

Service Branch Address: Royal Sundaram General Insurance Co. Limited
Lakshmi Commercial Complex, 605-606, 6th Floor, Senapato Bapat Marg, Dadar (West), M9-Dadar, MUMBAI, 400028

Insured Name	: Mrs SWAPNAGANDHA VARUN GANGURDE	Insured Date of Birth	: 05/07/1989
Address	: 201/02 AMRUT HEAVEN KHADAKPADA, KALYAN WEST, , 421301, MAHARASHTRA	Business/Profession	:
Contact No.	:	Email Address	: VAR*****@GMAIL.COM
Mobile No.	: 98xxxxxx11	Nominee/Guardian Name	: VARUN GANGURDE
Policy No.	: VPC1772329000102	Relationship	: HUSBAND
Valid From	: 29/09/2025 00:00:00	Age	: 39
Valid Till (midnight of)	: 28/09/2026	Engine No.	: 7131844
Vehicle Make/Model	: MARUTI SUZUKI/ BALENO DELTA 1.2 BSIV	Chassis No.	: 155595
Type of Body	: CAR	Total IDV (Rs.)	: 350000
Vehicle Registration No	: MH05DH4579	Fuel Type	: Petrol
Registration Authority	: MH05-DOMBIVLI	Cubic Capacity/KW	: 1197.0
		Year of Manufacture	: 2017
		Seating Capacity (incl. Driver)	: 5

Thank you for choosing Royal Sundaram as your vehicle insurance provider. We take pride in offering fast, reliable, and high-quality service to our customers. As our preferred customer with Valet Care, simply dial **1800 568 9999** before leaving the vehicle at any garage if you have an accident or need to make a claim, and we will immediately assist you and provide exclusive **Valet Care** benefits.

	Valetcare*	Standard		Valetcare*	Standard
Free car pickup / drop at your door step	✓	✗	Cashless and hassle-free processing	✓	✗
Repairs at our preferred network garages	✓	✗	Door step service for repair and documents	✓	✗
6 Months repair warranty at our preferred garages	✓	✗	Paper less claims	✓	✗

* Only applicable in selected cities provided you call us immediately.

CALL US FIRST TO INTIMATE CLAIM

1800 568 9999 (24 x 7 Toll Free)

For prompt support and swift claim approval



* Preferred Network Garages

FOR ALL OTHER INSURANCE QUERIES

Self-Service Portal

V-Connect Your Digital Customer Support Companion

- Instant Policy Information
- Claims Management
- Preferred Network Garage Locator
- 24/7 Customer Support

WhatsApp Bot - 9899203814

Easy access to essential services related to your policies on WhatsApp

- Download Important Documents
- Renew Your Policy
- Claims Management
- Service Requests

Customer Care

1860 258 0000
1860 425 0000
care@royalsundaram.in

Disclaimer: The claims services and benefits highlighted in this policy document are designed to enhance your claims experience and ensure seamless assistance. However, these services are subject to policy terms, conditions, and exclusions. Service availability may vary based on location, repair network accessibility, and the nature of the claim.

Document Code: 999W99P99999

Royal Sundaram General Insurance Co. Limited

Registered Office: 21, Patullos Road, Chennai - 600 002. Corporate Office: Vishranthi Melaram Towers, No. 2 / 319, Rajiv Gandhi Salai (OMR), Karapakkam, Chennai - 600097
Royal Sundaram IRDAI Registration No.102 | CIN:U67200TN2000PLC045611 | Email: care@royalsundaram.in | Visit: www.royalsundaram.in

Hash code: 974a68adcb781f4c099c6ad093c6e66

Customer Support Information



ROYAL SUNDARAM INSURANCE
Sundaram Finance Group

We are here to support you at every step when you need assistance with your vehicle. Please take note of the following important information:



Recommended Garages Nearby

We have got you covered with a list of our recommended garages of your policy pin code. The below garages selected based on the list at the time of policy issuance and it is tend to change. Hence, please scan QR code from first page for latest preferred garage locator. These garages are carefully selected to ensure:

- ☒ Quick Access
- ☒ Reliable Service
- ☒ Convenience

Garage Name : Aher Autoprime LLP

Contact Number : 9594972884

Address : Hind Silk Mill Compound, Opp SBI Bank, Near SAI Baba Temple, Kalyan (West) - 421301,421301, THANE, Maharashtra

Pincode : 421301

Working hours : 09:30 AM to 06:30 PM

Garage Name : Auto Techniq

Contact Number : 9769221147

Address : Shed No 8/11 Sushila Compound Kalyan Shill Cross Road Opp Panch Mukhi Mandir Thane Maharashtra 421201

Pincode : 421201

Working hours : 09:30 AM to 06:30 PM

Garage Name : Chiman Automobiles

Contact Number : 7030956014

Address : Near Katai Petrol Pump,Rai & Com Pound,Vithalwadi Station Road,421002, THANE, Maharashtra

Pincode : 421002

Working hours : 09:30 AM to 06:30 PM

Garage Name : J. S. Automobiles

Contact Number : 9370116436

Address : B-31/3 Midc , Nr Reliance Pump , Ambernath West, 421501, THANE, Maharashtra

Pincode : 421501

Working hours : 09:30 AM to 06:30 PM

Garage Name : Mega Service

Contact Number : 9769937913

Address : A-173, Mzdc,New Kalyan Road, 421201, THANE, Maharashtra

Pincode : 421201

Working hours : 09:30 AM to 06:30 PM

Garage Name : Fort Point Automotive (Cars) Pvt Ltd.

Contact Number : 8657410265

Address : Nirup Textiles Pvt. Ltd,3/4 Midc Phase 1, Dombivali (E) -421201,421201, THANE, Maharashtra

Pincode : 421201

Working hours : 09:30 AM to 06:30 PM



Preferred Network Garage (PNG) Benefits

Why you should choose PNG?

- ☒ Cashless Claims
- ☒ Free Pickup and Drop Service
- ☒ Repair Warranties
- ☒ High Standards
- ☒ Cost Efficiency
- ☒ Convenience
- ☒ Prioritized Service
- ☒ Exclusive Relationship Manager
- ☒ Genuine Spare Parts
- ☒ Simplified Billing

Disclaimer: The claims services and benefits highlighted in this policy document are designed to enhance your claims experience and ensure seamless assistance. However, these services are subject to policy terms, conditions, and exclusions. Service availability may vary based on location, repair network accessibility, and the nature of the claim.

Document Code: 999W99P99999

Royal Sundaram General Insurance Co. Limited

Hash code: 974a68adcb781f4c099c6ad093c6e66

Registered Office: 21, Patullos Road, Chennai - 600 002. Corporate Office: Vishranthi Melaram Towers, No. 2 / 319, Rajiv Gandhi Salai (OMR), Karapakkam, Chennai - 600097
Royal Sundaram IRDAI Registration No.102 | CIN:U67200TN2000PLC045611 | Email: care@royalsundaram.in | Visit: www.royalsundaram.in

Customer Support Information



ROYAL SUNDARAM INSURANCE
Sundaram Finance Group



Self-Service Portal (V-Connect)

The V-Connect self-service portal provides users with easy access to essential services related to their policies. Below are the key features available on the portal:

- Download Important Documents**
 - Policy Document
 - Tax Certificate
 - Health Card
- Renewals**
 - Renew your policy
 - Pay your EMI
- Claims Management**
 - Intimate claims easily
 - Track the status of your claims
- Service Requests**
 - Raise requests for endorsements on your policy
 - Access these features at your convenience to manage your insurance needs efficiently with V-Connect!



Whatsapp Bot

Your Digital Support Companion

Our Chatbot is designed to assist you with:

- Instant Policy Information
- Preferred Network Garage Locator
- Claim Assistance
- Policy Updates and Renewals
- 24/7 Customer Support
- Exclusions in Policy



Roadside Assistance (Optional Add-On Cover)

If you have opted for the Roadside Assistance add-on, you can avail the following services:

- Towing Services
- Flat Tire Assistance
- Battery Jump-Start
- Emergency Fuel Delivery

Europ Assistance Toll Free Number : 18002109727

For immediate assistance, call 18005689999



Claim Process Journey

We have simplified the claim process for your convenience.

Cashless Claim Process:

- Call us at 18605689999 to report the claim.
- Visit a Preferred Network Garage or use the free pickup service.
- Submit the required documents.
- Repairs are completed and billed directly to us.

Reimbursement Claim Process:

- Inform us at 18005689999 immediately after the incident.
- Get your vehicle repaired at any garage of your choice.
- Submit the original bills and documents to us.
- Receive reimbursement in your bank account after verification.

Disclaimer: The claims services and benefits highlighted in this policy document are designed to enhance your claims experience and ensure seamless assistance. However, these services are subject to policy terms, conditions, and exclusions. Service availability may vary based on location, repair network accessibility, and the nature of the claim.

Document Code: 999W99P99999

Royal Sundaram General Insurance Co. Limited

Hash code: 974a68adb781f4c099c6ad093c6e66

Registered Office: 21, Patullos Road, Chennai - 600 002. Corporate Office: Vishranthi Melaram Towers, No. 2 / 319, Rajiv Gandhi Salai (OMR), Karapakkam, Chennai - 600097
Royal Sundaram IRDAI Registration No.102 | CIN:U67200TN2000PLC045611 | Email: care@royalsundaram.in | Visit: www.royalsundaram.in

Car Shield Private Car Package Policy
RISK ASSUMPTION LETTER



ROYAL SUNDARAM INSURANCE
Sundaram Finance Group

Service Branch Address: Royal Sundaram General Insurance Co. Limited
Lakshmi Commercial Complex, 605-606, 6th Floor, Senapato Bapat Marg, Dadar (West), M9-Dadar, MUMBAI, 400028

Insured Name : Mrs SWAPNAGANDHA VARUN GANGURDE
Address : 201/02 AMRUT HEAVEN KHADAKPADA,
KALYAN WEST, , THANE, 421301,
MAHARASHTRA
Telephone No :
Mobile No. : 98xxxxxx11
Email Address : VAR*****@GMAIL.COM

NEXT RENEWAL IS ON
28/09/2026



Policy No.: VPC1772329000102

Period of Insurance: From 00:00:00 Hours on 29/09/2025 To Midnight of 28/09/2026

Dear Customer,

Thank you for selecting Royal Sundaram as your vehicle insurer. We are pleased to have you as our customer. Enclosed, please find your Private Car Policy (VPC1772329000102), basis the information provided

Insured & Vehicle Details

Name of the Insured	Mrs SWAPNAGANDHA VARUN GANGURDE		
Vehicle Registration No.	MH05DH4579	Vehicle Registration Date	16/10/2017
Make of the Vehicle	MARUTI SUZUKI	Model Description	BALENO DELTA 1.2 BSIV
Engine No.	7131844	Chassis No.	155595
Premium Amount (Rs.)	11999.42	NCB (%)	25
Add-on Covers Opted	Consumable, Depreciation Waiver Premium, Aggravation Cover, Road Side Assistance Cover,		
Owners (other than first owner)	YES <input checked="" type="checkbox"/> NO	CPA Status: Not Opted	
VIR Status		KYC Status	verified
Policy Issued	Date : 24/09/2025 Time: 14:05:45		

Previous Policy Details

Previous Policy No.	VPC1772329000101	Previous Policy Type	Comprehensive
Previous Policy Insurance Co.	ROYAL SUNDARAM GENERAL INSURANCE CO. LIMITED	Total Deductible	1000

Receipt Details

Proposal Details

OTP Verification (Proposal)

Receipt No.	CBCEAP3782079	Proposal No.	PF15595637	Verified	yes <input checked="" type="checkbox"/> no
Date	24/09/2025	Date	24/09/2025	Date	24/09/2025
Amount	11999.42	Time	00:00:00	Time	14:02:56

****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. 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 Policy Schedule (Enclosed), some of the very critical ones like No Claim Bonus extended, KYC 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 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 care@royalsundaram.in

Assuring you of our best services at all times

Yours sincerely,

Authorised Signatory

Document Code: 999W99P99999

Royal Sundaram General Insurance Co. Limited

Registered Office: 21, Patullo Road, Chennai - 600 002. Corporate Office: Vishranthi Melaram Towers, No. 2 / 319, Rajiv Gandhi Salai (OMR), Karapakkam, Chennai - 600097
Royal Sundaram IRDAI Registration No.102 | CIN:U67200TN2000PLC045611 | Email: care@royalsundaram.in | Visit: www.royalsundaram.in

Hash code: 974a68adcb781f4c099c6ad093c6e66





Service Branch Address: Royal Sundaram General Insurance Co. Limited
 Lakshmi Commercial Complex, 605-606,6th Floor,Senapato Bapat Marg, Dadar(West), , M9-Dadar , MUMBAI, 400028

Intermediary Code: BR175000

Intermediary Name: Anand Rathi Insurance Brokers Ltd.

Contact : -56377000

Policy No.	: VPC1772329000102	Engine No.	: 7131844
Valid From	: 29/09/2025 00:00:00	Chassis No.	: 155595
Valid Till (midnight of)	: 28/09/2026	Total IDV (Rs.)	: 350000
Vehicle Make/Model	: MARUTI SUZUKI/ BALENO DELTA 1.2 BSIV	Fuel Type	: Petrol
Type of Body	: CAR	Cubic Capacity/KW	: 1197.0
Vehicle Registration No	: MH05DH4579	Year of Manufacture	: 2017
Registration Authority	: MH05-DOMBIVLI	Seating Capacity (incl. Driver)	: 5

INSURED'S DECLARED VALUE (IDV)(in ₹)

For the Vehicle	For Trailers	Non Electrical Accessories	Electrical/Electronic Accessories	Value of CNG/ LPG Kit	Total IDV	Loss Of Baggage	Vehicle Replacement Value
350000	0	0	0	0	350000	0	0

A - Own Damage	Premium in ₹	B - Liability	Premium in ₹
Basic premium on Vehicle	2580.00	Basic premium including premium for TPPD	3416
ADD:		ADD:	
Depreciation Waiver (IRDAN102A0011V03201213) (Claim Limit:UNLIMITED)	3248	Unnamed Passengers, CSI Rs. 100000 each (IMT 16)	250
Aggravation Cover(IRDAN102A0001V01201314)	446.25	Legal Liability To Paid Driver (IMT 28)	50
Roadside Assistance Cover ((Plan B)	199	TOTAL LIABILITY PREMIUM (B)	3716
Consumables (IRDAN102A0006V01202324)	624.75		
Smart Use (IRDAN102RP0004V03201617/A0018V01202425)	0		
Less		ADD: Underwriting Loading% Confined to own sites	
Deduct 25% No Claim Bonus	-645	NET PREMIUM (A + B)	10169
		ADD: SGST	915.21
		ADD:CGST	915.21
TOTAL OWN DAMAGE PREMIUM (A)	6453	TOTAL PREMIUM PAYABLE	11999.42

Own damage premium rates are different for NCB/Non-NCB class of customer. In case of changes from NCB to Non NCB, the recoverable amount may be more than the NCB amount.

LIMITATIONS AS TO USE:

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) 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 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 III: CSI - 0/-

Deductible:Total deductible Rs. 0 in respect of each and every claim. (Compulsory Deductible [Rs. 1000], Voluntary Deductible [Rs. 0.0], **Imposed Deductible** [Rs. 0.0] , and Loss Of Baggage Deductible [Rs. 0.0])

Subject to IMT Endt. Nos. & memorandum 23,28,7,21 (refer Terms & Conditions for relevant wording) Under Hire Purchase/Lease Agreement /Hypothecated with < >

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
The preceding year	20%
Preceding two consecutive years	25%
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 29/09/2025 Receipt No. CBCEAP3782079 . 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

This document is digitally signed, hence counter signature is not required

GSTIN: 27AABCR7106G1ZJ	UIN: IRDAN102RP0004V03201617	PAN Number: AABCR7106G
------------------------	------------------------------	------------------------

For legal interpretation, english version will hold good. Consolidated stamp duty paid to Govt of Tamil Nadu.

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

Document Code: 999W99P99999	Hash code: 974a68adcb781f4c099c6ad093c6e66
-----------------------------	--

Royal Sundaram General Insurance Co. Limited
Registered Office: 21, Patullos Road, Chennai - 600 002. Corporate Office: Vishranthi Melaram Towers, No. 2 / 319, Rajiv Gandhi Salai (OMR), Karapakkam, Chennai - 600097
Royal Sundaram IRDAI Registration No.102 | CIN:U67200TN2000PLC045611 | Email: care@royalsundaram.in | Visit: www.royalsundaram.in

Car Shield Private Car Package Policy
GST Invoice



Royal Sundaram General Insurance Co. Limited

Address: Lakshmi Commercial Complex, 605-606,6th Floor,Senapato Bapat Marg, Dadar(West), , M9-Dadar , MUMBAI, 400028

GSTIN: 27AABCR7106G1ZJ

Insured Name	: Mrs SWAPNAGANDHA VARUN GANGURDE	Policy No.	: VPC1772329000102
Address	: 201/02 AMRUT HEAVEN KHADAKPADA, KALYAN WEST, , , THANE, 421301, MAHARASHTRA	GST Invoice No.	: VPC177232902000
Telephone No	:	Invoice Date	: 24/09/2025
Mobile No.	: 98xxxxxx11	GSTIN	:
Email Address	: VAR*****@GMAIL.COM		

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

Taxable Premium		10169
SGST	9.00%	915.21
CGST	9.00%	915.21
Gross Premium		11999.42

Place of delivery if different place of service:
--

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 "

Document Code: 999W99P99999

Hash code: 974a68adcb781f4c099c6ad093c6e66

Royal Sundaram General Insurance Co. Limited

Registered Office: 21, Patullos Road, Chennai - 600 002. Corporate Office: Vishranthi Melaram Towers, No. 2 / 319, Rajiv Gandhi Salai (OMR), Karapakkam, Chennai - 600097
Royal Sundaram IRDAI Registration No.102 | CIN:U67200TN2000PLC045611 | Email: care@royalsundaram.in | Visit: www.royalsundaram.in