:</b>		<b>ADD:</b>	
10. Discount for Anti-theft devices (IMT 10)	0.00	<b>Legal Liability:</b>	
11. Automobile Association Discount (IMT 8)	0.00	10. To Paid Driver (IMT 28)	0.00
12. Voluntary Deductible(IR DAN102A0006V01200910)of Rs. 10000 (IMT 22 A)	-2,250.00	11. To Paid Employees (IMT 29)	0.00
13. 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
14.Vintage Car Discount (IMT 9)	0.00	13. <b>TOTAL LIABILITY PREMIUM (B)</b>	<b>3,536.00</b>
15. <b>Deduct:</b> 25% No Claim Bonus	-1,830.50	14. <b>Add:</b> Underwriting Loading %	0.00
16. <b>Add:</b> Underwriting Loading	0.00	15. <b>NET PREMIUM (A + B)</b>	<b>9,028.00</b>
<b>Add: Additional Cover for Package Policies</b>			
17. Depreciation Waiver (IRDAN102A0011V02201213)	0.00		
18. Windshield Glass (IRDAN102A0004V01200910)	0.00		
19. Cash in Lieu of Spare Car ,Limit per day.Rs (IRDAN102A0007V01200910)	0.00	<b>ADD: IGST</b>	1,625.04
20. Full Invoice Price Insurance (IRDAN102A0008V01200910)	0.00		
21. Life Time Road Tax (IRDAN102A0005V01200910)	0.00		
22. Loss of Baggage (IRDAN102A0009V01200910)	0.00		
23. NCB Protector Cover (IRDAN102A0002V01201314)	0.00		
24. Engine Aggravation Cover(IR DAN102A0001V01201314)	0.00		
25. Key Replacement Cover (IRDAN102A0001V01201516)	0.00		
26. Tyre Cover Clause (IRDAN102A0003V01201718)	0.00		
<b>27. TOTAL OWN DAMAGE PREMIUM (A)</b>	<b>5,492.00</b>	<b>16. TOTAL PREMIUM PAYABLE</b>	<b>10,653.04</b>

**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 <b>ICICI BHUBANESHWAR</b>		
The preceding year	20	<b>Nominee Name</b>	<b>Nominee Age</b>	<b>Relationship with</b>
Preceding two consecutive years	25	SOURAV DAS		SON
Preceding three consecutive years	35	<b>Guardian Name</b>	<b>Guardian Age</b>	<b>Guardian Relation</b>
Preceding four consecutive years	45			
Preceding five consecutive years	50	Date and Signature of Proposal/Renewal notice 25/09/2020		

In Witness whereof this Policy has been signed at Chennai on 25/09/2020 , 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

Base Product UIN: IR DAN102P0004V02201617

PAN Number : AABCR7106G

For Legal interpretation, English version will hold good.

Enhanced PA Cover Clause UIN: A020V01201920

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## 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 : VPN0133840000101  
GST Invoice Number : VPN013384001000  
Invoice Date : 29/09/2020

Address of insured:  
Insured Name: Mr.SUBRAT KUMAR DAS .  
NO 1485, PRAKRUTI NIVAS  
SRIRAM NAGAR  
  
BHUBANESHWAR  
State:ORISSA  
Pincode: 751002

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

Taxable Premium		9,028.00
IGST	18.00%	1,625.04
Gross Premium		10,653.04

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”

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 <MOTORCLAIMS> and send to 567675



E-Mail:customer.services@royalsundaram.in



www.royalsundaram.in