

Service Branch Address:

Door No.5B, New No.51, 2nd Floor, 1st Main Road, Gandhi Nagar, Adyar, CHENNAI - 600 020.

Sep 28, 2017

Mr. SARAVANA MANIKANDAN N
FIRST FLOOR NO 10
SENTHIL NAGAR MAIN ROAD
SENTHIL NAGAR KEELKATTALAI
CHENNAI, TAMILNADU
600117
Telephone :
Mobile : 9840004189

**Your policy is
due for renewal
on 27/09/2018**

Certificate of Insurance and Policy No.
VPC0885840000100

Policy Period: Period of insurance
From 13:34:07 hours on 28/09/2017 To Midnight of 27/09/2018

Dear Customer,

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 following

1. Certificate of Insurance & Policy Schedule pertaining to the insurance of your vehicle
2. Claims Guide for preferring a claim for your vehicle loss or damage

The Certificate of Insurance & 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

Should you have any queries, please contact our Customer Service helpline number 1860-425-0000. You may also write to customer.services@royalsundaram.in

Assuring you of our best services at all times.

Yours sincerely,



Authorized Signatory

**Contact us first
in the event of
a claim.**



Call:

1860 425 0000



SMS:

type <MOTORCLAIMS>
and send to **567675**



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

You can reach us through
the details given above
Mon – Sat
8.00 am to 9.00 pm and
Sunday up to 5.00pm

Note:

Please read through the claims guide provided in this pack to understand the claim process. For better understanding you can refer or download the vernacular claims guide available in our website.

To download the claim form and to know more about Royal Sundaram products please log on to www.royalsundaram.in

91f166a5b68642db5f1cbf9195e2d64f

Service Branch Address:

Door No.5B, New No.51, 2nd Floor, 1st Main Road, Gandhi Nagar, Adyar, CHENNAI - 600 020.

Sep 28, 2017

Mr.SARAVANA MANIKANDAN N
FIRST FLOOR NO 10
SENTHIL NAGAR MAIN ROAD
SENTHIL NAGAR KEELKATTALAI
CHENNAI, TAMILNADU
600117
Telephone:
Mobile: 9840004189

Intermediary Code: OA506378
Intermediary Name: Boopathy T
Contact: 9840233695

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. VPC0885840000100				Policy Period: Period of insurance From 13:34:07 hours on 28/09/2017 To Midnight of 27/09/2018			
INSURED DETAILS							
Name of Insured		Insured Date of Birth	Geographical Area	Occupation	Registration Authority	Registration Date	
Mr.SARAVANA MANIKANDAN N			India		CHENNAI	18/06/2008	
INSURED'S DECLARED VALUE (IDV) (in Rs.)							
For the Vehicle	For Trailers	Non Electrical Accessories	Electrical / Electronic Accessories	Value of CNG Kit	Total IDV	Loss Of Baggage	For Life Time Road Tax
250,000	0	0	0	0	250,000	0	0
PRIVATE CAR VEHICLE DETAILS							
Registration Number		TN01AF6674		Type of Body		Sedan	
Engine Number		G13BBN427516		Cubic Capacity		1,298	
Chassis Number		MA3EKE42SOO110553		Year of Manufacture		2008	
Make of the Vehicle		MARUTI UDYOG LTD.		Seating Capacity (including Driver)		5	
Model Description		Swift Dzire VXI		Net Premium (in Rs.)		8,029	
LIMITATIONS AS TO USE: <i>The Policy covers use of the vehicle for any purpose other than:</i> 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 Any purpose in connection with Motor Trade.				DRIVER: 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 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 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.2,00,000/-							
DEDUCTIBLE: Total deductible Rs. 1,000 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: RAGVSV999999

Certificate of insurance & policy schedule continued in Page 2

91f166a5b68642db5f1cbf9195e2d64f



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 <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

Private Car Package Policy

Policy No.VPC0885840000100

A - OWN DAMAGE	Premium in Rs.	B - LIABILITY	Premium in Rs.
1. Basic premium on Vehicle and Non-Electrical Accessories	4,739.63	1. Basic premium including premium for TPPD	2,863.00
2. Electrical & Electronic accessories @ 4%(IMT 24)	0.00	2. Less: For restricted TPPD cover for Rs.6000 (IMT 20)	0.00
3. Bi-Fuel kit (CNG/LPG) @ 4% (IMT 25)	0.00	3. Bi-Fuel kit (CNG/LPG)	0.00
		4. Trailers (IMT30)	0.00
ADD:		ADD:	
4. Trailer	0.00	Personal Accident Benefits	
5. Geographical Area Extn.Endt.IMT-1	0.00	5. Under Section III (Owner Driver), CSI Rs. 2,00,000	100.00
6. 30% for Imported vehicles without custom duty (IMT 19)	0.00	6. Geographical Area Extn.Endt.IMT-1	0.00
7. Fibre Glass Tanks	0.00	7. Named Passengers, CSI Rs. 0.00 each as per list attached (IMT 15)	0.00
8. 60% on OD Premium for Driving Tutition	0.00	8. Unnamed Passengers, CSI Rs. 0 each (IMT 16)	0.00
9. Additional Towing Charges. Rs.0	0.00	9. PA Cover to Paid Driver, CSI Rs. 0 (IMT 17)	0.00
10. For any Other extra	0.00		
Less:		ADD:	
10. Discount for Anti-theft devices (IMT 10)	0.00	Legal Liability:	
11. Automobile Association Discount (IMT 8)	0.00	10. To Paid Driver (IMT 28)	50.00
12. Voluntary Deductible of Rs.0 (IMT 22 A)	0.00	11. To Paid Employees (IMT 29)	0.00
13. 50% Discount for Vehicles specially designed/modified for blind,handicapped and mentally challenged persons	0.00	12. For any other extra	0.00
		13. TOTAL LIABILITY PREMIUM (B)	3,013.00
14. Deduct: 20% No Claim Bonus	-947.93	14. Add: Underwriting Loading %	0.00
15. Add: Underwriting Loading	0.00	15. NET PREMIUM (A + B)	6,805.00
Add: Additional Cover for Package Policies			
16. Depreciation Waiver (RSMOAC001)	0.00		
17. Windshield Glass (RSMOAC002)	0.00		
18. Facilities in Lieu of Spare Car (RSMOAC003)	0.00		
19. Full Invoice Price Insurance (RSMOAC004)	0.00	ADD: SGST	612.00
20. Life Time Road Tax (RSMOAC005)	0.00	ADD: CGST	612.00
21. Loss of Baggage (RSMOAC007)	0.00		
22. NCB Protector Cover (RSMOAC008)	0.00		
23. Aggravation Cover (RSMOAC009)	0.00		
24. Key Replacement Cover (RSMOAC011)	0.00		
25. TOTAL OWN DAMAGE PREMIUM (A)	3,792.00	16. TOTAL PREMIUM PAYABLE	8,029.00

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 to 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 (refer Terms & Conditions for relevant wording) Under Hire Purchase/Lease Agreement /Hypothecated with		
The preceding year	20	Nominee Name	Nominee Age	Relationship with
Preceding two consecutive years	25		0	
Preceding three consecutive years	35	Guardian Name	Guardian Age	Guardian Relation
Preceding four consecutive years	45		0	
Preceding five consecutive years	50	Date and Signature of Proposal/Renewal notice 28/09/2017		

In Witness whereof this Policy has been signed at Chennai on 28/09/2017 in lieu of Cover note No. dated Receipt No. . 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.

For Legal interpretation, English version will hold good.

GSTIN : 33AABCR7106G1ZQ

PAN Number : AABCR7106G

91f166a5b68642db5f1cbf9195e2d64f

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 <MOTORCLAIMS> and send to 567675



E-Mail:customer.services@royalsundaram.in



www.royalsundaram.in



Roadside Accident Assistance

CALL US
1860 425 0000

Sponsored by



Royal Sundaram
General Insurance

Accident though unforeseen, it is painful. There cannot be a more distressful feeling on a trip, than having to forcefully wait and look out for help or wonder what to do in case of a roadside mishap.

Royal Sundaram brings to you a 24X7 helpline and provide Roadside Accident Assistance service along with your Private Car Package Policy without any additional cost.

In case of any roadside emergency, all you have to do is call us. Appropriate/possible assistance will be provided by the Service Providing Company (SPC).

- The moment you call the SPC's 24 hr helpline, the call center swings into action. Within moments you will be on a conference call with one of the nearest Authorised Service Providers (ASP's).
- The ASP will then assess the situation and reach you in the shortest possible time.
- Every situations is unique and hence suitable and possible assistance will be rendered

Please quote your policy number, vehicle number and contact details. Give your correct location with a land mark and inform the executive with accurate details of your problem.

What is the reach time* at the time of emergency?

Within city limits - 60 minutes

Within state of national highways - 90 minutes

Ghat roads and other places - 120 minutes

*(Indicates the likely time taken for reaching the spot under normal circumstances)

Whether all types of vehicles are provided with this assistance?

Only private cars insured under the Private Car Package Policy with Royal Sundaram are provided.

What is to be done at the time of decieny in service?

Adequate care has been taken to handle the situation professionally. In case of any decieny in service, you can lodge a complaint at the above mentioned number or mail us at customer.services@royalsundaram.in immediately.

Scope of cover for Roadside Accident Assistance

Sl.No	Scope of Service	Facilitation	Labo	Parts / Materials	Cost	Tow Cost
1	Emergency Towing Assistance Accident					
	In the event of a user's vehicle meet with accident and he / she becomes immobilized while on the road, SPC will assist the user by arranging for the vehicle towing service to tow the vehicle to the nearest authorized/designated garage of repairs.	Free	Free	Actuals*	NA	Free upto 50kms#(From the spot of accident)
2	Cab Service					
	If a user's vehicle breaks down and cannot be repaired on the spot, SPC will assist the user by organizing cab as an alternate mode of transport.	Free	NA	NA	Cab Charges Actuals*	NA
3	Accommodation					
	If a user's vehicle is immobilized and cannot be repaired on the spot, SPC will assist the user by organizing for a hotel accommodation nearest possible to the location of the accident.	Free	NA	NA	Fees Vehicle Owner to x and handle directly	NA
4	Legal Assistance					
	If a user's vehicle meets with an accident, SPC will assist the user by providing legal assistance over the phone on the dos and don'ts for handling the accident situation. Where ever, they can provide details of legal practioners for legal assistance (If available), the same will be extended.	Free	NA	NA	Fees Vehicle Owner to x and handle directly	NA

**Actuals to be borne by the vehicle owner/Insured*

#Difference if any between the actual and eligibility to be borne by the vehicle owner/Insured

Roadside Accident Assistance service is subject to availability at all places of India except Jammu Kashmir and North Eastern States.

Sourced By



Royal Sundaram
General Insurance

GST Invoice

Royal Sundaram General Insurance Co. Limited
Address: Door No.5B, New No.51, 2nd Floor, 1st Main Road, Gandhi Nagar, Adyar, CHENNAI - 600 020.
GSTIN: 33AABCR7106G1ZQ

Policy Number : VPC0885840000100
GST Invoice Number : VPC088584000000
Inception Date : 28/09/2017 13:34:07
Policy Posted Date : 28/09/2017 19:40:14

Address of insured:
Insured Name: Mr.SARAVANA MANIKANDAN N
FIRST FLOOR NO 10
SENTHIL NAGAR MAIN ROAD
SENTHIL NAGAR KEELKATTALAI
CHENNAI
State:TAMILNADU
Pincode: 600117

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

Taxable Premium		6,805.00
SGST	9.00%	612.00
CGST	9.00%	612.00
Gross Premium		8,029.00

Indication if tax payable under reverse charge - No

Note: "This document is digitally signed"

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 <MOTORCLAIMS> and send to 567675



E-Mail:customer.services@royalsundaram.in



www.royalsundaram.in