

**Service Branch Address:**

94/1A, B. T. Road, 1st Floor, KL-Kolkatta Dunlop branch, KOLKATA - 700090.

Nov 08, 2024

Mr. GOBINDA DAS  
16231, BANERJEE BAGAN  
HRIDOYPUR, HARIHAR PUR

24NORTH PARGANAS - 700127, WEST BENGAL

Telephone :

Mobile : 98xxxxxx55



**NEXT RENEWAL  
IS ON  
08/11/2025**

**Certificate of Insurance and Policy No.**  
VGC1252329000100

**Policy Period: Period of insurance**  
From 00:00:00 hours on 09/11/2024 To Midnight of 08/11/2025

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 Goods Carrying Vehicle Policy No. VGC1252329000100 which has been issued based on the details mentioned below:

Name of the Insured: Mr. GOBINDA DAS	
Mobile No.: 98xxxxxx55	Email ID: mpg*****@gmail.com
Make of the Vehicle: Tata Motors Ltd.	Model Description: ACE HT
Engine No.: 275IDI07DYYS64892	Chassis No.: MAT445057BVD30418
Premium Amount (Rs.) 18,523.58	Add-on Covers Opted : No
Previous Policy No.	P0024400003/4103/100864
Previous Policy Insurance Co.	MAGMA HDI GENERAL INSURANCE COMPANY 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 (20 %)	
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>	
Waived off -Waiver details- The registered owner driver, have other vehicles policy along with CPA cover	

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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Nov 08, 2024

Mr. GOBINDA DAS  
16231, BANERJEE BAGAN  
HRIDOYPUR HARIHAR PUR  
NORTH 24 PARGANAS  
BARASAT WEST BENGAL  
700127  
Telephone:  
Mobile: 98xxxxxx55

Intermediary Code: BR500358  
Intermediary Name: Certigo Insurance Brokers Private Limited  
Contact: -

**CERTIFICATE OF INSURANCE & POLICY SCHEDULE**

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

**Goods Carrying Vehicle Policy**

<b>Certificate of Insurance and Policy No.</b> VGC1252329000100			<b>Policy Period: Period of insurance</b> From 00:00:00 hours on 09/11/2024 To Midnight of 08/11/2025		
<b>INSURED DETAILS</b>					
Name of Insured	Insured Date of Birth	Geographical Area	Business/Profession	Registration Authority	Registration Date
Mr. GOBINDA DAS	06/11/1969	India		BARASAT	03/08/2011
<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
109,461	0	0	0	0	109,461
<b>VEHICLE DETAILS</b>					
Registration Number	WB25E0604		Type of Body	Open	
Engine Number	275IDI07DYYS64892		Public Carrier/Private Carrier	Public Carrier	
Chassis Number	MAT445057BVD30418		Year of Manufacture	2011	
Make of the Vehicle	Tata Motors Ltd.		Gross Vehicle Weight (Kgs)	15,50	
Model Description	ACE HT		Total Premium (in Rs.)	18,524	
<b>LIMITATIONS AS TO USE: As per Motor Vehicles Rules, 1989</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) Speed testing d) Reliability Trials			<b>Persons or Classes of Persons entitled to Drive:</b> <i>Any person including the Insured</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. • 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 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.0					
<b>Note: Warranted that at no time the gross laden weight of the vehicle exceeds the gross vehicle weight mentioned in the schedule of the policy.</b>					
<i>Deductible under Section -I : In respect of each and every claim. (Compulsory Deductible [Rs.500] and Imposed Deductible [Rs. 0])</i>					

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



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## **CERTIFICATE OF INSURANCE & POLICY SCHEDULE (CONTINUED)**

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

### **Goods Carrying Vehicle Policy**

**Policy No. VGC1252329000100**

<b>A - OWN DAMAGE</b>	<b>Premium in Rs.</b>	<b>B - LIABILITY</b>	<b>Premium in Rs.</b>
1.a) Basic premium on Vehicle b) Non-Electrical Accessories	396.69 0.00	1. Basic premium including premium for TPPD 2. Reduction in TPPD to Rs.6000/-	16,049.00 0.00
2. Additional GVW over 12,000 Kgs	0.00	3. Trailers Endt. IMT-30	0.00
3. Electrical & Electronic Accessories @ 4% (IMT 24)	0.00	4. Bi – Fuel Kit (CNG/LPG) IMT-25	0.00
4. Bi-Fuel Kit (CNG/LPG) @ 4% (IMT 25)	0.00		
<b>ADD:</b>		<b>ADD::</b>	
5. Trailer	0.00	<b>Personal Accident Benefits</b>	
6. Overturning Risk	0.00	5. Geographical Area Extn. Endt. IMT-1	0.00
7. Geographical Area Extn. Endt. IMT-1	0.00	6. Under Section IV- Rs.0	0.00
8. Cover for Lamps, Bumpers, etc. Endt. IMT – 23	59.50	7. PA to Paid Driver/ Cleaners Endt. IMT-17	0.00
9. Fibre Glass Tanks	0.00	8. Enhanced PA cover , Owner Driver, CSI Rs.0	0.00
		9. Enhanced PA cover, Paid Driver, CSI Rs.0.00	0.00
10. Additional Towing Charges. Rs.0	0.00	<b>Legal Liability:</b>	
11. 60% on OD Premium for Driving Tuition	0.00	10. To Paid Driver/Cleaner(not exceeding 7 persons)	
12. Usage of Commercial and Private Purpose - IMT 34	0.00	Endt. IMT-28	50.00
<b>LESS:</b>		11. To Paid Driver/Cleaner/Coolies(exceeding 7 persons)	
13. 50% Discount for vehicles specially designed/modified for blind, handicapped and mentally challenged persons	0.00	Endt. IMT-39A	0.00
14. Discount for Anti-theft Devices Endt. IMT-10	0.00	12. To Coolies Endt. IMT-39	50.00
15. Discount for vehicles plying within insured own premises	0.00	13. NFPP - Employees Endt. IMT-37	0.00
16. 20% NCB	-91.24	14. NFPP Other than Employees Endt. IMT-37A	0.00
<b>17. ADD: Discount moderation</b>	0.00	15. Usage of Commercial and Private Purpose - IMT 34	0.00
		<b>16. TOTAL LIABILITY PREMIUM (B)</b>	<b>16,149.00</b>
<b>Add: Additional Cover for Package Policies</b>		17. ADD: Underwriting Loading%	0.00
18. Depreciation Waiver Clause (IRDAN102A0001V01201011)	0.00	18. Confined to own sites	0.00
19. Windshield Glass (IRDAN102A0002V01201011)	0.00	<b>19. Total Premium (A+B)</b>	<b>16,514.00</b>
20. EMI Protector Clause (IRDAN102A0003V01202021) Limit. Rs.0.00	0.00	<b>ADD: SGST</b>	1,004.79
21. Loss of Income Cover (IRDAN102A0005V01202021) Limit in Rs.0.00 Duration: 0 months	0.00	<b>ADD: CGST</b>	1,004.79
<b>22. TOTAL OWN DAMAGE PREMIUM (A)</b>	<b>365.00</b>	<b>22. TOTAL PREMIUM PAYABLE</b>	<b>18,523.58</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 to 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:

<b>Period of Insurance</b>	<b>% of NCB on OD Premium</b>	Subject to IMT Endt. Nos. & memorandum 39,23,28,21 (refer Terms & Conditions for relevant wording) Under Hire Purchase/Lease Agreement /Hypothecated with		
The preceding year	20	<b>Nominee Name</b>	<b>Nominee Age</b>	<b>Relationship with</b>
Preceding two consecutive years	25		0	
Preceding three consecutive years	35	<b>Guardian Name</b>	<b>Guardian Age</b>	<b>Guardian Relation</b>
Preceding four consecutive years	45		0	
Preceding five consecutive years	50	Date and Signature of Proposal/Renewal notice 08/11/2024		

In Witness whereof this Policy has been signed at Chennai on 08/11/2024 in lieu of Cover note No. dated Receipt No. CBCEAP2329403. 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**

Signed by: SHYAMSUNDER TM  
Date: Fri Nov 08 16:21:10 IST 2024  
Reason: For RoyalSundaram  
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 : 19AABCR7106G1ZG

Base Product UIN: IRDAN102P0005V02201617

PAN Number : AABCR7106G

Enhanced PA Cover Clause UIN: A0017V01201920

For Legal interpretation, English version will hold good.

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## GST Invoice

Royal Sundaram General Insurance Co. Limited  
 KL:KL-Kolkatta Dunlop branch  
 Address: 94/1A, B. T. Road, 1st Floor, KL-Kolkatta Dunlop branch, KOLKATA - 700090.  
 GSTIN: 19AABCR7106G1ZG

Policy Number : VGC1252329000100  
 GST Invoice Number : VGC125232900000  
 Invoice Date : 09/11/2024

Address of insured:  
 Insured Name: Mr.GOBINDA DAS  
 16231, BANERJEE BAGAN  
 HRIDOYPUR, HARIHAR PUR  
  
 24NORTH PARGANAS  
 State: WEST BENGAL  
 Pincode: 700127

HSN SAC	Taxable Value	CGST		SGST/UTGST		IGST		Total Amount
		Rate	Amount	Rate	Amount	Rate	Amount	
997134	465.00	9.00%	41.85	9.00%	41.85			549.00
9971	16,049.00	6.00%	962.94	6.00%	962.94			17,975.00

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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