



Royal Sundaram  
General Insurance

Royal Sundaram General Insurance Co. Limited  
Corporate Office: Vishranti Melaram Towers, No.2/319,  
Rajiv Gandhi Salai (OMR), Karapakkam, Chennai – 600 097.  
Registered Office: 21, Patullos Road, Chennai – 600 002.  
Royal Sundaram IRDAI Reg. No.102 | CIN U67200TN2000PLC045611

Service Branch Address: No.4B, 4th Floor, "" A"" Block, Mena Kampala Arcade,Sir Theyagaraya Road, T.Nagar.

June 24, 2020

Ms. KURAPATIRAKSHITHA VARMA  
53-41-52/18, FLAT NO. 403, GRE  
ENS ENCLAVE, BHANUNAGAR, H.B.  
COLONY.  
VISHAKHAPATNAM  
ANDHRA PRADESH, 530022  
Telephone:  
Mobile: xxxxxx8125

**Your policy is due  
for renewal on  
26/06/2021**

Certificate of Insurance and Policy No.  
VMPB274229000100

Policy Period:  
From 18:57:15 hours on 27/06/2020 To 23:59:59 hours on 26/06/2021

Dear Ms. KURAPATIRAKSHITHA VARMA,

Thank you for choosing Royal Sundaram as the Insurer of your vehicle. We are delighted to have you as our customer.

We are enclosing the Certificate of Insurance & Policy Schedule pertaining to the insurance of your vehicle.

The Policy Schedule is an important document that you may be required to produce whilst your vehicle is in use. We request you to verify the above documents and ensure everything is in order. In case of any discrepancies, please contact us immediately.

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. 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

**CALL US FIRST**

Motor Claim Intimations  
Just Call Toll Free

 **1800 568 9999**

For any other queries  
You can reach us through  
Email

 **customer.services@  
royalsundaram.in**

Customer Care

 **1860 425 0000**

Mon – Sat: 8 am to 9 pm  
Sun: Upto 5 pm

**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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Service Branch Address: No.4B, 4th Floor, "" A"" Block, Mena Kampala Arcade,Sir Theyagaraya Road, T.Nagar.

JUN 24, 2020

Ms. KURAPATIRAKSHITHA VARMA  
53-41-52/18, FLAT NO. 403, GRE  
ENS ENCLAVE, BHANUNAGAR, H.B.  
COLONY.  
VISHAKHAPATNAM, ANDHRA PRADESH  
530022  
Telephone :  
Mobile : xxxxxx8125

Intermediary Code: OA505227

Intermediary Name: Policybazaar Insurance Web  
Aggregator Private Limi

Contact: 1800 208 8787

CERTIFICATE OF INSURANCE & POLICY SCHEDULE

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

Two Wheeler Package Policy

Certificate of Insurance & Policy No.			Policy Period: Period Of Insurance		
VMPB274229000100			From 18:57:15 hours on 27/06/2020 To 23:59:59 hours on 26/06/2021		
INSURED DETAILS					
Name of Insured	Insured Date of Birth	Geographical Area	Business/Profession	Registration Authority	Registration Date
Ms. KURAPATIRAKSHITHA VARMA		INDIA		VISHAKHAPATNAM	25/06/2018
INSURED'S DECLARED VALUE (IDV) (in Rs.)					
Year	For the Vehicle	For Side-car	Non Electrical Accessories	Electrical/ Electronic Accessories	Total IDV
1 <sup>st</sup> Year	44,464.00	0.00	0.00	0.00	44,464.00
The Vehicle: any of the following (Two-wheeler shall be deemed to include a sidecar attached to it)					
VEHICLE DETAILS					
Registration Number	AP31EP1185		Type of Body	SOLO	
Engine Number	JF49EU2103475		Cubic Capacity	125	
Chassis Number	ME4JF97EJ025505		Year of Manufacturer	2018	
Make of the Vehicle	HONDA MOTORS LTD.		Seating Capacity	2	
Model Description	ACTIVA STD 125 - 2 SEATER		Total Premium (in Rs.)	1,019.52	
LIMITATIONS AS TO USE: The Policy covers use of the vehicle for any purpose other than: a) Hire or Reward b) Tutuon c) Carriage of goods (other than samples or personal luggage) d) Organized racing e) Pace making f) Speed testing g) Reliability Trials h) Any purpose in connection with Motor Trade			DRIVER: Any person including the Insured • Provided that a person driving holds a valid Driving Licence at the time of the accident and is not disqualified from holding or obtaining such a Licence. • 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.		
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.100,000/- Personal Accident cover for Owner - Driver under section III: CSI Rs. 15,00,000.00					
Deductible under Section I: Rs.100 in respect of each and every claim,(Compulsory Deductible[100.00], Voluntary Deductible[0.00] and Imposed Deductible[Rs.0]) /- in respect of each and every claim.					



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
- SMS: Type <Motor Claims> 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. VMPB274229000100

A - OWN DAMAGE	Premium in Rs.	B - LIABILITY	Premium in Rs.
<b>Basic premium on Vehicle and Accessories</b> 1. Vehicle 2. Accessories: 3. Electrical & Electronic @ 4% (Endt. IMT. 24)	112.00 0.00 0.00	<b>Basic premium including premium for TPPD</b> 1. Vehicle 2. TPPD restricted to statutory limit of Rs.6000/- (Endt. IMT. 20)	752.00 0.000.00
<b>ADD:</b> 4. Loading for Imported Vehicle 5. Geographical Area Extn.Endt.IMT-1 6. Fibre Glass Tanks 7. Non Electrical Accessories  8. Driver Tution fees 9. Rally Cover 10. Additional Towing Charges	0.00 0.00 0.00 0.00  0.00 0.00 0.00	<b>ADD:</b> 3. Legal Liability To Paid Driver (IMT 28) 4. Geographical Area Extn.Endt.IMT-1 5. PA to Paid Driver (IMT 17) 6. Legal Liability To Employees (IMT 29) 7. PA cover for Owner - Driver under Section III (CSI) Rs. 15,00,000.00 8. PA to Unnamed Passengers	0.00 0.00 0.00 0.00  0.00 0.00
<b>LESS:</b> 11. Side Car Discount 12. Discount for Anti-theft devices (IMT 10) 13. 50% Discount for Vehicles designed/modified for physically/ mentally challenged persons. 14. Voluntary Deductible amount for Rs. 0.00 15. Automobile Association Discount (IMT 8) 16. Deduct 0% for NCB	0.00 0.00 0.00 0.00 0.00 0.00	<b>9. TOTAL LIABILITYPREMIUM (B)</b>	<b>752.00</b>
<b>17. ADD: 0%</b> for Underwriter Loading	<b>0.00</b>	<b>10. ADD:</b> Underwriter Loading % <b>11. NET PREMIUM (A+B)</b>	0.00 864.00
		12. Add: IGST	155.52
<b>18. TOTAL OWN DAMAGE PREMIUM (A)</b>	<b>112.00</b>	<b>13. TOTAL PREMIUM PAYABLE</b>	<b>1,019.52</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:

Period of Insurance	% of NCB on OD Premium	Subject to I.M.T. Endt. Nos & Memorandum 22 (refer Terms & Conditions for relevant wording)																		
The preceding year	20	<table><tr><th>Nominee Name</th><th>Nominee Age</th><th colspan="2">Relationship with</th></tr><tr><td colspan="2"></td><td colspan="2"></td></tr><tr><th>Guardian Name</th><th>Guardian Age</th><th colspan="2">Guardian Relation</th></tr><tr><td colspan="2"></td><td colspan="2"></td></tr></table>			Nominee Name	Nominee Age	Relationship with						Guardian Name	Guardian Age	Guardian Relation					
Nominee Name	Nominee Age	Relationship with																		
Guardian Name	Guardian Age	Guardian Relation																		
Preceding two consecutive years	25	Date & Signature of Proposal/Renewal notice: 24/06/2020																		
Preceding three consecutive years	35																			
Preceding four consecutive years	45																			
Preceding five consecutive years	50																			

In Witness whereof this Policy has been signed at Chennai on 27/06/2020 in lieu of Cover note No.    dated    Receipt No. IMC0527547. 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  
Authorized Signatory

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

Consolidated Stamp Duty Paid to Govt. of Tamil Nadu


GSTIN: 33AABCR7106G1ZQ


UIN - IRDAN102RP0001V01200607


PAN Number: AABCR7106G


For Legal interpretation, English version will hold good.

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dee88a73cd1a0648d2da21bf076ad745

GST Invoice

Royal Sundaram General Insurance Co. Limited  
No.4B, 4th Floor, "" A"" Block, Mena Kampala Arcade  
Sir Theyagaraya Road, T.Nagar,  
  
GSTIN : 33AABCR7106G1ZQ

Policy number : VMPB274229000100  
Invoice number : VMPB27422900000  
Inception Date : 27/06/2020 12:00:00  
Policy Posted Date : 24/06/2020 07:02:32

Address of Insured :  
  
53-41-52/18, Flat no. 403, Gre  
ens Enclave, Bhanunagar, H.B.  
Colony.  
VISHAKHAPATNAM  
State : Andhra Pradesh  
Pincode : 530022


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


Taxable premium		864.00
Add: IGST	18%	155.52
Gross premium		1,019.52


Indication if tax payable under reverse charge - No


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

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