



Royal Sundaram
General Insurance

Royal Sundaram General Insurance Co. Limited
Corporate Office: Vishranti Melaram Towers, No.2/319,
Rajiv Gandhi Salai (OMR), Karapakkam, Chennai - 600 097.
Registered Office: 21, Patullos Road, Chennai - 600 002.
Royal Sundaram IRDAI Reg. No.102 | CIN U167200TN2000PLC045611

Service Branch Address: No.4B, 4th Floor, "" A"" Block, Mena Kampala Arcade ,Sir Theyagaraya Road, T.Nagar,

September 16, 2023

Mr. SONAL AGRAWAL
C-1, 203, SHALIMAR ONE WORLD
VISTA
LUCKNOW, UTTAR PRADESH
226010
Telephone :
Mobile : xxxxxx1067

**Your policy is due
for renewal on
18/09/2024**

Certificate of Insurance and Policy No. VPNS073168000100	Policy Period: Period of insurance From 00:00:00 hours on 19/09/2023 To 23:59:59 hours on 18/09/2024
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Dear Mr. SONAL AGRAWAL,

Thank you for choosing Royal Sundaram as the Insurer of your vehicle. We are delighted to have you as our customer.

We are enclosing the following

1. Policy Schedule pertaining to the insurance of your vehicle

The Policy Schedule is an important document that you may be required to produce whilst your vehicle is in use. We request you to verify the above documents and ensure everything is in order. In case of any discrepancies, please contact us immediately.

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. You may also write to customer.services@royalsundaram.in

Assuring you of our best services at all times.

Yours sincerely,

P. C. Ranganathan

Authorized Signatory

Sonal Agrawal

CALL US FIRST

Motor Claim Intimations
Just Call Toll Free

24/7 **1800 568 9999**

For any other queries
You can reach us through
Email

customer.services@royalsundaram.in

Customer Care

1860 425 0000

Mon - Sat: 8 am to 9 pm
Sun: Upto 5 pm

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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September 16, 2023

Mr. SONAL AGRAWAL
LUCKNOW
UTTAR PRADESH
LUCKNOW, UTTAR PRADESH
226010
Telephone :
Mobile : xxxxxx1067

Intermediary Code: BR500291
Intermediary Name: Policybazaar Insurance Brokers
Private Limited
Contact: 1800 208 8787

POLICY SCHEDULE

Standalone Private Car Own Damage Policy

Certificate of Insurance and Policy No. VPNS073168000100				Policy Period: Period Of Insurance From 00:00:00 hours on 19/09/2023 To 23:59:59 hours on 18/09/2024				
INSURED DETAILS								
Name of Insured		Insured Date of Birth	Geographical Area	Occupation	Registration Authority	Registration Date		
Mr. SONAL AGRAWAL		22/02/1991	INDIA		LUCKNOW	06/10/2022		
INSURED'S DECLARED VALUE (IDV) (in Rs.)								
Year	For the Vehicle	For Trailers	Non Electrical Accessories	Electrical/Electronic Accessories	Value of CNG Kit	Total IDV	Loss Of Baggage	Invoice Price
1st Year	1,198,613.00	0.00	0.00	0.00	0.00	1,198,613.00	0.00	0.00
PRIVATE CAR VEHICLE DETAILS								
Registration Number	UP32NC2616			Type of Body	SEDAN			
Engine Number	DTB078602			Cubic Capacity	999			
Chassis Number	MEXBPHPBSNG016355			Year of Manufacturer	2022			
Make of the Vehicle	SKODA			Seating Capacity (including Driver)	5			
Model Description	SLAVIA AMBITION 1.0L TSI AT BSVI - 5 SEATER			Net Premium (in Rs.)	22,947.46			
LIMITATIONS AS TO USE: The Policy covers use of the vehicle for any purpose other than: 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 Any purpose in connection with Motor Trade.				DRIVER: Any person including the Insured Provided that a person driving holds a valid Driving Licence at the time of the accident and is not disqualified from holding or obtaining such a Licence. 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.				
*Liability Only Policy Details								
**Insurer and Policy Issuing Office Address				**Policy No		**Policy Period		
Universal Sompoo General Insurance Co. Ltd.,				AVO/2367/10332658		19/09/2022 18/09/2025		
**As declared by the insured								
<i>DEDUCTIBLE: Total deductible Rs. 1,000 in respect of each and every claim. (Compulsory Deductible (Rs.1,000), Voluntary Deductible (Rs.0), Imposed Deductible (Rs.0) and Loss Of Baggage Deductible (Rs.0))</i>								

Certificate of insurance & policy schedule continued in Page 2

Document Code:

Fastag ID:



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 <Motor Claims> and send to 567675

E-Mail: customer.services@royalsundaram.in

www.royalsundaram.in



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POLICY SCHEDULE (CONTINUED)
Standalone Private Car Own Damage Policy

Policy No. VPNS073168000100

OWN DAMAGE	Premium in Rs.
1. Basic Premium on Vehicle and Non- Electrical Accessories	14,570.00
2. Electrical & Electronic Accessories @ 4% (IMT24)	0.00
3. Bi-Fuel Kit (CNG/LPG) @ 4% (IMT 25)	0.00
ADD:	
4. Trailer	0.00
5. Geographical Area Extn.Endt.IMT-1	0.00
6. 30% for Imported vehicles without custom duty(IMT 19)	0.00
7. Fibre Glass Tanks	0.00
8. 60% on OD Premium for Driving Tuition	0.00
9. For any other extra	0.00
10. Additional Towing Charges	0.00
LESS:	
11. Discount for Anti-theft devices (IMT 10)	0.00
12. Automobile Association Discount (IMT 8)	0.00
13. Voluntary Deductible of Rs.0.00(IRDAN102RP0001V01201920/A00012BVO1201920)of Rs.0 (IMT 22 A)	0.00
14. 50% Discount for vehicles specially designed/modified for blind, handicapped and mentally challenged persons (IMT 12)	0.00
15. DEDUCT: No Claim Bonus (20%)	2,914.00
16. ADD: Underwriting Loading	0.00
Add: Additional Cover for Package Policies	
17. Depreciation Waiver Clause (IRDAN102RP0001V01201920/A0003BVO1201920)	7,791.00
18. Windshield Glass Clause (IRDAN102RP0001V01201920/A0004BVO1201920)	0.00
19. Facilities in Lieu of Spare Car (IRDAN102RP0001V01201920/A0005BVO1201920)	0.00
20. Vehicle Replacement Value Plus -*(IRDAN102A0009V01202021)	0.00
21. Loss of Baggage Clause (IRDAN102RP0001V01201920/A0008BVO1201920) (Rs. 0.00)	0.00
22. Engine Protector (IRDAN102RP0001V01201920/A00010BVO1201920)	0.00
23. NCB Protector Cover (IRDAN102RP0001V01201920/A0009BVO1201920)	0.00
24. Key Replacement Cover (IRDAN102RP0001V01201920/A00011BVO1201920)	0.00
25. Tyre Cover Clause (IRDAN102RP0001V01201920/A00013BVO1201920)	0.00
26.Roadside Assistance Cover (IRDAN102A0003V01202223)	0.00
27. TOTAL OWN DAMAGE PREMIUM	19,447.00
27. Add: IGST	3,500.46
29. TOTAL PREMIUM PAYABLE	22,947.46

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 7,22, RSMOAC, 001 (refer Terms & Conditions for relevant wording) (Under Hypothecated with State Bank of India)
The preceding year	20	Date & Signature of Proposal/Renewal notice: September 16, 2023
Preceding two consecutive years	25	
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 19/09/2023 in lieu of Cover note No. dated Receipt No. IMCI753118

IMPORTANT NOTICE: The insured is not indemnified if the vehicle is used or driven otherwise than in accordance with this schedule. See the clause headed "AVOIDANCE OF CERTAIN TERMS AND RIGHT OF RECOVERY under Policy Terms and Conditions.

For Royal Sundaram General Insurance Co. Limited

Sonal. Agarwal

Signature Not Verified

Digitally signed by
TANJAVUR
SHYAMSUNDE
Date: 2023.09.16
20:18:46 GMT+05:30
Reason: For
Royal Sundaram
Location: K

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

Consolidated Stamp Duty Paid to Govt. of Tamil Nadu
GSTIN: 33AABCR7106G1Z4

UIN: IRDAN102RP0001V01201920

PAN Number: AABCR7106G

For Legal interpretation, English version will hold good.

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GST Invoice

Royal Sundaram General Insurance Co. Limited
No.4B, 4th Floor, "" A "" Block, Mena Kampala Arcade
Sir Theyagaraya Road, T.Nagar,

GSTIN : 33AABCR7106G1ZQ

Policy number : VPNS073168000100
Invoice Number : VPNS07316800000
Inception Date : 19/09/2023 - 00:00:00
Policy Posted Date : 16/09/2023 20:14:42

Address of Insured:
C-1, 203, SHALIMAR ONE WORLD
VISTA
LUCKNOW
UTTAR PRADESH
Pincode:226010

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

Taxable premium		19,447.00
IGST	18 %	3,500.46
Gross premium		22,947.46

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 the 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, hence counter signature / stamp is not required.

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