

Standalone Motor Own Damage Policy - Private Car MOTOR POLICY



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 PUSHKAR ULHAS BHENDE	Insured Date of Birth	: 28/05/1970
Address	: 203 PARVATIGAON MRUDGANDHA OPP DR PUROHIT HOSPITAL 9011388557, MITRAMANDAL PARVATI-ROAD PARVATI, PUNE , MAHARASHTRA-411009, , , 411009, MAHARASHTRA	Business/Profession	:
Contact No.	:	Email Address	: pus*****@gmail.com
Mobile No.	: 90xxxxxx57	Nominee/Guardian Name	:
Policy No.	: VPS0232394000100	Relationship	:
Valid From	: 24/08/2025 00:00:00	Age	:
Valid Till (midnight of)	: 23/08/2026	Engine No.	: 2GDA744736
Vehicle Make/Model	: TOYOTA KIRLOSKAR MOTOR LTD./ INNOVA CRYSTA 2.4 GX 8 STR BS-VI	Chassis No.	: MBJJB8EM801646141~08 23
Type of Body	: MPV	Total IDV (Rs.)	: 1457862
Vehicle Registration No	: MH12VV0387	Fuel Type	: Diesel
Registration Authority	: MH12-PUNE	Cubic Capacity/KW	: 2393.0
		Year of Manufacture	: 2023
		Seating Capacity (incl. Driver)	: 8

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:

Royal Sundaram General Insurance Co. Limited

Hash code: 5eeb7e26fe2adb22d051dac0cd8ea00e

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

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 : Auto Windshield Pvt Ltd

Contact Number : 8390342244

Address : 133, D218, Sinhgad road, Parvati, Near Sane school, Pune, 411009, PUNE, Maharashtra

Pincode : 411009

Working hours : 09:30 AM to 06:30 PM

Garage Name : Shield Autoglass Limited

Contact Number : 9818866364

Address : Sr No . 732/41 ,Shop No- 5, Lila Chambers ,Pune Satara Road , Pune - 411009411009PuneMaharashtra

Pincode : 411009

Working hours : 09:30 AM to 06:30 PM

Garage Name : S R Automotive

Contact Number : 9763993054

Address : Sr No -168/1 Tupe Nagar, Behind A Manora Mall Near Suzlon, Hadapsar Pune, Hadapsar Pune, 411028, WEST MAHARASHTRA, MAHARASHTRA

Pincode : 411028

Working hours : 09:30 AM to 06:30 PM

Garage Name : Novel Car Care

Contact Number : 9766848484

Address : Sr no 121/122,Plot no 113 Rambaug colony MIT collage road kothrud Kothrud 411038 Pune Maharashtra

Pincode : 411038

Working hours : 09:30 AM to 06:30 PM

Garage Name : Diya Car Care

Contact Number : 9822077344

Address : Diya Car Care, SR NO 28, SUTARWADI-PASHAN, NEAR RANGLA PUNJAB HOTEL, Pune, Maharashtra, 411021, PUNE, MAHARASHTRA

Pincode : 411021

Working hours : 09:30 AM to 06:30 PM

Garage Name : Siddarth Auto

Contact Number : 9623681035

Address : Sr no 14/7 Bhumkar estate JSPM collage road, Behind Swami Narayan temple, Pune, Maharastra, Maharastra, 411046, PUNE, MAHARASHTRA

Pincode : 411046

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

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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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.

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RISK ASSUMPTION LETTER



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Insured Name : Mr PUSHKAR ULHAS BHENDE
Address : 203 PARVATIGAON MRUDGANDHA OPP
DR PUROHIT HOSPITAL 9011388557,
MITRAMANDAL PARVATI-ROAD
PARVATI, PUNE , MAHARASHTRA-
411009, , PUNE, 411009,
MAHARASHTRA
Telephone No :
Mobile No. : 90xxxxxx57
Email Address : pus*****@gmail.com

NEXT RENEWAL IS ON
23/08/2026



Policy No.: VPS0232394000100

Period of Insurance: From 00:00:00 Hours on 24/08/2025 To Midnight of 23/08/2026

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. VPS0232394000100 which has been issued based on the details mentioned below:

Insured & Vehicle Details

Name of the Insured	Mr PUSHKAR ULHAS BHENDE		
Vehicle Registration No.	MH12VV0387	Vehicle Registration Date	25/08/2023
Make of the Vehicle	TOYOTA KIRLOSKAR MOTOR LTD.	Model Description	INNOVA CRYSTA 2.4 GX 8 STR BS-VI
Engine No.	2GDA744736	Chassis No.	MBJJB8EM801646141~08 23
Premium Amount (Rs.)	20161.48	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 : 14/08/2025 Time: 12:35:39		

Previous Policy Details

Previous Policy No.	TSB/30727565	Previous Policy Type	Separate OD and TP policy
Previous Policy Insurance Co.	SBI GENERAL INSURANCE COMPANY LIMITED	Total Deductible	500.0
TP Previous Policy No.	TBA/50225873	TP Previous Insurance Co. Name	BAJAJ ALLIANZ GENERAL INSURANCE CO. LTD

Third Party Cover Policy No.	Insurance Co. Name	Policy Period
TBA/50225873	BAJAJ ALLIANZ GENERAL INSURANCE CO. LTD	From: 24/08/2023 00:00:00 To: 23/08/2026

Receipt Details		Proposal Details		OTP Verification (Proposal)	
Receipt No.	CBCEAP3558707	Proposal No.	PF15188780	Verified	yes ☒ no
Date	14/08/2025	Date	14/08/2025	Date	14/08/2025
Amount	20161.48	Time	16:42:02	Time	12:30:04

****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:

Hash code: 5eeb7e26fe2adb22d051dac0cd8ea00e

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Intermediary Code: OA512096

Intermediary Name: Moseem Iliyash Shaikh .

Contact : 8421887858

Policy No.	: VPS0232394000100	Engine No.	: 2GDA744736
Valid From	: 24/08/2025 00:00:00	Chassis No.	: MBJJB8EM801646141~08 23
Valid Till (midnight of)	: 23/08/2026	Total IDV (Rs.)	: 1457862
Vehicle Make/Model	: TOYOTA KIRLOSKAR MOTOR LTD./ INNOVA CRYSTA 2.4 GX 8 STR BS-VI	Fuel Type	: Diesel
Type of Body	: MPV	Cubic Capacity/KW	: 2393.0
Vehicle Registration No	: MH12VV0387	Year of Manufacture	: 2023
Registration Authority	: MH12-PUNE	Seating Capacity (incl. Driver)	: 8

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
1457862	0	0	0	0	1457862	12500	1457862

A - OWN DAMAGE	Premium in ₹
Basic premium on Vehicle	7823
ADD: Add: Addon Coverages	
Depreciation Waiver (IRDAN102A0003V02201920) (Claim Limit: UNLIMITED)	5132
Facilities in lieu of spare car ,Limit per day.Rs 150.0 (IRDAN102A0007V01200910)	264
Vehicle Replacement Value Plus Plan1 * (IRDAN102A0009V01202021)	688
Loss of Baggage (IRDAN102A0009V01200910)	100
Aggravation Cover (IRDAN102A0001V01201314)	2565.6
Key Replacement Cover (IRDAN102A0001V01201516)	280
Tyre Cover Clause (IRDAN102A0003V01201718)	466
Roadside Assistance Cover ((Plan A) (IRDAN102A0001V01202223)	49
Consumables (IRDAN102A0008V01202324)	1282.92
Smart Use (IRDAN102RP0001V02201920/A0019V01202425)	0
Less Deduct 20% No Claim Bonus	-1564.6
Add: Underwriting Loading% Confined to own sites	
TOTAL OWN DAMAGE PREMIUM (A)	17086
ADD: SGST	1537.74
ADD: CGST	1537.74
TOTAL PREMIUM PAYABLE	20161.48

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 < SARASWAT CO OP BANK LTD >

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 24/08/2025 in lieu of Cover note No. dated Receipt No. CBCEAP3558707 . **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

Plan1*: Full Invoice Price(Rs. 1457862)

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:

Hash code: 5eeb7e26fe2adb22d051dac0cd8ea00e

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 PUSHKAR ULHAS BHENDE
Address : 203 PARVATIGAON MRUDGANDHA
OPP DR PUROHIT HOSPITAL
9011388557, MITRAMANDAL
PARVATI-ROAD PARVATI, PUNE ,
MAHARASHTRA-411009, , PUNE,
411009, MAHARASHTRA
Telephone No :
Mobile No. : 90xxxxxx57
Email Address : pus*****@gmail.com

Policy No. : VPS0232394000100
GST Invoice No. : VPS023239400000
Invoice Date : 24/08/2025
GSTIN :

Accounting code of service : 997134

Description of service: Motor vehicle insurance services

Taxable Premium		17086
SGST	9.00%	1537.74
CGST	9.00%	1537.74
Gross Premium		20161.48

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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