

Service Branch Address: Royal Sundaram General Insurance Co. Limited
Office no.311, S No-307, Shanti Nagar, , W3-Hadapsar, PUNE, 411013

Insured Name	: Mr SANJAY RAMCHANDRA KULKARNI	Insured Date of Birth	: 15/10/1953
Address	: 162 SAHAKAR NAGAR NO 2, 9422037166 OPP SHINDE HIGH SCHOOL PARVATI PUNE, , 411009, MAHARASHTRA	Business/Profession	:
Contact No.	:	Email Address	: dev*****@yahoo.com
Mobile No.	: 98xxxxxx03	Nominee/Guardian Name	:
Policy No.	: VPS0229300000100	Relationship	:
Valid From	: 20/07/2025 00:00:00	Age	:
Valid Till (midnight of)	: 19/07/2026	Engine No.	: DNNA04190
Vehicle Make/Model	: SKODA/ KODIAQ L AND K AT BSVI	Chassis No.	: TMBMEHNS9PA402986
Type of Body	: SUV	Total IDV (Rs.)	: 3377576
Vehicle Registration No	: MH12WZ3141	Fuel Type	: Petrol
Registration Authority	: MH12-PUNE	Cubic Capacity/KW	: 1984.0
		Year of Manufacture	: 2023
		Seating Capacity (incl. Driver)	: 7

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: RAGN99P9A999

Royal Sundaram General Insurance Co. Limited

Registered Office: 21, Patullos 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

Hash code: 3e656315baa3d191ee4b82ac2e0d713d

Customer Support Information



ROYAL SUNDARAM INSURANCE
Sundaram Finance Group



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 <ul style="list-style-type: none">• Policy Document• Tax Certificate• Health Card | Renewals <ul style="list-style-type: none">• Renew your policy• Pay your EMI | Claims Management <ul style="list-style-type: none">• Intimate claims easily• Track the status of your claims | Service Requests <ul style="list-style-type: none">• 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.

Document Code: RAGN99P9A999

Royal Sundaram General Insurance Co. Limited

Hash code: 3e656315baa3d191ee4b82ac2e0d713d

Registered Office: 21, Patullos 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

Standalone Motor Own Damage Policy - Private Car
RISK ASSUMPTION LETTER



ROYAL SUNDARAM INSURANCE
Sundaram Finance Group

Service Branch Address: Royal Sundaram General Insurance Co. Limited
Office no.311, S No-307,Shanti Nagar,, , W3-Hadapsar, PUNE, 411013

Insured Name : Mr SANJAY RAMCHANDRA KULKARNI
Address : 162 SAHAKAR NAGAR NO 2, 9422037166
OPP SHINDE HIGH SCHOOL PARVATI
PUNE, , , PUNE, 411009, MAHARASHTRA
Telephone No :
Mobile No. : 98xxxxxx03
Email Address : dev*****@yahoo.com

NEXT RENEWAL IS ON
19/07/2026



Policy No.: VPS0229300000100

Period of Insurance: From 00:00:00 Hours on 20/07/2025 To Midnight of 19/07/2026

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. VPS0229300000100 which has been issued based on the details mentioned below:

Insured & Vehicle Details

Name of the Insured	Mr SANJAY RAMCHANDRA KULKARNI		
Vehicle Registration No.	MH12WZ3141	Vehicle Registration Date	20/07/2024
Make of the Vehicle	SKODA	Model Description	KODIAQ L AND K AT BSVI
Engine No.	DNNA04190	Chassis No.	TMBMEHNS9PA402986
Premium Amount (Rs.)	57842.42	NCB (%)	20
Add-on Covers Opted	TyreCoverClause, Consumable, DepreciationWaiverPremium, AggravationCover, SpareCar, LossofBaggage, VehicleReplacementCover, RoadSideAssistanceCover, KeyReplacementCover,		
Owners (other than first owner)	YES ☒ NO	CPA Status: Not Opted	
VIR Status		KYC Status	verified
Policy Issued	Date : 02/07/2025 Time: 18:27:20		

Previous Policy Details

Previous Policy No.	SKBZ/PR2002226	Previous Policy Type	Separate OD and TP policy
Previous Policy Insurance Co.	BAJAJ ALLIANZ GENERAL INSURANCE CO. LTD	Total Deductible	500.0

Third Party Cover Policy No.	Insurance Co. Name	Policy Period
SKBZ/PR2002226	BAJAJ ALLIANZ GENERAL INSURANCE CO. LTD	From: 20/07/2024 15:55:32 To: 19/07/2027

Receipt Details		Proposal Details		OTP Verification (Proposal)	
Receipt No.	CBCEAP3308780	Proposal No.	PF14548790	Verified	yes ☒ no
Date	02/07/2025	Date	02/07/2025	Date	02/07/2025
Amount	57843.0	Time	15:43:16	Time	18:14:46

**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: RAGN99P9A999

Royal Sundaram General Insurance Co. Limited

Hash code: 3e656315baa3d191ee4b82ac2e0d713d





Service Branch Address: Royal Sundaram General Insurance Co. Limited
Office no.311, S No-307,Shanti Nagar,, , W3-Hadapsar, PUNE, 411013

Intermediary Code: OA512096

Intermediary Name: Moseem Iliyas Shaikh .

Contact : 8421887858

Policy No.	: VPS0229300000100	Engine No.	: DNNA04190
Valid From	: 20/07/2025 00:00:00	Chassis No.	: TMBMEHNS9PA402986
Valid Till (midnight of)	: 19/07/2026	Total IDV (Rs.)	: 3377576
Vehicle Make/Model	: SKODA/ KODIAQ L AND K AT BSVI	Fuel Type	: Petrol
Type of Body	: SUV	Cubic Capacity/KW	: 1984.0
Vehicle Registration No	: MH12WZ3141	Year of Manufacture	: 2023
Registration Authority	: MH12-PUNE	Seating Capacity (incl. Driver)	: 7

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
3377576	0	0	0	0	3377576	12500	4221970

A - OWN DAMAGE	Premium in ₹
Basic premium on Vehicle	20914
ADD:	
Add: Addon Coverages	
Depreciation Waiver (IRDAN102A0003V02201920) (Claim Limit: UNLIMITED)	13240
Facilities in lieu of spare car ,Limit per day.Rs 150.0 (IRDAN102A0007V01200910)	100
Vehicle Replacement Value Plus Plan4 * (IRDAN102A0009V01202021)	10429.6
Loss of Baggage (IRDAN102A0009V01200910)	100
Aggravation Cover(IRDAN102A0001V01201314)	2702.4
Key Replacement Cover (IRDAN102A0001V01201516)	804
Tyre Cover Clause (IRDAN102A0003V01201718)	1891
Roadside Assistance Cover ((Plan A)(IRDAN102A0001V01202223)	49
Consumables (IRDAN102A0008V01202324)	2972.26
Smart Use (IRDAN102RP0001V02201920/A0019V01202425)	0
Less	
Deduct 20% No Claim Bonus	-4182.8
Add: Underwriting Loading% Confined to own sites	
TOTAL OWN DAMAGE PREMIUM (A)	49019
ADD: SGST	4411.71
ADD:CGST	4411.71
TOTAL PREMIUM PAYABLE	57842.42

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.

Deductible:Total deductible Rs.1,500 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.500]).

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 20/07/2025 in lieu of Cover note No. dated Receipt No. CBCEAP3308780 . **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

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.

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

Plan4*: Full Invoice Price(Rs. 4221970) + Road Tax + Registration Charges + Insurance Cost (Rs.57842.42)

GSTIN: 27AABCR7106G1ZJ

UIN: IRDAN102RP0001V02201920

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: RAGN99P9A999

Hash code: 3e656315baa3d191ee4b82ac2e0d713d

Royal Sundaram General Insurance Co. Limited
Registered Office: 21, Patullos 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 | V isit: www.royalsundaram.in

Standalone Motor Own Damage Policy - Private Car
GST Invoice



ROYAL SUNDARAM INSURANCE
Sundaram Finance Group

Royal Sundaram General Insurance Co. Limited

Address: Office no.311, S No-307,Shanti Nagar,, , W3-Hadapsar, PUNE, 411013

GSTIN: 27AABCR7106G1ZJ

Insured Name : Mr SANJAY RAMCHANDRA KULKARNI

Address : 162 SAHAKAR NAGAR NO 2,
9422037166 OPP SHINDE HIGH
SCHOOL PARVATI PUNE, , PUNE,
411009, MAHARASHTRA

Telephone No :

Mobile No. : 98xxxxxx03

Email Address : dev*****@yahoo.com

Policy No. : VPS0229300000100

GST Invoice No. : VPS022930000000

Invoice Date : 20/07/2025

GSTIN :

Accounting code of service : 997134

Description of service: Motor vehicle insurance services

Taxable Premium		49019
SGST	9.00%	4411.71
CGST	9.00%	4411.71
Gross Premium		57842.42

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 "

Document Code: RAGN99P9A999

Hash code: 3e656315baa3d191ee4b82ac2e0d713d

Royal Sundaram General Insurance Co. Limited

Registered Office: 21, Patullos 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