



Royal Sundaram

General Insurance

Royal Sundaram Alliance Insurance Company Limited
 "Sundaram Towers" 45 & 46, Whites Road, Chennai – 600014.
 Ph: 91-44-28517387-90 Fax: 91-44-2851 7384
 E-mail: customer.services@royalsundaram.in
 Website: www.royalsundaram.in

CERTIFICATE OF INSURANCE & POLICY SCHEDULE
 (See Form 51 of The Central Motor Vehicles Rules, 1989) Motor Vehicles Act, 1988

Private Car Package Policy

| | | |
|---|--|---|
| MS. ROJA VALIGONDA RTA RANGAREDDY, KISMATHPUR, RANGAREDDY - 500086, 9885660732 / 24012249 | Certificate of Insurance & Policy No VP00012341000100 | |
| | Period Of Insurance | From: 00:00 hours on 27/03/2013 To: Midnight on 26/03/2014 |
| Ref. Code and OA Code AG004730 and OA900000 Client Code | | |

| | | | |
|------------------------|--------------------|--------------------------|-----------------------------|
| Name of Proposer | MS. ROJA VALIGONDA | Occupation | BUSINESS / SALES PROFESSION |
| Geographical Area | INDIA | Proposer's Date of Birth | 05/06/1974 |
| Registration Authority | RANGAREDDY | Registration Date | 01/02/2005 |

PRIVATE CAR VEHICLE DETAILS

| | | | |
|---------------------|-----------------------|-------------------------------------|-----------|
| Registration Number | APO9AX2224 | Type of Body | SALOON |
| Engine Number | ALHE00754 | Cubic Capacity | 1896 |
| Chassis Number | TMBCGJ184A024840 | Year of Manufacturer | 2005 |
| Make of the Vehicle | SKODA | Seating Capacity (including Driver) | 5 |
| Model Description | OCTAVIA RIDER 1.9 TDI | Net Premium | Rs. 13041 |

INSURED'S DECLARED VALUE(in Rs.)

| For the Vehicle | For Trailers | For Life time Road Tax | Loss Of Baggage | Invoice Price | Non Electrical Accessories | Electrical/Electronic Accessories | Value of Bi-fuel Kit | Total IDV |
|-----------------|--------------|------------------------|-----------------|---------------|----------------------------|-----------------------------------|----------------------|------------|
| 472,500.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 472,500.00 |

| A – OWN DAMAGE | | Premium in Rs. | B – LIABILITY | | Premium in Rs. |
|--|--|-----------------|---|--|----------------------|
| Basic Premium on Vehicle and Non- Electrical Accessories | | 10,816.00 | Basic Premium including premium for TPPD | | 2,853.00 |
| Electrical & Electronic Accessories @ 4% (IMT24) | | 0.00 | Bi – Fuel Kit (CNG/LPG) | | 0.00 |
| Bi-Fuel Kit (CNG/LPG) @ 4% (IMT 25) | | 0.00 | ADD: | | |
| ADD: | | | a) Personal Accident Benefits | | |
| a) Fiber Glass Tanks | | 0.00 | a) Under section III (Owner Driver), CSI Rs. 2,00,000 | | 100.00 |
| LESS: | | | b) Unnamed passengers, CSI Rs. 0.00 each (IMT 16) | | 0.00 |
| b) Automobile Association Discount (IMT8) | | 0.00 | c) PA Cover to Paid Driver, CSI Rs. 0.00 (IMT 17) | | 0.00 |
| c) Voluntary Deductible of Rs. 0.00 (IMT22A) | | 0.00 | ADD: | | |
| DEDUCT: No Claim Bonus (20%) | | 2,163.00 | Legal Liability: | | |
| Add: Additional Cover for Package Policies | | | To Paid Driver (IMT 28) | | 0.00 |
| 1) Depreciation Waiver Clause (RSMOAC001) | | 0.00 | To Paid Employees (IMT 29) | | 0.00 |
| 2) Windshield Glass Clause (RSMOAC002) | | 0.00 | TOTAL LIABILITY PREMIUM (B) | | 2,953.00 |
| 3) Life Time Road Tax Clause (RSMOAC005) | | 0.00 | NET PREMIUM (A+B) | | 11,606.00 |
| 4) Spare Car Clause (RSMOAC003) | | 0.00 | Add: Service Tax | | 1,393.00 |
| 5) Invoice Price Insurance Clause (RSMOAC004)(Rs.) | | 0.00 | Education Cess | | 42.00 |
| 6) Loss of Baggage Clause (RSMOAC007)(Rs.) | | 0.00 | | | |
| TOTAL OWN DAMAGE PREMIUM (A) | | 8,653.00 | TOTAL PREMIUM PAYABLE | | Rs. 13,041.00 |

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
 Any purpose in connection with Motor Trade

DRIVER: Any person including the Insured Provided that a person driving holds a valid Driving Licence at the time of the accident and is not disqualified from holding or obtaining such a Licence. 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 7,50,000 (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/-

Subject to IMT Endt. Nos. & memorandum 7.22 -(refer Terms & Conditions for relevant wording)
 Hypothecated with **MAHINDRA MAHINDRA FINANCE**

Date & Signature of Proposal:24/03/2013

DEDUCTIBLE: Total deductible Rs. 2000 in respect of each and every claim. (Compulsory Deductible Rs.2000 and/or Voluntary Deductible Rs.0.00 and/or Imposed Deductible Rs.0.00) and/or Loss Of Baggage Deductible Rs.0.00

In Witness whereof this Policy has been signed at Chennai on 27/03/2013.
 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.
 Consolidated Stamp Duty Paid to the Government of TamilNadu

For Royal Sundaram Alliance Insurance Company Limited

Authorized Signatory

For Legal interpretation, English version will hold good. ServiceTaxNo: AABCR7106GST001 PAN Number: AABCR7106G

To prefer a claim in the event of accidental damage to your vehicle, JUST CALL US @ From 08.00 to 20.00 Hrs Monday Saturday -(Karnataka)-98455 11123, (Tamilnadu)-99406 11123, (Kerala) - 99953 11123, (Andhra Pradesh) - 99493 11123, (North) - 99102 11123, (East) - 98313 11123, (Maharashtra) - 99677 11123 and (Gujarat) - 99741 11123.
After 20.00 to 8.00 am Monday - Saturday / Sunday and Holidays - 24 Hrs " 99404 41414"

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For Complete Wordings on Terms, Conditions, Exceptions and applicable endorsements please log on to www.royalsundaram.in or write to us at customer.services@royalsundaram.in