

Service Branch Address: Royal Sundaram General Insurance Co. Limited office no.29, 3rd Floor, B wing, Jewel of Pimpri Building, , Kamala Cross Road, Opp. Pimpri Chinchwad Municipal Corporation, on Mumbai ?Pune Road , , MU-Chinchwad , PIMPRICHINCHWAD, 411018

Insured Name	: Mr MOHAMMED RAYYAN ARIF KARACHIWALA	Insured Date of Birth	: 11/08/1994
Address	: 41 AASHIYANA P NO 108 109 1ST, ROAD ALMEIDA PARK BANDRA WEST, MUMBAI, -, 411019, MAHARASHTRA	Business/Profession	:
Contact No.	:	Email Address	: ray***@leong.co.in
Mobile No.	: 99xxxxxx11	Nominee/Guardian Name	:
Policy No.	: VPCD065234000104	Relationship	: FTH
Valid From	: 23/10/2025 00:00:00	Age	:
Valid Till (midnight of)	: 22/10/2026	Engine No.	: 2NRX361893
Vehicle Make/Model	: TOYOTA KIRLOSKAR MOTOR LTD./ Yaris 1.5 G CVT	Chassis No.	: MBBJ28F3407013398
Type of Body	: SEDAN	Total IDV (Rs.)	: 618379
Vehicle Registration No	: MH14HW2654	Fuel Type	: Petrol
Registration Authority	: PIM	Cubic Capacity/KW	: 1496.0
		Year of Manufacture	: 2019
		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: 999W99Z99999

Hash code: cf669f8c55230de02fedce9986163ca5

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 : Speed Automotive
Contact Number : 9822014273
Address : Shop No 3-8 Wing Premier, Plaza Chinchwad, Pune, 411019, PUNE_PI, Maharashtra_PI
Pincode : 411019
Working hours : 09:30 AM to 06:30 PM

Garage Name : TVS Automobile Solutions Private Limited
Contact Number : 7845523501
Address : Near khandoba Mandir Akurdi Thermax chowk road opp to force morots Material gate no 3 chinchwad 411019 Pune Maharashtra
Pincode : 411019
Working hours : 09:30 AM to 06:30 PM

Garage Name : TDK Engineering
Contact Number : 7709995696
Address : Madhav Kunj Socall Sc03, Chikhali Road Krishnan Nagar, Prim Pri Chinchwad, Pune, 411019, WEST MAHARASHTRA, MAHARASHTRA
Pincode : 411019
Working hours : 09:30 AM to 06:30 PM

Garage Name : Auto Smile & Company
Contact Number : 8888827297
Address : T-66, Midc,411026, PUNE, Maharashtra
Pincode : 411026
Working hours : 09:30 AM to 06:30 PM

Garage Name : Royal Automotive
Contact Number : 7769877442
Address : Sr. No. 11, Sathe Colony, Walhekar Wadi Road, Chinchwad, Pune, 411033, PUNE_PI, Maharashtra_PI
Pincode : 411033
Working hours : 09:30 AM to 06:30 PM

Garage Name : Trinity Auto Industries Llp
Contact Number : 7972198526
Address : Near Govind Garden, S No 40, Pimple Saudagar, Pune, Pune, 411027, PUNE, MAHARASHTRA
Pincode : 411027
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

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Royal Sundaram IRDAI Registration No.102 | CIN:U67200TN2000PLC045611 | Email: care@royalsundaram.in | Visit: www.royalsundaram.in



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.

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Car Shield Private Car Package Policy
RISK ASSUMPTION LETTER



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Mumbai ?Pune Road , , MU-Chinchwad , PIMPRICHINCHWAD, 411018

Insured Name : Mr MOHAMMED RAYYAN ARIF
KARACHIWALA
Address : 41 AASHIYANA P NO 108 109 1ST, ROAD
ALMEIDA PARK BANDRA WEST,
MUMBAI, -, PIMPRICHINCHWAD,
411019, MAHARASHTRA
Telephone No :
Mobile No. : 99xxxxxx11
Email Address : ray***@leong.co.in

NEXT RENEWAL IS ON
22/10/2026



Policy No.: VPCD065234000104

Period of Insurance: From 00:00:00 Hours on 23/10/2025 To Midnight of 22/10/2026

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 (VPCD065234000104), basis the information provided

Insured & Vehicle Details

Name of the Insured	Mr MOHAMMED RAYYAN ARIF KARACHIWALA		
Vehicle Registration No.	MH14HW2654	Vehicle Registration Date	30/10/2019
Make of the Vehicle	TOYOTA KIRLOSKAR MOTOR LTD.	Model Description	Yaris 1.5 G CVT
Engine No.	2NRX361893	Chassis No.	MBJB28F3407013398
Premium Amount (Rs.)	17258.68	NCB (%)	25
Add-on Covers Opted	Consumable, DepreciationWaiverPremium, NCBProtectorCover, RoadSideAssistanceCover,		
Owners (other than first owner)	YES <input checked="" type="checkbox"/> NO	CPA Status: Opted - Coverage Sum Insured - 1500000	
VIR Status		KYC Status	verified
Policy Issued	Date : 22/09/2025 Time: 12:34:56		

Previous Policy Details

Previous Policy No.	VPCD065234000103	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.	CBCEAP3771068	Proposal No.	PF15568722	Verified	yes <input checked="" type="checkbox"/> no
Date	22/09/2025	Date	22/09/2025	Date	22/09/2025
Amount	17258.68	Time	00:00:00	Time	00:00:00

**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: 999W99Z999999

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Car Shield Private Car Package Policy
CERTIFICATE OF INSURANCE AND POLICY SCHEDULE
 (See Form 51 of The Central Motor Vehicle Rules, 1989) Motor Vehicles Act, 1988



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Intermediary Code: BR503146	Intermediary Name: GIRNAR INSURANCE BROKERS PRIVATE LIMITED	Contact : 7551196989
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Policy No.	: VPCD065234000104	Engine No.	: 2NRX361893
Valid From	: 23/10/2025 00:00:00	Chassis No.	: MJB28F3407013398
Valid Till (midnight of)	: 22/10/2026	Total IDV (Rs.)	: 618379
Vehicle Make/Model	: TOYOTA KIRLOSKAR MOTOR LTD./ Yaris 1.5 G CVT	Fuel Type	: Petrol
Type of Body	: SEDAN	Cubic Capacity/KW	: 1496.0
Vehicle Registration No	: MH14HW2654	Year of Manufacture	: 2019
Registration Authority	: PIM	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
618378.75	0	0	0	0	618379	0	0

A - Own Damage	Premium in ₹	B - Liability	Premium in ₹
Basic premium on Vehicle	3316.00	Basic premium including premium for TPPD	3416
ADD:		ADD:	
Depreciation Waiver (IRDAN102A0011V03201213) (Claim Limit:UNLIMITED)	5615	Under Section III (Owner Driver), CSI Rs. 1500000	315
NCB Protector Cover (IRDAN102A0002V01201314)	1576.75	Unnamed Passengers, CSI Rs. 100000 each (IMT 16)	250
Roadside Assistance Cover ((Plan A) (IRDAN102A0001V01202223)	49	Legal Liability To Paid Driver (IMT 28)	50
Consumables (IRDAN102A0006V01202324)	867.27	TOTAL LIABILITY PREMIUM (B)	4031
Smart Use (IRDAN102RP0004V03201617/A0018V01202425)	0		
Less		ADD: Underwriting Loading% Confined to own sites	
Deduct 25% No Claim Bonus	-829	NET PREMIUM (A + B)	14626
		ADD: SGST	1316.34
		ADD:CGST	1316.34
TOTAL OWN DAMAGE PREMIUM (A)	10595	TOTAL PREMIUM PAYABLE	17258.68

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 - 1500000/-

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 23/10/2025 Receipt No. CBCEAP3771068 . 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: 999W99Z99999

Hash code: cf669f8c55230de02fedce9986163ca5

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Car Shield Private Car Package Policy
GST Invoice



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Sundaram Finance Group

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GSTIN: 27AABCR7106G1ZJ

Insured Name	: Mr MOHAMMED RAYYAN ARIF KARACHIWALA	Policy No.	: VPCD065234000104
Address	: 41 AASHIYANA P NO 108 109 1ST, ROAD ALMEIDA PARK BANDRA WEST, MUMBAI , PIMPRI CHINCHWAD, 411019, MAHARASHTRA	GST Invoice No.	: VPCD06523404000
Telephone No	:	Invoice Date	: 22/09/2025
Mobile No.	: 99xxxxxx11	GSTIN	:
Email Address	: ray***@leong.co.in		

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

Taxable Premium		14626
SGST	9.00%	1316.34
CGST	9.00%	1316.34
Gross Premium		17258.68

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 "

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