

**Service Branch Address:**

Unit No.801 A, 8th Floor Devika Tower, Nehru Place, ,D9-Nehru Place ,NEWDELHI - 110018.

Aug 31, 2023

Mr. SHRI OM  
SO SH SURAJ BHAN RO VPO WNO  
12 PEER COLONY TEH SAMPLA

ROHTAK - 124501, HARYANA  
Telephone :  
Mobile : 98xxxxxx50

**NEXT RENEWAL  
IS ON  
01/09/2024**



**Certificate of Insurance and Policy No.**  
VPV0505569000100

**Policy Period: Period of insurance**  
From 11:49:00 hours on 02/09/2023 To Midnight of 01/09/2024

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 Passenger Carrying Vehicle Policy No. VPV0505569000100 which has been issued based on the details mentioned below:

Name of the Insured: Mr. SHRI OM	
Mobile No.: 98xxxxxx50	Email ID: ans*****@gmail.com
Make of the Vehicle: MAHINDRA	Model Description: Alfa DX
Engine No.: 198525	Chassis No.: E87836
Premium Amount (Rs.) 8,215.16	Add-on Covers Opted : No
Previous Policy No.	VPV0346378000100
Previous Policy Insurance Co.	UNKNOWN
Based On your declaration on No claim being made in expiring policy, we have extended next slab of no claim discount in your policy (0 %)	
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	
<b>CPA Status</b>	
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, 1860-258-0000. 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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Aug 31, 2023

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12 PEER COLONY TEH SAMPLA

ROHTAK HARYANA  
124501  
Telephone :  
Mobile: 98xxxxxx50

**Intermediary Code:** BR500367  
**Intermediary Name:** Zopper Insurance Brokers Private Limited  
**Contact:** 7862002244

**CERTIFICATE OF INSURANCE & POLICY SCHEDULE**

(See Form 51 of The Central Motor Vehicles Rules, 1989) Motor Vehicles Act, 1988  
**Passenger Carrying Vehicle Policy**

<b>Certificate of Insurance and Policy No.</b> VPV0505569000100		<b>Policy Period: Period of insurance</b> From 11:49:00 hours on 02/09/2023 To Midnight of 01/09/2024			
<b>INSURED DETAILS</b>					
Name of Insured	Insured Date of Birth	Geographical Area	Business/Profession	Registration Authority	Registration Date
Mr.SHRI OM	24/07/1970	India		ROHTAK	09/07/2018
<b>INSURED'S DECLARED VALUE (IDV) (in Rs.)</b>					
For the Vehicle	For Trailers	Non Electrical Accessories	Electrical / Electronic Accessories	Value of CNG Kit	Total IDV
140,000	0	0	0	0	140,000
<b>VEHICLE DETAILS</b>					
Registration Number	HR46E0851		Type of Body	Closed	
Engine Number	198525		Cubic Capacity	436	
Chassis Number	E87836		Year of Manufacture	2018	
Make of the Vehicle	MAHINDRA		Gross Vehicle Weight (Kgs)	0	
Model Description	Alfa DX		Maximum Licensed carrying capacity including driver	4	
<b>Total Premium (in Rs.)</b>				<b>8,215</b>	
<b>LIMITATIONS AS TO USE:</b> The Policy covers use only under a Permit within the meaning of the Motor Vehicles Act, 1988 or such a carriage falling under Sub-section 3 of Section 66 of the Motor Vehicles Act, 1988. The Policy does not cover use for a) Organised racing b) Pace Making c) Reliability Trials d) Speed testing e) Use whilst drawing a trailer except the towing (other than for reward) of any one disabled mechanically propelled vehicle.			<b>Persons or Classes of Persons entitled to Drive:</b> <i>Any person including the Insured</i> • <i>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.</i> • <i>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>		
<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 750000 (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 IV: CSI - Rs.1,500,000/- Deductible under section-I: In respect of each and every claim.(Compulsory Deductible[Rs.500] and Imposed Deductible[Rs.0] and Theft Deductible[Rs.0])					

Document Code:

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Certificate of insurance & policy schedule continued in Page 2



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

## CERTIFICATE OF INSURANCE & POLICY SCHEDULE (CONTINUED)

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

### Passenger Carrying Vehicle Policy

**Policy No. VPV0505569000100**

A - OWN DAMAGE	Premium in Rs.	B - LIABILITY	Premium in Rs.
1. Basic premium on Vehicle and Non-Electrical Accessories	362.00	1. Basic premium including premium for TPPD	2,539.00
2. Electrical & Electronic accessories @ 4% (IMT 24)	0.00	2. Discount for Statutory TPPD	0.00
3. Bi-Fuel kit (CNG/LPG) @ 4% (IMT 25)	0.00	3. Passenger Liability Premium	3,642.00
		4. Bi-fuel Kit (CNG) @ 4% / Inbuilt CNG Kit -Endt. IMT-25	0.00
<b>ADD:</b>		<b>ADD:</b>	
4. Trailer	0.00	5. Personal Accident Benefits Under Section IV - Rs.1,500,000/-	315.00
5. Loading for Imported Vehicle - 30% of OD	0.00	7. PA to Paid Driver/ Cleaners Endt. IMT-17 Number of Persons-0	0.00
6. Geographical Area Extn. Endt. IMT-1	0.00	7. Geographical Area Extn. Endt. IMT-1	0.00
7. Driving Tutition - 60% of OD	0.00	8. Indemnity to Hirer IMT-44	0.00
8. Fibre Glass Tanks	0.00	9. Enhanced PA cover, Owner Driver, CSI Rs.0	0.00
9. Addl Pre-Tyre & Mudguards-15% of OD	54.26	10. Enhanced PA cover, Paid Driver, CSI Rs.0.00	0.00
10. Additional Towing Charges. Rs.0	0.00	<b>Legal Liability:</b>	
11. Theft and Conversion Risk IMT-43	0.00	11. To Paid Driver/ Cleaner/ Coolies Endt. IMT-40	50.00
12. Usage of Commercial and Private Purpose - IMT 34	0.00	12. NFPP - Employees Endt. IMT-37	0.00
<b>Less:</b>		13. NFPP Other than Employees Endt. IMT-37A	0.00
13. Discount for Anti-theft Devices Endt. IMT-10	0.00	14. Usage of Commercial and Private Purpose - IMT 34	0.00
14. 50% Discount for vehicles specially designed/modified for physically and mentally challenged persons	0.00	<b>15. TOTAL LIABILITY PREMIUM (B)</b>	<b>6,546.00</b>
15. Deduct 0% NCB	0.00		
<b>16.Add:</b> % Discount moderation	0.00	<b>16.Add:</b> %Underwriter Loading	0.00
		<b>17.NET PREMIUM (A + B)</b>	<b>6,962.00</b>
<b>Add: Additional Cover for Package Policies</b>		<b>ADD:</b> IGST	1,253.16
17. Depreciation Waiver Clause (IRDAN102A0001V01201011)	0.00		
18. Windshield Glass (IRDAN102A0002V01201011)	0.00		
19. EMI Protector Clause (IRDAN102A0004V01202021) Limit. Rs.0.00	0.00		
20. Loss of Income Cover (IRDAN102A0006V01202021) Limit in Rs.0.00 Duration: 0 months	0.00		
<b>21.TOTAL OWN DAMAGE PREMIUM (A)</b>	<b>416.00</b>	<b>18.TOTAL PREMIUM PAYABLE</b>	<b>8,215.16</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 policy. 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 23,40,22,38(refer Terms & Conditions for relevant wording) Under Hire Purchase/Lease Agreement /Hypothecated with MAHINDRA MAHINDRA																	
The preceding year	20																		
Preceding two consecutive years	25	<table><tr><th>Nominee Name</th><th>Nominee Age</th><th>Relationship with</th></tr><tr><td>SPOUSE</td><td>30</td><td>SPOUSE</td></tr><tr><th>Guardian Name</th><th>Guardian Age</th><th>Guardian Relation</th></tr><tr><td></td><td>0</td><td></td></tr><tr><td colspan="3">Date and Signature of Proposal/Renewal notice 02/09/2023</td></tr></table>			Nominee Name	Nominee Age	Relationship with	SPOUSE	30	SPOUSE	Guardian Name	Guardian Age	Guardian Relation		0		Date and Signature of Proposal/Renewal notice 02/09/2023		
Nominee Name	Nominee Age				Relationship with														
SPOUSE	30				SPOUSE														
Guardian Name	Guardian Age				Guardian Relation														
	0																		
Date and Signature of Proposal/Renewal notice 02/09/2023																			
Preceding three consecutive years	35																		
Preceding four consecutive years	45																		
Preceding five consecutive years	50																		

In Witness whereof this Policy has been signed at Chennai on 31/08/2023 in lieu of Cover note No. dated Receipt No. CBCEAP0606391. 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

Consolidated Stamp Duty Paid to Govt of TamilNadu

Authorised Signatory

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

GSTIN : 07AABCR7106G1ZL

Base Product UIN: IRDAN102RP0007V02201617

PAN Number : AABCR7106G

Enhanced PA Cover Clause UIN: A0014V01201920

For Legal interpretation, English version will hold good.

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## GST Invoice

Royal Sundaram General Insurance Co. Limited  
D9:D9-Nehru Place  
Address: Unit No.801 A, 8th Floor Devika Tower,Nehru Place, ,D9-Nehru Place ,NEWDELHI - 110018.  
GSTIN: 07AABCR7106G1ZL

Policy Number : VPV0505569000100  
GST Invoice Number : VPV050556900000  
Invoice Date : 31/08/2023

Address of insured:  
Insured Name: Mr.SHRI OM  
SO SH SURAJ BHAN RO VPO WNO  
12 PEER COLONY TEH SAMPLA

ROHTAK  
State:HARYANA  
Pincode: 124501

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

Taxable Premium		6,962.00
IGST	18.00%	1,253.16
Gross Premium		8,215.16

Place of delivery of policy if different from place of service:  
Address: Unit No.801 A, 8th Floor Devika Tower,Nehru Place, ,D9-Nehru Place ,NEWDELHI - 110018.

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"

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