

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	: Mr VIJAY M NANDU	Insured Date of Birth	: 04/03/1960
Address	: 1302 EVITA EMPRESS 429 G D, 429 G. D. AMBEKAR MARG, BEHIND HAFFKINE INSTITUTE, PAREL, , 400012, MAHARASHTRA	Business/Profession	:
Contact No.	:	Email Address	: VIJ***@GHALLABHANSALI.COM
Mobile No.	: 93xxxxxx00	Nominee/Guardian Name	: ALKA VIJAY NANDU
Policy No.	: VPC1445405000104	Relationship	: SPOUSE
Valid From	: 01/04/2025 00:00:00	Age	: 60
Valid Till (midnight of)	: 31/03/2026	Engine No.	: G4NAHU602763
Vehicle Make/Model	: HYUNDAI MOTORS LTD./ All New Elantra 2.0 Mpi SX (O) AT	Chassis No.	: MALD341CMHM012022C
Type of Body	: SEDAN	Total IDV (Rs.)	: 732645
Vehicle Registration No	: MH47Q8259	Fuel Type	: Petrol
Registration Authority	: MH47-MUMABI NORTH	Cubic Capacity/KW	: 1999.0
		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.

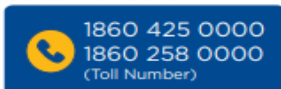
For prompt support and swift claim approval
CALL US FIRST 1800 568 9999 (Toll Free)



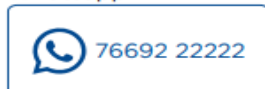
[†]Preferred Network Garages

FOR ALL OTHER INSURANCE QUERIES

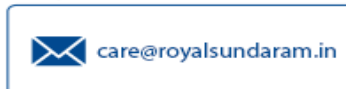
Customer Care



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Insured Name : Mr VIJAY M NANDU
Address : 1302 EVITA EMPRESS 429 G D, 429 G. D.
AMBEKAR MARG, BEHIND HAFFKINE
INSTITUTE, PAREL, , MUMBAI, 400012,
MAHARASHTRA
Telephone No :
Mobile No. : 93xxxxxx00
Email Address : VIJ***@GHALLABHANSALI.COM

NEXT RENEWAL IS ON
31/03/2026



Policy No.: VPC1445405000104

Period of Insurance: From 00:00:00 Hours on 01/04/2025 To Midnight of 31/03/2026

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 (VPC1445405000104), basis the information provided

Insured & Vehicle Details

Name of the Insured	Mr VIJAY M NANDU		
Vehicle Registration No.	MH47Q8259	Vehicle Registration Date	10/04/2017
Make of the Vehicle	HYUNDAI MOTORS LTD.	Model Description	All New Elantra 2.0 Mpi SX (O) AT
Engine No.	G4NAHU602763	Chassis No.	MALD341CMHM012022C
Premium Amount (Rs.)	28246.84	NCB (%)	35
Add-on Covers Opted	Consumable, DepreciationWaiverPremium, AggravationCover, WindShieldGlassPremium, LossofBaggage, RoadSideAssistanceCover, KeyReplacementCover,		
Owners (other than first owner)	YES <input checked="" type="checkbox"/> NO	CPA Status: Opted - Coverage Sum Insured - 15,00,000	
VIR Status		KYC Status	verified
Policy Issued	Date : 24/03/2025	Time: 16:49:25	

Previous Policy Details

Previous Policy No.	VPC1445405000103	Previous Policy Type	Comprehensive
Previous Policy Insurance Co.	Royal Sundaram General Insurance Co. Limited	Total Deductible	500.0

Receipt Details

Proposal Details

OTP Verification (Proposal)

Receipt No.		Proposal No.	PF13877188	Verified	yes <input checked="" type="checkbox"/> no
Date		Date	01/04/2025	Date	24/03/2025
Amount	28246.84	Time	00:00:00	Time	16:38:15

**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: RAGW99P9K999

Royal Sundaram General Insurance Co. Limited

Hash code: ca0db9ef90dec379cf7a83073b36d344

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





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: OA003060

Intermediary Name: Prakash Balchandra Londhe

Contact : 9821021453

Policy No.	: VPC1445405000104	Engine No.	: G4NAHU602763
Valid From	: 01/04/2025 00:00:00	Chassis No.	: MALD341CMHM012022C
Valid Till (midnight of)	: 31/03/2026	Total IDV (Rs.)	: 732645
Vehicle Make/Model	: HYUNDAI MOTORS LTD./ All New Elantra 2.0 Mpi SX (O) AT	Fuel Type	: Petrol
Type of Body	: SEDAN	Cubic Capacity/KW	: 1999.0
Vehicle Registration No	: MH47Q8259	Year of Manufacture	: 2017
Registration Authority	: MH47-MUMABI NORTH	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
732645	0	0	0	0	732645	2500	0

A - Own Damage		Premium in ₹	B - Liability		Premium in ₹
Basic premium on Vehicle		6943.00	Basic premium including premium for TPPD		7897
ADD:			ADD:		
Depreciation Waiver (IRDAN102A0011V03201213) (Claim Limit:UNLIMITED)		7853.6	Under Section III (Owner Driver), CSI Rs. 1500000		315
Windshield Glass (IRDAN102A0004V01200910)		468.8	Unnamed Passengers, CSI Rs. 50000 each (IMT 16)		125
Loss of Baggage (IRDAN102A0009V01200910)		100	PA Cover to Paid Driver, CSI Rs. 50000 (IMT 17)		25
Aggravation Cover(IRDAN102A0001V01201314)		879.2	Legal Liability To Paid Driver (IMT 28)		50
Key Replacement Cover (IRDAN102A0001V01201516)		281.6	TOTAL LIABILITY PREMIUM (B)		8412
Roadside Assistance Cover ((Plan B)		199			
Consumables (IRDAN102A0007V01202324)		1230.84			
Less			ADD: Underwriting Loading% Confined to own sites		
Deduct 35% No Claim Bonus		-2430.05	NET PREMIUM (A + B)		23938
			ADD: SGST		2154.42
			ADD:CGST		2154.42
TOTAL OWN DAMAGE PREMIUM (A)		15526	TOTAL PREMIUM PAYABLE		28246.84

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. 500.0 in respect of each and every claim. (Compulsory Deductible [Rs. 2000], Voluntary Deductible [Rs. 0.0], **Imposed Deductible** [Rs. 0.0] , and Loss Of Baggage Deductible [Rs. 500.0])

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 01/04/2025 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

Authorised Signatory

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

GSTIN: 27AABCR7106G1ZJ

UIN: IRDAN102RP0005V01201819

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: RAGW99P9K999

Hash code: ca0db9ef90dec379cf7a83073b36d344

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Private Car Package Policy
GST Invoice



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GSTIN: 27AABCR7106G1ZJ

Insured Name	: Mr VIJAY M NANDU	Policy No.	: VPC1445405000104
Address	: 1302 EVITA EMPRESS 429 G D, 429 G. D. AMBEKAR MARG, BEHIND HAFFKINE INSTITUTE, PAREL, , MUMBAI, 400012, MAHARASHTRA	GST Invoice No.	: VPC144540504000
Telephone No	:	Invoice Date	: 24/03/2025
Mobile No.	: 93xxxxxx00	GSTIN	:
Email Address	: VIJ***@GHALLABHANSALI.COM		

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

Taxable Premium		23938
SGST	9.00%	2154.42
CGST	9.00%	2154.42
Gross Premium		28246.84

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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