



**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 U67200TN2000PLC045611

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

February 11, 2019

Mr. NARESH KUMAR CHHETRI  
63A/37D/K  
KIRTI NAGAR DEFENCE COLONY  
NEAR RADHA KRISHANA TEMPLE  
AGRA  
UTTAR PRADESH, 282001  
Telephone:  
Mobile: 9760677766

**Your policy is due  
for renewal on  
13/02/2020**

**Certificate of Insurance and Policy No.**  
VMN0006832000100

**Policy Period:**  
From 00:00:00 hours on 14/02/2019 To 23:59:59 hours on 13/02/2020

Dear Mr. NARESH KUMAR CHHETRI,

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 Certificate of Insurance & Policy Schedule pertaining to the insurance of your vehicle.

The Certificate of Insurance & 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](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

**Contact us first  
in the event of  
a claim.**



**Call**

1860 425 0000



**SMS**

type <Motor Claims>  
and send to 567675



**E-Mail**

[customer.services@  
royalsundaram.in](mailto:customer.services@royalsundaram.in)

You can reach us through  
the details given above  
Monday - Saturday  
8:00 am to 9:00 pm and  
Sunday up to 5:00 pm

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

FEB 11, 2019

Mr. NARESH KUMAR CHHETRI  
63A/37D/K  
KIRTI NAGAR DEFENCE COLONY  
NEAR RADHA KRISHANA TEMPLE  
AGRA, UTTAR PRADESH  
282001  
Telephone :  
Mobile : 9760677766

Intermediary Code: OA900000  
Intermediary Name: Internal agent

**CERTIFICATE OF INSURANCE & POLICY SCHEDULE**  
(See Form 51 of The Central Motor Vehicles Rules, 1989) Motor Vehicles Act, 1988  
**Two Wheeler Package Policy**

Certificate of Insurance & Policy No.		Policy Period: Period Of Insurance			
VMN0006832000100		From 00:00:00 hours on 14/02/2019 To 23:59:59 hours on 13/02/2020			
INSURED DETAILS					
Name of Insured	Insured Date of Birth	Geographical Area	Business/Profession	Registration Authority	Registration Date
Mr. NARESH KUMAR CHHETRI	25/07/1963	INDIA		AGRA	13/11/2016
INSURED'S DECLARED VALUE (IDV) (in Rs.)					
Year	For the Vehicle	For Side-car	Non Electrical Accessories	Electrical/ Electronic Accessories	Total IDV
1 <sup>st</sup> Year	105,840.00	0.00	0.00	0.00	105,840.00
The Vehicle: any of the following (Two-wheeler shall be deemed to include a sidecar attached to it)					
VEHICLE DETAILS					
Registration Number	UP80DX1496		Type of Body	SOLO	
Engine Number	U3S5C0GL176138		Cubic Capacity	350	
Chassis Number	ME3U3S5C1GL012716		Year of Manufacturer	2016	
Make of the Vehicle	ROYAL ENFIELD		Seating Capacity	2	
Model Description	THUNDER BIRD DISC ES (5 SPEED) - 2 SEATER		Total Premium (in Rs.)	2,329.00	
LIMITATIONS AS TO USE: The Policy covers use of the vehicle for any purpose other than: a) Hire or Reward b) Tution c) Carriage of goods (other than samples or personal luggage) d) Organized racing e) Pace making f) Speed testing g) Reliability Trials h) 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.		
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.100,000/-  PA. Cover for Owner - Driver under section III (CSI) - Rs. 15,00000					



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  
E-Mail: customer.services@royalsundaram.in

SMS: Type <Motor Claims> and send to 567675  
www.royalsundaram.in

CERTIFICATE OF INSURANCE & POLICY SCHEDULE (CONTINUED)

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

Two Wheeler Package Policy

Policy No. VMN0006832000100

A - OWN DAMAGE	Premium in Rs.	B - LIABILITY	Premium in Rs.
<b>Basic premium on Vehicle and Accessories</b> 1. Vehicle 2. Accessories: 3. Electrical & Electronic @ 4% (Endt. IMT. 24)	746.00 0.00 0.00	<b>Basic premium including premium for TPPD</b> 1. Vehicle 2. TPPD restricted to statutory limit of Rs.6000/- (Endt. IMT. 20)	985.00 0.000.00
<b>ADD:</b> 4. Loading for Imported Vehicle 5. Geographical Area Extn.Endt.IMT-1 6. Fibre Glass Tanks 7. Non Electrical Accessories 8. Driver Tution fees 9. Rally Cover 10. Additional Towing Charges	0.00 0.00 0.00 0.00 0.00 0.00 0.00	<b>ADD:</b> 3. Legal Liability To Paid Driver (IMT 28) 4. Geographical Area Extn.Endt.IMT-1 5. PA to Paid Driver (IMT 17) 6. Legal Liability To Employees (IMT 29) 7. PA cover for Owner - Driver under Section III (CSI) Rs. 15,00000 8. PA to Unnamed Passengers	0.00 0.00 0.00 0.00 430.00 0.00
<b>LESS:</b> 11. Side Car Discount 12. Discount for Anti-theft devices (IMT 10) 13. 50% Discount for Vehicles designed/modified for physically/ mentally challenged persons. 14. Voluntary Deductible amount for Rs. 0.00 15. Automobile Association Discount (IMT 8) 16. Deduct 25% for NCB	0.00 0.00 0.00 0.00 0.00 186.00	<b>9. TOTAL LIABILITYPREMIUM (B)</b>	<b>1,415.00</b>
<b>17. ADD: 0%</b> for Underwriter Loading	<b>0.00</b>	<b>10. ADD:</b> Underwriter Loading % <b>11. NET PREMIUM (A+B)</b> 12. Add: IGST	0.00 1,975.00 355.00
<b>18. TOTAL OWN DAMAGE PREMIUM (A)</b>	<b>560.00</b>		<b>2,329.00</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 I.M.T. Endt. Nos & Memorandum 7, 22 (refer Terms & Conditions for relevant wording) (Under Hire Purchase/Lease Agreement /Hypothecated with HDFC BANK LTD)		
The preceding year	20	<b>Nominee Name</b>	<b>Nominee Age</b>	<b>Relationship with</b>
Preceding two consecutive years	25	VICKRANT CHHETRI	26	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 & Signature of Proposal/Renewal notice: 11/02/2019		

In Witness whereof this Policy has been signed at Chennai on 14/02/2019 in lieu of Cover note No.   dated   Receipt No. IMC0159719. 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

Authorized Signatory

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

Consolidated Stamp Duty Paid to Govt. of Tamil Nadu


GSTIN: 33AABCR7106G1ZQ


UIN:IRDAN102RP0004V01201819


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 : VMN0006832000100  
Invoice number : VMN000683200000  
Inception Date : 14/02/2019 12:00:00  
Policy Posted Date : 11/02/2019 04:26:28

Address of Insured :  
  
63A/37D/K  
KIRTI NAGAR DEFENCE COLONY  
NEAR RADHA KRISHANA TEMPLE  
AGRA  
  
State : Uttar Pradesh  
Pincode : 282001

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

Taxable premium		1,975.00
Add: IGST	18%	355.00
Gross premium		2,329.00

Indication if tax payable under reverse charge - No  
Note: This document is digitally signed, hence counter signature / stamp is not required.

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