

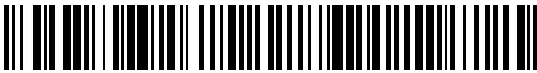
Service Branch Address:

The city center, office no 640-645,,6th floor , old Amrapali cinema,, Raiya road, Rajkot, MB-Rajkot , RAJKOT - 360007.

Aug 21, 2023

Mr. NIRAJKUMAR MANSUKHLAL PATEL
VISHNU
GEETANJALI PARK 5
GAYATRINAGAR MAIN ROAD RAJKOT
RAJKOT - 360002, GUJARAT
Telephone :
Mobile : 98xxxxxx72

**NEXT RENEWAL
IS ON
30/08/2024**



Certificate of Insurance and Policy No.
VPC1364203000103

Policy Period: Period of insurance
From 00:00:00 hours on 31/08/2023 To Midnight of 30/08/2024

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. VPC1364203000103 which has been issued based on the details mentioned below:

Name of the Insured: Mr. NIRAJKUMAR MANSUKHLAL PATEL	
Mobile No.: 98xxxxxx72	Email ID: bhp*****@gmail.com
Make of the Vehicle: HYUNDAI MOTORS LTD.	Model Description: Creta 1.6 SX (O)
Engine No.: M461891	Chassis No.: M044590
Premium Amount (Rs.) 24,423.64	Add-on Covers Opted : Yes
Previous Policy No.	VPC1364203000102
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 (45 %)	
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. 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

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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

For Motor Claim Intimations Call us first 1800 568 9999 (24/7 Tollfree)

Registered Office: 21, Patullos Road, Chennai - 600002 | IRDAI Reg. No.102 | CIN: U67200TN2000PLC045611
Customer Care 1860 425 0000, 1860 258 0000 | Email: customer.services@royalsundaram.in | Visit: www.royalsundaram.in

Service Branch Address:

The city center, office no 640-645,,6th floor , old Amrapali cinema,,Raiya road,Rajkot,MB-Rajkot ,RAJKOT - 360007.

Aug 21, 2023
Mr.NIRAJKUMAR MANSUKHLAL PATEL
VISHNU
GEETANJALI PARK 5
GAYATRINAGAR MAIN ROAD RAJKOT
RAJKOT - 360002,GUJARAT
Telephone:
Mobile: 98xxxxxx72

Intermediary Code: BR500243
Intermediary Name: Clarion Insurance
Broking Services Private
Limited
Contact: -

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. VPC1364203000103		Policy Period: Period of insurance <i>From 00:00:00 hours on 31/08/2023 To Midnight of 30/08/2024</i>					
INSURED DETAILS							
Name of Insured		Insured Date of Birth	Geographical Area	Business/Profession	Registration Authority	Registration Date	
Mr.NIRAJKUMAR MANSUKHLAL PATEL		20/05/1979	India		RAJKOT	02/12/2015	
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	Invoice Price
610,857	0	0	0	0	610,857	10,000	0
VEHICLE DETAILS							
Registration Number		GJ03HR6187		Type of Body		SUV	
Engine Number		M461891		Cubic Capacity		1,582	
Chassis Number		M044590		Year of Manufacture		2015	
Make of the Vehicle		HYUNDAI MOTORS LTD.		Seating Capacity (including Driver)		5	
Model Description		Creta 1.6 SX (O)		Total Premium (in Rs.)		24,424	
LIMITATIONS AS TO USE: 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				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. 2,500 in respect of each and every claim. (Compulsory Deductible [Rs.2,000], Voluntary Deductible [Rs. 0], Imposed Deductible [Rs. 0], Additional Deductible in case of Non-Directable claims-Rs. 0/ and Loss Of Baggage Deductible[Rs. 500])							

Document Code: BBBW99P9K999

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Certificate of insurance & policy schedule continued in Page 2





Royal Sundaram

General Insurance

Royal Sundaram General Insurance Co. Limited
(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

Policy No.VPC1364203000103

A - OWN DAMAGE	Premium in Rs.	B - LIABILITY	Premium in Rs.
1.a) Basic premium on Vehicle b) Non-Electrical Accessories 2. Electrical & Electronic accessories @ 4%(IMT 24) 3. Bi-Fuel kit (CNG/LPG) @ 4% (IMT 25)	5,467.00 0.00 0.00 0.00	1. Basic premium including premium for TPPD 2. Less: For restricted TPPD cover for Rs.6000 (IMT 20) 3. Bi-Fuel kit (CNG/LPG) 4. Trailers (IMT30)	7,897.00 0.00 0.00 0.00
ADD: 4. Trailer 5. Geographical Area Extn.Endt.IMT-1 6. 30% for Imported vehicles without custom duty (IMT 19) 7. Fibre Glass Tanks 8. 60% on OD Premium for Driving Tution 9. Additional Towing Charges. Rs.0 10. For any Other extra	0.00 0.00 0.00 0.00 0.00 0.00 0.00	ADD: Personal Accident Benefits 5. Under Section III (Owner Driver), CSI Rs. 1,500,000 6. Geographical Area Extn.Endt.IMT-1 7. Named Passengers, CSI Rs. 0.00 each as per list attached (IMT 15) 8. Unnamed Passengers, CSI Rs. 100,000 each (IMT 16) 9. PA Cover to Paid Driver, CSI Rs. 0 (IMT 17) 10. Enhanced PA cover , Owner Driver, CSI Rs. 0 11. Enhanced PA cover, Named Passengers CSI Rs. 0.00 Each as per list attached 12. Enhanced PA cover, Unnamed Passengers, CSI Rs. 0.00 13. Enhanced PA cover, Paid Driver, CSI Rs. 0.00	315.00 0.00 0.00 250.00 0.00 0.00 0.00 0.00 0.00
Less: 11. Discount for Anti-theft devices (IMT 10) 12. Automobile Association Discount (IMT 8) 13. Voluntary Deductible(IRDAN102A0006V01200910)of Rs.0 (IMT 22 A) 14. 50% Discount for Vehicles specially designed/modified for blind,handicapped and mentally challenged persons (IMT 12) 15.Vintage Car Discount (IMT 9)	0.00 0.00 0.00 0.00 0.00	ADD: Legal Liability: 10. To Paid Driver (IMT 28) 11. To Paid Employees (IMT 29) 12. For any other extra	50.00 0.00 0.00
16. Deduct: 45% No Claim Bonus 17. Add: Underwriting Loading	-2,460.15 0.00	13. TOTAL LIABILITY PREMIUM (B) 14. Add: Underwriting Loading % 15. NET PREMIUM (A + B)	8,512.00 0.00 20,698.00
Add: Additional Cover for Package Policies 18. Depreciation Waiver (IRDAN102A0011V03201213) 19. Windshield Glass (IRDAN102A0004V01200910) 20. Cash in Lieu of Spare Car ,Limit per day.Rs (IRDAN102A0007V01200910) 21. Vehicle Replacement Value Plus - * (IRDAN102A0001V01202021) 22. Loss of Baggage (IRDAN102A0009V01200910) 23. NCB Protector Cover (IRDAN102A0002V01201314) 24. Engine Protector Cover(IRDAN102A0001V01201314) 25. Key Replacement Cover (IRDAN102A0001V01201516) 27. Tyre Cover Clause (IRDAN102A0003V01201718) 28. Roadside Assistance Cover (Plan A) (IRDAN102A0001V01202223) 29. Smart Save (IRDAN102A0012V01202223)	8,063.20 0.00 0.00 0.00 100.00 0.00 732.80 234.40 0.00 49.00 0.00	ADD: SGST ADD: CGST	1,862.82 1,862.82
30. TOTAL OWN DAMAGE PREMIUM (A)	12,186.00	16. TOTAL PREMIUM PAYABLE	24,423.64

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 28,16 & RSMOAC 1,9,7,11 (refer Terms & Conditions for relevant wording) Under Hire Purchase/Lease Agreement /Hypothecated with														
The preceding year	20															
Preceding two consecutive years	25															
Preceding three consecutive years	35	<table><tr><th>Nominee Name</th><th>Nominee Age</th><th>Relationship with</th></tr><tr><td> </td><td> </td><td> </td></tr><tr><th>Guardian Name</th><th>Guardian Age</th><th>Guardian Relation</th></tr><tr><td> </td><td> </td><td> </td></tr></table>			Nominee Name	Nominee Age	Relationship with				Guardian Name	Guardian Age	Guardian Relation			
Nominee Name	Nominee Age				Relationship with											
Guardian Name	Guardian Age	Guardian Relation														
Preceding four consecutive years	45															
Preceding five consecutive years	50	Date and Signature of Proposal/Renewal notice 21/08/2023 Signature														

In Witness whereof this Policy has been signed at Chennai on 21/08/2023 , I/We hereby certify that the Policy to which this Certificate relates is a valid Policy 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 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 TALK ADDED "DANCE 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 MAHADEVAN SHYAMSUNDER

Date: 2023.08.21

12:48:10 IST

Reason: For

Royal Sundaram

Location: Chennai

Authorised Signatory

Consolidated Stamp Duty Paid to Govt of TamilNadu

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

GSTIN : 24AABCR7106G1ZP

Base Product UIN: IRDAN102RP0004V02201617

PAN Number : AABCR7106G

For Legal interpretation, English version will hold good.

Enhanced PA Cover Clause UIN: A0020V01201920

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Roadside Assistance Service Provider : Europe Assistance Toll Free Number : 18002109727

For Motor Claim Intimations Call us first 1800 568 9999 (24/7 Tollfree)

Registered Office: 21, Patullos Road, Chennai – 600002 | IRDAI Reg. No.102 | CIN: U67200TN2000PLC045611
Customer Care 1860 425 0000, 1860 258 0000 | Email: customer.services@royalsundaram.in | Visit: www.royalsundaram.in

GST Invoice

Royal Sundaram General Insurance Co. Limited
MB:MB-Rajkot
Address: The city center, office no 640-645,,6th floor , old Amrapali cinema,,Raiya road,Rajkot,MB-Rajkot ,RAJKOT - 360007.
GSTIN: 24AABCR7106G1ZP

Policy Number : VPC1364203000103
GST Invoice Number : VPC136420303000
Invoice Date : 31/08/2023

Address of insured:
Insured Name: Mr.NIRAJKUMAR MANSUKHLAL PATEL
VISHNU
GEETANJALI PARK 5
GAYATRINAGAR MAIN ROAD RAJKOT
RAJKOT
State:GUJARAT
Pincode: 360002

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

Taxable Premium		20,698.00
SGST	9.00%	1,862.82
CGST	9.00%	1,862.82
Gross Premium		24,423.64

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"

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



E-Mail: customer.services@royalsundaram.in



www.royalsundaram.in