

**Service Branch Address:**

Old No : 113 & 114 , New No. 18 & 20 ,No.4B, 4th Floor, " A" Block, Mena Kampala Arcade, Sir Theyagaraya Road, T.Nagar, X1-T Nagar  
CHENNAI - 600017.

Nov 01, 2024

Mr.PONVELAYUTHAM M  
DOOR NO: 2/4, NAVARATNA AVENUE  
ANNA COLONY, BESANT NAGAR  
CHENNAI - 600090, TAMILNADU  
Telephone :  
Mobile : 70xxxxxx10

**NEXT RENEWAL  
IS ON  
02/11/2025**



**Certificate of Insurance and Policy No.**  
VMN0143119000101

**Policy Period: Period of insurance**  
**From 00:00:00 hours on 03/11/2024 To Midnight of 02/11/2025**

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 Two wheeler Policy No. VMN0143119000101 which has been issued based on the details mentioned below:

Name of the Insured: Mr.PONVELAYUTHAM M	
Mobile No.: 70xxxxxx10	Email ID: gch*****@gmail.com
Make of the Vehicle: TVS	Model Description: Jupiter ZX disc
Engine No.: EG4DH1129407	Chassis No.: MD62EG46H1D81206
Premium Amount (Rs.) 892.08	Add-on Covers Opted : No
Previous Policy No.	VMN0143119000100
Previous Policy Insurance Co.	ROYAL SUNDARAM GENERAL INSURANCE CO. 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 (45 %)

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, does not have effective driving license/Learners License

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  
1741fc91407bbff99fe17f205ba5944

**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 01, 2024

Mr.PONVELAYUTHAM M  
DOOR NO: 2/4, NAVARATNA AVENUE  
ANNA COLONY, BESANT NAGAR  
CHENNAI TAMILNADU  
600090  
Telephone:  
Mobile: 70xxxxxx10

Intermediary Code: BR502599  
Intermediary Name: Well Tech Insurance Brokers Pvt. Ltd.  
Contact: -

**CERTIFICATE OF INSURANCE & POLICY SCHEDULE**

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

**Two Wheeler Package Policy**

<b>Certificate of Insurance and Policy No.</b> VMN0143119000101		<b>Policy Period: Period of insurance</b> From 00:00:00 hours on 03/11/2024 To Midnight of 02/11/2025			
<b>INSURED DETAILS</b>					
Name of Insured	Insured Date of Birth	Geographical Area	Business/Profession	Registration Authority	Registration Date
Mr.PONVELAYUTHAM M	27/06/1986	India		CHENNAI	05/05/2017
<b>INSURED'S DECLARED VALUE (IDV) (in Rs.)</b>					
For the Vehicle	For Side-car	Non Electrical Accessories	Electrical / Electronic Accessories	Total IDV	Invoice Price
28,632	0	0	0	28,632	0
The Vehicle: any of the following (Two-wheeler shall be deemed to include a sidecar attached to it)					
<b>VEHICLE DETAILS</b>					
Registration Number	TN07CK0429	Type of Body	Solo		
Engine Number	EG4DH1129407	Cubic Capacity	109.0		
Chassis Number	MD626EG46H1D81206	Year of Manufacture	2017		
Make of the Vehicle	TVS	Gross Vehicle Weight(Kgs)			
Model Description	Jupiter ZX disc	Seating Capacity	2		
<b>Total Premium (in Rs.)</b>				<b>892.08</b>	
<b>LIMITATIONS AS TO USE:</b> 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) Organised racing d) Pace making e) Speed testing f) Reliability Trials g) Any purpose in connection with Motor Trade		<b>DRIVER:</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 Licence may also drive the vehicle 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 100,000 Personal Accident cover for Owner - Driver under section III: CSI - Rs.0					
Deductible under section-I: Rs.100/- in respect of each and every claim.(Compulsory Deductible[Rs.100] 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



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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

### **Two Wheeler Package Policy**

**Policy No. VMN0143119000101**

<b>A - OWN DAMAGE</b>	<b>Premium in Rs.</b>	<b>B - LIABILITY</b>	<b>Premium in Rs.</b>
<b>Basic premium on Vehicle and Accessories</b>		<b>Basic premium including premium for TPPD</b>	
1. Vehicle	77.00	1. Vehicle	714.00
2. Non-Electrical Accessories	0.00	2. TPPD restricted to statutory limit of Rs.6000/-	
3. Electrical & Electronic Accessories @ 4% (IMT 24)	0.00	Endt.IMT.20	0.00
<b>ADD:</b>		<b>ADD:</b>	
4. Loading for Imported Vehicle	0.00	3. Legal Liability To Paid Driver (IMT 28)	0.00
5. Geographical Area Extn.Endt.IMT-1	0.00	4. Geographical Area Extn.Endt.IMT-1	0.00
6. Fibre Glass Tanks	0.00	5. PA to Paid Driver (IMT 17)	0.00
7. Driver Tution fees	0.00	6. Legal Liability To Employees (IMT 29)	0.00
8. Rally Cover	0.00	7. PA cover for Owner - Driver under Section III (CSI) -	
9. Additional Towing Charges. Rs.0	0.00	Rs.0	0.00
<b>LESS:</b>		8. PA to Unnamed Passengers	0.00
10. Side Car Discount	0.00	9. Enhanced PA cover , Owner Driver, CSI Rs.0	0.00
11. Discount for Anti-theft devices (IMT 10)	0.00	10. Enhanced PA cover, Unnamed Passengers, CSI Rs.	
12. 50% Discount for Vehicles designed/modified for physically/mentally challenged persons.	0.00	0.00	0.00
13. Voluntary Deductible amount for Rs.0	0.00	11. Enhanced PA cover, Paid Driver, CSI Rs.0.00	0.00
14. Automobile Association Discount (IMT 8)	0.00		
15. 45% NCB	-34.65	<b>12. TOTAL LIABILITY PREMIUM (B)</b>	<b>714.00</b>
16. Underwriter Loading	0.00	13. ADD: Underwriting Loading%	0.00
<b>Add on Covers:</b>		<b>14. NET PREMIUM (A+B)</b>	<b>756.00</b>
18. Depreciation Waiver		<b>ADD: SGST</b>	68.04
Clause(IRDAN102A0012V01202021)	0.00	<b>ADD: CGST</b>	68.04
19. Engine Protector			
Cover(IRDAN102A0004V01202223)	0.00		
20. Roadside Assistance Add			
on(IRDAN102A0008V01202223)	0.00		
21. Return to Invoice			
Cover(IRDAN102A0015V01202223)	0.00		
<b>21. TOTAL OWN DAMAGE PREMIUM (A)</b>	<b>42.00</b>	<b>15. TOTAL PREMIUM PAYABLE</b>	<b>892.08</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:

<b>Period of Insurance</b>	<b>% of NCB on OD Premium</b>	Subject to IMT Endt. Nos. & Memorandum 22 (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 01/11/2024		

In Witness whereof this Policy has been signed at Chennai on 01/11/2024 in lieu of Cover note No. dated Receipt No. CBCEAP2297754 . 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**

**Consolidated Stamp Duty Paid to Govt of TamilNadu**

**Authorised Signatory**

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

GSTIN : 33AABCR7106G1ZQ

Base Product UIN: IRDAN102RP0001V01200607

PAN Number : AABCR7106G

Enhanced PA Cover Clause UIN: A0015V01201920

For Legal interpretation, English version will hold good.

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**E-Mail:customer.services@royalsundaram.in**



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## GST Invoice

Royal Sundaram General Insurance Co. Limited  
ZS:X1-T Nagar  
Address: Old No : 113 & 114 , New No. 18 & 20 ,No.4B, 4th Floor, " A" Block, Mena Kampala Arcade,Sir Theyagaraya  
Road,T.Nagar,X1-T Nagar ,CHENNAI - 600017.  
GSTIN: 33AABCR7106G1ZQ

Policy Number : VMN0143119000101  
GST Invoice Number : VMN014311901000  
Invoice Date : 03/11/2024

Address of insured:  
Insured Name: Mr.PONVELAYUTHAM M  
DOOR NO: 2/4, NAVARATNA AVENUE  
ANNA COLONY, BESANT NAGAR  
..  
CHENNAI  
State:TAMILNADU  
Pincode: 600090

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

Taxable Premium		756.00
SGST	9.00%	68.04
CGST	9.00%	68.04
Gross Premium		892.08

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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