

**Service Branch Address:**

95/A1, 95/C, Govindam Elite , Second floor College Road, Bellary District,,Hospet,SC-Hospet branch,HOSAPETE - 583201.

Jul 28, 2021

Mr.MAHESH MUCHANDI .  
S/O BHIMRAY, R/O: ATHANI ROAD,  
HOUSE NO. 270/1, SHASTRI NAGAR  
BIJAPUR  
BIJAPUR - 586102, KARNATAKA  
Telephone :  
Mobile : 99xxxxxx55

**NEXT RENEWAL  
IS ON  
28/07/2022**

<b>Policy No.</b> VPS0076971000100	<b>Policy Period: Period of insurance</b> From 00:00:00 hours on 29/07/2021 To Midnight of 28/07/2022
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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 Private Car Policy No. VPS0076971000100 which has been issued based on the details mentioned below:

Name of the Insured: Mr.MAHESH MUCHANDI .	
Mobile No.: 99xxxxxx55	Email ID: MAH*****@OUTLOOK.COM
Make of the Vehicle: TATA MOTORS LTD.	Model Description: ALTROZ XZ PLUS BSVI
Engine No.: REVTRN10FZXM02850	Chassis No.: MAT632115LPG3523
Premium Amount (Rs.) 11,430.66	Add-on Covers Opted : Yes
Previous Policy No.	3311/00353170/000/00
Previous Policy Insurance Co.	CHOALAMANDALAM GENERAL INSURANCE CO LTD
Based On your declaration on No claim being made in expiring policy, we have extended next slab of no claim discount in your policy (20 %)	
Does the vehicle have valid Pollution Under Control (PUC) Certificate: Yes	
Pollution Certificate Number (PUC) :	
PUC expiry date :	
<b>*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</b>	

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](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

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

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**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)**

For Motor Claim Intimations Call us first 1800 568 9999 (24/7 Tollfree)

**Service Branch Address:**

95/A1, 95/C, Govindam Elite , Second floor College Road, Bellary District,,Hospet,SC-Hospet branch,HOSAPETE - 583201.

Jul 28, 2021  
Mr.MAHESH MUCHANDI .  
S/O BHIMRAY, R/O: ATHANI ROAD,  
HOUSE NO. 270/1, SHASTRI NAGAR  
BIJAPUR  
BIJAPUR - 586102,KARNATAKA  
Telephone:  
Mobile: 99xxxxxx55

**Intermediary Code:** BR502965  
**Intermediary Name:** D2C Insurance Broking  
Pvt. Ltd.  
**Contact:** -

**POLICY SCHEDULE**

**Standalone Motor Own Damage Policy - Private Car**

<b>Policy No.</b> VPS0076971000100		<b>Policy Period: Period of insurance</b> From 00:00:00 hours on 29/07/2021 To Midnight of 28/07/2022						
INSURED DETAILS								
Name of Insured		Insured Date of Birth	Geographical Area	Business/Profession	Registration Authority	Registration Date		
Mr.MAHESH MUCHANDI .			India		BIJAPUR	18/09/2020		
INSURED'S DECLARED VALUE (IDV) (in Rs.)								
For the Vehicle	For Trailers	Non Electrical Accessories	Electrical / Electronic Accessories	Value of CNG/LPG Kit	Total IDV	Loss Of Baggage	For Life Time Road Tax	Invoice Price
670,000	0	0	0	0	670,000	0	0	0
VEHICLE DETAILS								
Registration Number		KA28Z3241		Type of Body		HATCHBACK		
Engine Number		REVTRN10FZXM02850		Cubic Capacity		1,199		
Chassis Number		MAT632115LPFG3523		Year of Manufacture		2020		
Make of the Vehicle		TATA MOTORS LTD.		Seating Capacity (including Driver)		5		
Model Description		ALTROZ XZ PLUS BSVI		<b>Total Premium (in Rs.)</b>		<b>11,431</b>		
<b>LIMITATIONS AS TO USE:</b> The Policy does not cover use for 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				<b>Persons or Classes of Persons entitled to Drive:</b> <b>Any person including the Insured</b> • 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				
<b>Third Party Cover Policy No</b>		<b>Insurance Co Name and Address</b>			<b>Policy Period</b>			
3311/00353170/000/00		CHOALAMANDALAM GENERAL INSURANCE CO LTD BANGALORE,BIJAPUR-586102-Karnataka.			From: 29/07/2020 13:00:33 To : 28/07/2023			
<b>DEDUCTIBLE:</b> 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:

OBRNSVP9K999

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policy schedule continued in Page 2

**POLICY SCHEDULE (CONTINUED)**

**Standalone Motor Own Damage Policy - Private Car**

**Policy No.VPS0076971000100**

<b>A - OWN DAMAGE</b>	<b>Premium in Rs.</b>
1. Basic premium on Vehicle and Non-Electrical Accessories**	6,414.00
2. Electrical & Electronic accessories @ 4%(IMT 24)	0.00
3. Bi-Fuel kit (CNG/LPG) @ 4% (IMT 25)	0.00
<b>ADD:</b>	
4. Trailer	0.00
5. Geographical Area Extn.Endt.IMT-1	0.00
6. 30% for Imported vehicles without custom duty (IMT 19)	0.00
7. Fibre Glass Tanks	0.00
8. 60% on OD Premium for Driving Tutition	0.00
9. Additional Towing Charges. Rs.0	0.00
10. For any Other extra	0.00
<b>Less:</b>	
11. Discount for Anti-theft devices (IMT 10)	0.00
12. Automobile Association Discount (IMT 8)	0.00
13. Voluntary Deductible(IRDAN102A0006V01200910)of Rs.0 (IMT 22 A)	0.00
14. 50% Discount for Vehicles specially designed/modified for blind,handicapped and mentally challenged persons (IMT 12)	0.00
15. Vintage Car Discount (IMT 9)	0.00
<b>16. Deduct : 20% No Claim Bonus</b>	<b>-1,282.80</b>
<b>Add: Additional Cover for Package Policies</b>	
17. Depreciation Waiver (IRDAN102A0011V02201213)	3,484.00
18. Windshield Glass (IRDAN102A0004V01200910)	428.80
19. Cash in Lieu of Spare Car ,Limit per day.Rs (IRDAN102A0007V01200910)	0.00
20. Full Invoice Price Insurance (IRDAN102A0008V01200910)	0.00
21. Life Time Road Tax (IRDAN102A0005V01200910)	0.00
22. Loss of Baggage (IRDAN102A0009V01200910)	0.00
23. NCB Protector Cover (IRDAN102A0002V01201314)	0.00
24. Aggravation Cover (IRDAN102A0001V01201314)	536.00
25. Key Replacement Cover (IRDAN102A0001V01201516)	107.20
26. Tyre Cover Clause (IRDAN102A0003V01201718)	0.00
<b>27. TOTAL OWN DAMAGE PREMIUM</b>	<b>9,687.00</b>
<b>28. Add:</b> Underwriting Loading	0.00
<b>29. ADD:</b> SGST	871.83
<b>ADD:</b> CGST	871.83
<b>30. TOTAL PREMIUM PAYABLE</b>	<b>11,430.66</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 RSMOAC 1,9,2,11 (refer Terms & Conditions for relevant wording) Under Hire Purchase/Lease Agreement /Hypothecated with Date and Signature of Proposal/Renewal notice 28/07/2021
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 28/07/2021 in lieu of Cover note No. dated Receipt No. CBCMOR7536585.

**IMPORTANT NOTICE:** The insured is not indemnified if the vehicle is used or driven otherwise than in accordance with this schedule. 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

Consolidated Stamp Duty Paid to Govt of TamilNadu

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

GSTIN : 29AABCR7106G1ZF

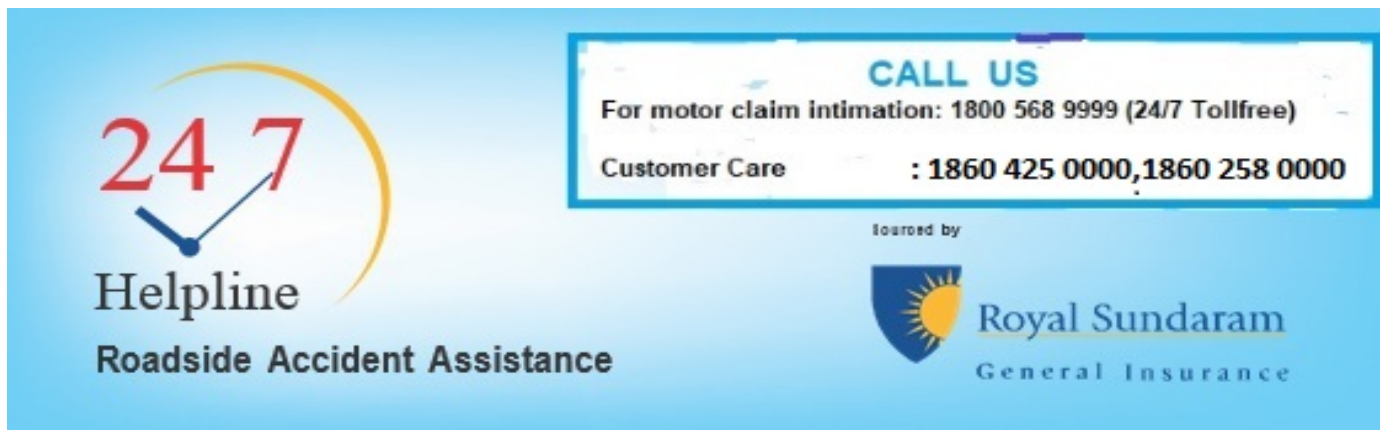
PAN Number : AABCR7106G

For Legal interpretation, English version will hold good.

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For Motor Claim Intimations Call us first 1800 568 9999 (24/7 Tollfree)

Registered Office: 21, Patillos Road, Chennai - 600002 | IRDAI Reg. No.102 | CIN: U67200TN2000PLC045611  
Customer Care 1860 425 0000,1860 258 0000 | Email: customer.services@royalsundaram.in | Visit: www.royalsundaram.in



**24 7**  
**Helpline**  
**Roadside Accident Assistance**

**CALL US**  
For motor claim intimation: 1800 568 9999 (24/7 Tollfree)  
Customer Care : 1860 425 0000, 1860 258 0000

Sourced 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 deficiency in service?**

Adequate care has been taken to handle the situation professionally. In case of any deficiency in service, you can lodge a complaint at the above mentioned number or mail us at [customer.services@royalsundaram.in](mailto: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	<b>Emergency Towing Assistance Accident</b>					
	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	<b>Cab Service</b>					
	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	<b>Accommodation</b>					
	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	<b>Legal Assistance</b>					
	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  
SC:SC-Hospet branch  
Address: 95/A1, 95/C, Govindam Elite , Second floor College Road, Bellary District,,Hospet,SC-Hospet branch,HOSAPETE - 583201.  
GSTIN: 29AABCR7106G1ZF

Policy Number : VPS0076971000100  
GST Invoice Number : VPS007697100000  
Invoice Date : 29/07/2021

Address of insured:  
Insured Name: Mr.MAHESH MUCHANDI .  
S/O BHIMRAY, R/O: ATHANI ROAD,  
HOUSE NO. 270/1, SHASTRI NAGAR  
BIJAPUR  
BIJAPUR  
State:KARNATAKA  
Pincode: 586102

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

Taxable Premium		9,687.00
SGST	9.00%	871.83
CGST	9.00%	871.83
Gross Premium		11,430.66

Indication if tax payable under reverse charge - No

**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”

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 0000,1860 258 0000



SMS:type <MOTORCLAIMS> and send to 567675



E-Mail:customer.services@royalsundaram.in



www.royalsundaram.in