

By Registered Post

02-05-2023

To,

Mr.

Dear Sir/ Madam,

Sub: Our inability to admit liability under claim number <claim no.>

Ref: Policy No. :

Vehicle Regn. No. :

Date of Loss :

For the subject claim, we note that the driver at the time of accident <Driver Name>, as declared by yourself in the claim form, does not hold any/ holds a driving license as detailed below:

Driving License No. :

Issuing Authority :

Driving License Expiry Date :

Classes of Vehicles Allowed to Drive :

Upon verification of the driving license, it was found that the license has expired/ the driver is not allowed to drive a <class of vehicle> like the insured vehicle/ is not genuine.

Upon verification of the driving license, it was found that the license has expired on 28-08-2021 itself and DL was renewed on 02-08-2022, whereas the accident date was 17-07-2022.

We would like to bring your attention to the Certificate of Insurance & Policy Schedule, wherein you will find 'Persons or Classes of Persons entitled to Drive'. We conclude that the driver does not fall under the scope of this definition.

As there has been a breach of the 'Driver's Clause', we would like to inform you that ***we are unable to admit any liability under the subject claim.***

For further assistance, queries or grievances, you may please write to us on customer.services@royalsundaram.in.

Regards,

Head

Motor OD Claims