

Service Branch Address:

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

Oct 23, 2024

Mr. SURENDRA KUMAR AGARWAL
P-222 CIT SCHEME VII-M
VIP RD, KMC PS-MANIKTALA

KOLKATA - 700054, WEST BENGAL

Telephone :

Mobile : 93xxxxxx30

**NEXT RENEWAL
IS ON
25/10/2025**



Certificate of Insurance and Policy No.
VPC1866829000100

Policy Period: Period of insurance
From 00:00:00 hours on 26/10/2024 To Midnight of 25/10/2025

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 Private Car Policy No. VPC1866829000100 which has been issued based on the details mentioned below:

Name of the Insured: Mr. SURENDRA KUMAR AGARWAL	
Mobile No.: 93xxxxxx30	Email ID: Sur*****@gmail.com
Make of the Vehicle: HYUNDAI MOTORS LTD.	Model Description: I20 SPORTZ 1.4 CRDI
Engine No.: D4FCGM198357	Chassis No.: MALBM51RLGM316226K
Premium Amount (Rs.) 13,375.30	Add-on Covers Opted : Yes
Previous Policy No.	VC257667
Previous Policy Insurance Co.	FUTURE GENERALI INDIA INSURANCE CO LTD
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	
CPA Status	
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. Consumables under Own Damage claims are payable only if you have availed Consumable Cover add on only.

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

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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

For Motor Claim Intimations Call us first 1800 568 9999 (24/7 Tollfree)

Registered Office: 21, Patullos Road, Chennai - 600002 | IRDAI Reg. No.102 | CIN: U67200TN2000PLC045611
Customer Care 1860 425 0000, 1860 258 0000 | Email: customer.services@royalsundaram.in | Visit: www.royalsundaram.in

Service Branch Address:

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Oct 23, 2024

Mr.SURENDRA KUMAR AGARWAL
P-222 CIT SCHEME VII-M,
VIP RD KMC, PS-MANIKTALA

KOLKATA - 700054, WEST BENGAL
Telephone:
Mobile: 93xxxxxx30

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

Private Car Package Policy

Certificate of Insurance and Policy No. VPC1866829000100		Policy Period: Period of insurance From 00:00:00 hours on 26/10/2024 To Midnight of 25/10/2025					
INSURED DETAILS							
Name of Insured		Insured Date of Birth	Geographical Area	Business/Profession	Registration Authority	Registration Date	
Mr.SURENDRA KUMAR AGARWAL		16/05/1958	India		KOLKATA	11/11/2016	
INSURED'S DECLARED VALUE (IDV) (in Rs.)							
For the Vehicle	For Trailers	Non Electrical Accessories	Electrical / Electronic Accessories	Value of CNG/LPG Kit	Total IDV	Loss Of Baggage	Invoice Price
318,355	0	0	0	0	318,355	0	0
VEHICLE DETAILS							
Registration Number		WB08C4421		Type of Body		Hatchback	
Engine Number		D4FCGM198357		Cubic Capacity		1,396	
Chassis Number		MALBM51RLGM316226K		Year of Manufacture		2016	
Make of the Vehicle		HYUNDAI MOTORS LTD.		Seating Capacity (including Driver)		5	
Model Description		I20 SPORTZ 1.4 CRDI		Total Premium (in Rs.)		13,375	
LIMITATIONS AS TO USE: The Policy does not cover use for 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 and any purpose in connection with motor trade				Persons or Classes of Persons entitled to Drive: Any person including the Insured • 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 750,000 (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 III: CSI - Rs.1,500,000/-							
DEDUCTIBLE: 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])							

Document Code:

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Certificate of insurance & policy schedule continued in Page 2



CERTIFICATE OF INSURANCE & POLICY SCHEDULE (CONTINUED)

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

Private Car Package Policy

Policy No.VPC1866829000100

A - OWN DAMAGE	Premium in Rs.	B - LIABILITY	Premium in Rs.
1.a) Basic premium on Vehicle b) Non-Electrical Accessories 2. Electrical & Electronic accessories @ 4%(IMT 24) 3. Bi-Fuel kit (CNG/LPG) @ 4% (IMT 25)	3,292.00 0.00 0.00 0.00	1. Basic premium including premium for TPPD 2. Less: For restricted TPPD cover for Rs.6000 (IMT 20) 3. Bi-Fuel kit (CNG/LPG) 4. Trailers (IMT30)	3,416.00 0.00 0.00 0.00
ADD: 4. Trailer 5. Geographical Area Extn.Endt.IMT-1 6. 30% for Imported vehicles without custom duty (IMT 19) 7. Fibre Glass Tanks 8. 60% on OD Premium for Driving Tutition 9. Additional Towing Charges. Rs.0 10. For any Other extra	0.00 0.00 0.00 0.00 0.00 0.00 0.00	ADD: Personal Accident Benefits 5. Under Section III (Owner Driver), CSI Rs.1,500,000 6. Geographical Area Extn.Endt.IMT-1 7. Named Passengers, CSI Rs.0.00 each as per list attached (IMT 15) 8. Unnamed Passengers, CSI Rs.0 each (IMT 16) 9. PA Cover to Paid Driver, CSI Rs.0 (IMT 17) 10. Enhanced PA cover , Owner Driver, CSI Rs.0 11. Enhanced PA cover, Named Passengers CSI Rs.0.00 Each as per list attached 12. Enhanced PA cover, Unnamed Passengers, CSI Rs.0.00 13. Enhanced PA cover, Paid Driver, CSI Rs.0.00	 315.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00
Less: 11. Discount for Anti-theft devices (IMT 10) 12. Automobile Association Discount (IMT 8) 13. Voluntary Deductible(IRDAN102A0006V01200910) of Rs.0 (IMT 22 A) 14. 50% Discount for Vehicles specially designed/modified for blind,handicapped and mentally challenged persons (IMT 12) 15.Vintage Car Discount (IMT 9)	0.00 0.00 0.00 0.00 0.00	ADD: Legal Liability: 10. To Paid Driver (IMT 28) 11. To Paid Employees (IMT 29) 12. For any other extra	 50.00 0.00 0.00
16. Deduct: 20% No Claim Bonus 17. Add: Underwriting Loading	-658.40 0.00	13. TOTAL LIABILITY PREMIUM (B) 14. Add: Underwriting Loading % 15. NET PREMIUM (A + B)	3,781.00 0.00 11,335.00
Add: Additional Cover for Package Policies 18. Depreciation Waiver (IRDAN102A0011V03201213) 19. Windshield Glass (IRDAN102A0004V01200910) 20. Facilities in lieu of spare car ,Limit per day.Rs (IRDAN102A0007V01200910) 21. Vehicle Replacement Value Plus - * (IRDAN102A0001V01202021) 22. Loss of Baggage (IRDAN102A0009V01200910) 23. NCB Protector Cover (IRDAN102A0002V01201314) 24. Aggravation Cover(IRDAN102A0001V01201314) 25. Key Replacement Cover (IRDAN102A0001V01201516) 26. Tyre Cover Clause (IRDAN102A0003V01201718) 27. Roadside Assistance Cover (Plan A) (IRDAN102A0001V01202223) 28. Smart Save Pro(IRDAN102A0001V01202425) 29. Hybrid Electric Car Shield (IRDAN102A0001V01202324) 30. Consumables (IRDAN102A0006V01202324) 31. Smart Use (IRDAN102RP0004V03201617/A0018V01202425) ()	3,950.80 0.00 0.00 0.00 0.00 0.00 406.30 0.00 0.00 49.00 0.00 0.00 514.14 0.00	ADD: SGST ADD: CGST	 1,020.15 1,020.15
31. TOTAL OWN DAMAGE PREMIUM (A)	7,554.00	16. TOTAL PREMIUM PAYABLE	13,375.30

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 28,22 & RSMOAC 1,9 (refer Terms & Conditions for relevant wording) Under Hire Purchase/Lease Agreement /Hypothecated with		
The preceding year	20			
Preceding two consecutive years	25	Nominee Name	Nominee Age	Relationship with
Preceding three consecutive years	35			
Preceding four consecutive years	45	Guardian Name	Guardian Age	Guardian Relation
Preceding five consecutive years	50			
		Date and Signature of Proposal/Renewal notice 23/10/2024		

In Witness whereof this Policy has been signed at Chennai on 23/10/2024 , 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

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: IRDAN102RP0004V02201617

PAN Number : AABCR7106G

For Legal interpretation, English version will hold good.

Enhanced PA Cover Clause UIN: A0020V01201920

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Roadside Assistance Service Provider : Europe Assistance Toll Free Number : 18002109727

[For Motor Claim Intimations Call us first 1800 568 9999 \(24/7 Tollfree\)](#)

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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 : VPC1866829000100
GST Invoice Number : VPC186682900000
Invoice Date : 26/10/2024

Address of insured:
Insured Name: Mr.SURENDRA KUMAR AGARWAL
P-222 CIT SCHEME VII-M
VIP RD, KMC PS-MANIKTALA

KOLKATA
State:WEST BENGAL
Pincode: 700054

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

Taxable Premium		11,335.00
SGST	9.00%	1,020.15
CGST	9.00%	1,020.15
Gross Premium		13,375.30

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"

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