

Service Branch Address:

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

Nov 02, 2024

Mr. MRIGANKA GHARAMI
S/O - KHOKAN GHARAMI,
KUTUL SAHI ROAD,
SARADA PALLY, BARASAT,
24NORTH PARGANAS - 700124, WEST BENGAL
Telephone :
Mobile : 98xxxxxx55

**NEXT RENEWAL
IS ON
03/11/2025**



Certificate of Insurance and Policy No.
VGC1247967000100

Policy Period: Period of insurance
From 12:46:22 hours on 04/11/2024 To Midnight of 03/11/2025

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. VGC1247967000100 which has been issued based on the details mentioned below:

Name of the Insured: Mr. MRIGANKA GHARAMI	
Mobile No.: 98xxxxxx55	Email ID: mpg*****@gmail.com
Make of the Vehicle: MAHINDRA	Model Description: SUPRO MINI TRUCK BSIV
Engine No.: VAK6G32808	Chassis No.: MA1FN2VARK6H54496
Premium Amount (Rs.) 19,610.36	Add-on Covers Opted : No
Previous Policy No.	P0024400018/4103/102570
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	
CPA Status	
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. 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
a02e78fc85bfa31ea0a6096f6d81487b

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

Nov 02, 2024

Mr.MRIGANKA GHARAMI
S/O- KHOKAN GHARAMI, KUTUL SAHI ROAD,
SARADA PALLY, NORTH 24 PARGANAS

BARASAT WEST BENGAL
700124
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 [Reprint]

Certificate of Insurance and Policy No. VGC1247967000100			Policy Period: Period of insurance From 12:46:22 hours on 04/11/2024 To Midnight of 03/11/2025		
INSURED DETAILS					
Name of Insured	Insured Date of Birth	Geographical Area	Business/Profession	Registration Authority	Registration Date
Mr.MRIGANKA GHARAMI	22/11/1994	India		BARASAT	23/10/2019
INSURED'S DECLARED VALUE (IDV) (in Rs.)					
For the Vehicle	For Trailers	Non Electrical Accessories	Electrical / Electronic Accessories	Value of CNG Kit	Total IDV
315,900	0	0	0	0	315,900
VEHICLE DETAILS					
Registration Number	WB25J9746		Type of Body	Open	
Engine Number	VAK6G32808		Public Carrier/Private Carrier	Public Carrier	
Chassis Number	MA1FN2VARK6H54496		Year of Manufacture	2019	
Make of the Vehicle	MAHINDRA		Gross Vehicle Weight (Kgs)	19,20	
Model Description	SUPRO MINI TRUCK BSIV		Total Premium (in Rs.)	19,610	
LIMITATIONS AS TO USE: As per Motor Vehicles Rules, 1989 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			Persons or Classes of Persons entitled to Drive: <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.		
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 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					
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.					
Deductible under Section - I : In respect of each and every claim. (Compulsory Deductible [Rs.500] and Imposed 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

Goods Carrying Vehicle Policy [Reprint]

Policy No. VGC1247967000100

A - OWN DAMAGE	Premium in Rs.	B - LIABILITY	Premium in Rs.
1.a) Basic premium on Vehicle b) Non-Electrical Accessories 2. Additional GVW over 12,000 Kgs 3. Electrical & Electronic Accessories @ 4% (IMT 24) 4. Bi-Fuel Kit (CNG/LPG) @ 4% (IMT 25)	1,118.29 0.00 0.00 0.00 0.00	1. Basic premium including premium for TPPD 2. Reduction in TPPD to Rs.6000/- 3. Trailers Endt. IMT-30 4. Bi – Fuel Kit (CNG/LPG) IMT-25	16,049.00 0.00 0.00 0.00
ADD: 5. Trailer 6. Overturning Risk 7. Geographical Area Extn.Endt.IMT-1 8. Cover for Lamps, Bumpers, etc. Endt. IMT – 23 9. Fibre Glass Tanks 10. Additional Towing Charges. Rs.0 11. 60% on OD Premium for Driving Tuition 12. Usage of Commercial and Private Purpose - IMT 34	0.00 0.00 0.00 167.74 0.00 0.00 0.00 0.00	ADD:: Personal Accident Benefits 5. Geographical Area Extn. Endt.IMT-1 6. Under Section IV- Rs.0 7. PA to Paid Driver/ Cleaners Endt. IMT-17 8. Enhanced PA cover , Owner Driver, CSI Rs.0 9. Enhanced PA cover, Paid Driver, CSI Rs.0.00 Legal Liability: 10. To Paid Driver/Cleaner(not exceeding 7 persons) Endt. IMT-28 11. To Paid Driver/Cleaner/Coolies(exceeding 7 persons) Endt. IMT-39A 12. To Coolies Endt. IMT-39 13. NFPP - Employees Endt. IMT-37 14. NFPP Other than Employees Endt. IMT-37A 15. Usage of Commercial and Private Purpose - IMT 34 16. TOTAL LIABILITY PREMIUM (B)	0.00 0.00 0.00 0.00 0.00 0.00 50.00 0.00 50.00 0.00 0.00 0.00 0.00 16,149.00
LESS: 13. 50% Discount for vehicles specially designed/modified for blind, handicapped and mentally challenged persons 14. Discount for Anti-theft Devices Endt. IMT-10 15. Discount for vehicles plying within insured own premises 16. 0% NCB 17. ADD: Discount moderation	0.00 0.00 0.00 0.00 0.00	17. ADD: Underwriting Loading% 18. Confined to own sites 19. Total Premium (A+B)	0.00 0.00 17,435.00
Add: Additional Cover for Package Policies 18. Depreciation Waiver Clause (IRDAN102A0001V01201011) 19. Windshield Glass (IRDAN102A0002V01201011) 20. EMI Protector Clause (IRDAN102A0003V01202021) Limit. Rs.0.00 21. Loss of Income Cover (IRDAN102A0005V01202021) Limit in Rs.0.00 Duration: 0 months	0.00 0.00 0.00 0.00	ADD: SGST ADD: CGST	1,087.68 1,087.68
22. TOTAL OWN DAMAGE PREMIUM (A)	1,286.00	22. TOTAL PREMIUM PAYABLE	19,610.36

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:

Period of Insurance	% of NCB on OD Premium	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															
Preceding two consecutive years	25	<table><tr><th>Nominee Name</th><th>Nominee Age</th><th>Relationship with</th></tr><tr><td></td><td>0</td><td></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></table>			Nominee Name	Nominee Age	Relationship with		0		Guardian Name	Guardian Age	Guardian Relation		0	
Nominee Name	Nominee Age				Relationship with											
	0															
Guardian Name	Guardian Age				Guardian Relation											
	0															
Preceding three consecutive years	35															
Preceding four consecutive years	45															
Preceding five consecutive years	50	Date and Signature of Proposal/Renewal notice 02/11/2024														

In Witness whereof this Policy has been signed at Chennai on 02/11/2024 in lieu of Cover note No. dated Receipt No. CBCEAP2300455. 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:Sat Nov 02 12:46:35 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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E-Mail:customer.services@royalsundaram.in



www.royalsundaram.in

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 : VGC1247967000100
GST Invoice Number : VGC124796700000
Invoice Date : 04/11/2024

Address of insured:
Insured Name: Mr.MRIGANKA GHARAMI
S/O - KHOKAN GHARAMI,
KUTUL SAHI ROAD,
SARADA PALLY, BARASAT,
24NORTH PARGANAS
State: WEST BENGAL
Pincode: 700124

HSN SAC	Taxable Value	CGST		SGST/UTGST		IGST		Total Amount
		Rate	Amount	Rate	Amount	Rate	Amount	
997134	1,386.00	9.00%	124.74	9.00%	124.74			1,635.00
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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