

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

Insured Name	: Mr PARAG HIRAMAN PHALAK	Insured Date of Birth	: 02/11/1988
Address	: 7719882020 GROUND FLOOR FL NO 3, BALAJI DEVELOPER AURA CITY SHIRUR,, , , 412208, MAHARASHTRA	Business/Profession	:
Contact No.	:	Email Address	: jad*****@gmail.com
Mobile No.	: 77xxxxxx20	Nominee/Guardian Name	:
		Relationship	:
		Age	:
Policy No.	: VPS0232756000100	Engine No.	: REVTRN16GWXMD9351
Valid From	: 20/08/2025 13:36:07	Chassis No.	: MAT632255PPHC0603
Valid Till (midnight of)	: 16/08/2026	Total IDV (Rs.)	: 735413
Vehicle Make/Model	: TATA MOTORS LTD./ ALTROZ XZ PLUS S iCNG BSVI	Fuel Type	: InBuilt
Type of Body	: HATCHBACK	Cubic Capacity/KW	: 1199.0
Vehicle Registration No	: MH12VQ6216	Year of Manufacture	: 2023
Registration Authority	: MH12-PUNE	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: RAGV99P9K999

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: 2581cb8d29875aa2d0ac2b2cd80672c4

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 : Ganraj Motors
Contact Number : 9921400872
Address : Shikrapur, Malthan Phata, Pune, 412208, SATARA, MAHARASHTRA
Pincode : 412208
Working hours : 09:30 AM to 06:30 PM

Garage Name : Aditya Service Centre
Contact Number : 9850903865
Address : Chakan Shikrapur Road, Chaufula, Pimple Jagtap, Maharashtra, 412208, PUNE, MAHARASHTRA
Pincode : 412208
Working hours : 09:30 AM to 06:30 PM

Garage Name : Matoshree Car Point
Contact Number : 8605604028
Address : 24 Va Mail Pune-Nagar Highway 24 Va Mail, Pune-Nagar Highway, Shikrapur. Pune 412208 Pune Maharashtra
Pincode : 412208
Working hours : 09:30 AM to 06:30 PM

Garage Name : Pancham Automotive Pvt Ltd
Contact Number : 7350731000
Address : Pune Nagar Highway, Nr Hindkesri Maidan, Opp Apla Ghar Society, Maharashtra, 412216, PUNE, MAHARASHTRA
Pincode : 412216
Working hours : 09:30 AM to 06:30 PM

Garage Name : Somani Enterprises
Contact Number : 8956262243
Address : Gate No 26/2/7 Lonikand Pune nagar highway Haveli Lonikand Pune 412216 MAHARASHTRA
Pincode : 412216
Working hours : 09:30 AM to 06:30 PM

Garage Name : Auto Techniques
Contact Number : 8806100013
Address : Plot No.5, Gate No. 1343/A2, Chokhi Dhani Road, Near DP Engg College, Ubale Nagar, Wagholi, Pune - 412207, SATARA, MAHARASHTRA
Pincode : 412207
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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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.

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Standalone Motor Own Damage Policy - Private Car
RISK ASSUMPTION LETTER



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

Insured Name : Mr PARAG HIRAMAN PHALAK
Address : 7719882020 GROUND FLOOR FL NO 3,
BALAJI DEVELOPER AURA CITY
SHIRUR,, , PUNE, 412208,
MAHARASHTRA
Telephone No :
Mobile No. : 77xxxxxx20
Email Address : jad*****@gmail.com

NEXT RENEWAL IS ON
16/08/2026



Policy No.: VPS0232756000100

Period of Insurance: From 13:36:07 Hours on 20/08/2025 To Midnight of 16/08/2026

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. VPS0232756000100 which has been issued based on the details mentioned below:

Insured & Vehicle Details

Name of the Insured	Mr PARAG HIRAMAN PHALAK		
Vehicle Registration No.	MH12VQ6216	Vehicle Registration Date	23/08/2023
Make of the Vehicle	TATA MOTORS LTD.	Model Description	ALTROZ XZ PLUS S iCNG BSVI
Engine No.	REVTRN16GWXMD9351	Chassis No.	MAT632255PPHC0603
Premium Amount (Rs.)	22215.86	NCB (%)	0
Add-on Covers Opted	TyreCoverClause, Consumable, DepreciationWaiverPremium, AggravationCover, LossofBaggage, VehicleReplacementCover, RoadSideAssistanceCover, KeyReplacementCover,		
Owners (other than first owner)	YES ☒ NO	CPA Status: Not Opted	
VIR Status		KYC Status	verified
Policy Issued	Date : 20/08/2025 Time: 16:34:26		

Previous Policy Details

Previous Policy No.	62032470310000	Previous Policy Type	Separate OD and TP policy
Previous Policy Insurance Co.	TATA AIG GENERAL INSURANCE CO LTD	Total Deductible	500.0
TP Previous Policy No.	00000000520925189	TP Previous Insurance Co. Name	44-EDELWEISS GENERAL INSURANCE COMPANY LIMITED

Third Party Cover Policy No.

Third Party Cover Policy No.	Insurance Co. Name	Policy Period
00000000520925189	EDELWEISS GENERAL INSURANCE COMPANY LIMITED	From: 17/08/2023 00:00:00 To: 16/08/2026

Receipt Details

Proposal Details

OTP Verification (Proposal)

Receipt No.	CBCEAP3593460	Proposal No.	PF15167675	Verified	yes ☒ no
Date	20/08/2025	Date	20/08/2025	Date	20/08/2025
Amount	22215.86	Time	13:35:48	Time	16:27:58

****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: RAGV99P9K999

Royal Sundaram General Insurance Co. Limited

Hash code: 2581cb8d29875aa2d0ac2b2cd80672c4

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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 Iliyash Shaikh .

Contact : 8421887858

Policy No.	: VPS0232756000100	Engine No.	: REVTRN16GWXMD9351
Valid From	: 20/08/2025 13:36:07	Chassis No.	: MAT632255PPHC0603
Valid Till (midnight of)	: 16/08/2026	Total IDV (Rs.)	: 735413
Vehicle Make/Model	: TATA MOTORS LTD./ ALTROZ XZ PLUS S iCNG BSVI	Fuel Type	: InBuilt
Type of Body	: HATCHBACK	Cubic Capacity/KW	: 1199.0
Vehicle Registration No	: MH12VQ6216	Year of Manufacture	: 2023
Registration Authority	: MH12-PUNE	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
735413	0	0	0	0	735413	10000	1050589

A - OWN DAMAGE	Premium in ₹
Basic premium on Vehicle	12131
Bi-Fuel kit (CNG/LPG) @ 4% (IMT 25)	606.55
ADD:	
Add: Addon Coverages	
Depreciation Waiver (IRDAN102A0003V02201920) (Claim Limit: UNLIMITED)	3145.23
Vehicle Replacement Value Plus Plan1 * (IRDAN102A0009V01202021)	908.42
Loss of Baggage (IRDAN102A0009V01200910)	100
Aggravation Cover (IRDAN102A0001V01201314)	582.12
Key Replacement Cover (IRDAN102A0001V01201516)	139.39
Tyre Cover Clause (IRDAN102A0003V01201718)	524.7
Roadside Assistance Cover (Plan A) (IRDAN102A0001V01202223)	49
Consumables (IRDAN102A0008V01202324)	640.69
Smart Use (IRDAN102RP0001V02201920/A0019V01202425)	0
Less	
Add: Underwriting Loading% Confined to own sites	
TOTAL OWN DAMAGE PREMIUM (A)	18827
ADD: SGST	1694.43
ADD: CGST	1694.43
TOTAL PREMIUM PAYABLE	22215.86

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 < AXIS 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 20/08/2025 in lieu of Cover note No. dated Receipt No. CBCEAP3593460 . **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

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

Plan1*: Full Invoice Price(Rs. 1050589)

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: RAGV99P9K999

Hash code: 2581cb8d29875aa2d0ac2b2cd80672c4

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Standalone Motor Own Damage Policy - Private Car
GST Invoice



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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 PARAG HIRAMAN PHALAK

Address : 7719882020 GROUND FLOOR FL NO 3,
BALAJI DEVELOPER AURA CITY
SHIRUR,, , PUNE, 412208,
MAHARASHTRA

Telephone No :

Mobile No. : 77xxxxxx20

Email Address : jad*****@gmail.com

Policy No. : VPS0232756000100

GST Invoice No. : VPS023275600000

Invoice Date : 20/08/2025

GSTIN :

Accounting code of service : 997134

Description of service: Motor vehicle insurance services

Taxable Premium		18827
SGST	9.00%	1694.43
CGST	9.00%	1694.43
Gross Premium		22215.86

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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AAA Plus Risk Management Pvt Ltd

Address: 802-804, 8th Floor, Vijaya Building, Barakhamba Road, New Delhi 110001

Toll Free Number: 18001026425

Phone Number: 8527879191/9205784142

Email: support@aaaplus.io



Scan & Download



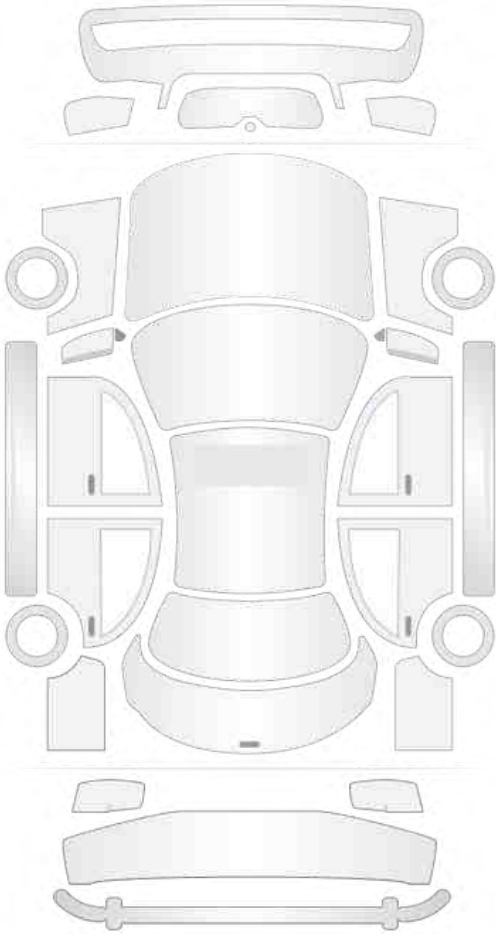
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Download
Video

Insurer/Broker Royal Sundaram General Insurance	Company Reference No. AA20250818000011	Inspector DATTATRAY NARKE	Purpose Preinspection	Inspection Place: ShikrapurShikrapur, Maharashtra, India Shikrapur Maharashtra 400000
Request Date & Time 18-Aug-2025 10:35 AM	Inspection Date & Time 20-Aug-2025 10:47 AM	Proposer Parag	Requestor G Ashutosh	

Case ID: **RSGL31920099**

Vehicle		Vehicle Type: PRIVATE CAR	
No.: MH12VQ6216			
Make: TATA MOTORS		Model: ALTROZ XZ+S 1.2 CNG	Vehicle Running Condition: YES
PASSENGER VEHICLES LTD		BS6PH2	
Year: 2023	Chassis No.: PHC0603		Fuel Used: PETROL-CNG
Color: ARCADE GREY	Engine No.:XMD9351		Odometer:38450

Inspection Status
RECOMMENDED



Major

Minor

Left	
Fender	Intact
Front Tyre	Intact
Front Rim	Intact
LT Front Door	Intact
Front Door Glass	Intact
Rear View Mirror	Intact
LT Pillar Front (A)	Intact
LT Pillar Center (B)	Intact
LT Pillar Rear (C)	Intact
LT Rear Door	Intact
Rear Door Glass	Intact
LT Running Board	Intact
LT Qtr Panel	Intact
Rear Tyre	Intact
Rear Rim	Intact
Front	
Front Bumper	Intact
Grill	Intact
Head Lamp (LT)	Intact
Head Lamp (RT)	Intact
Indicator Light (LT)	Intact
Indicator Light (RT)	Intact
Fog Lamp (LT)	Intact
Fog Lamp (RT)	Intact
Front Panel	Intact
Bonnet	Intact
Left Apron	Intact
Right Apron	Intact
Windscreen	Intact

Right	
Fender	Intact
Front Tyre	Intact
Front Rim	Intact
Front Door	Intact
Front Door Glass	Intact
Rear View Mirror	Intact
Pillar Front (A)	Intact
Pillar Center (B)	Intact
Pillar Rear (C)	Intact
Rear Door	Intact
Rear Door Glass	Intact
Running Board	Intact
Qtr Panel	Intact
Rear Tyre	Intact
Rear Rim	Intact
Rear	
Dicky	Intact
Rear Glass	Intact
Rear Bumper	Intact
Tail Lamp (LT)	Intact
Tail Lamp (RT)	Intact
Spare Tyre	Intact
Top/Bottom	
Roof Panel	Intact
Floor	Intact
Silencer	Intact
Undercarriage	Intact
Accessories	
Stereo Make	Inbuilt
Central Lock	Yes
Gear Lock	Yes
Airbags Working	Yes

Remarks/Reason:
VEHICLE WAS DUSTY.RC SEEN

Declaration by Customer:
I/We hereby confirm that the vehicle has been inspected in presence of me/my/our representative. I/We hereby confirm that the identification details and damages of vehicle as noted/photographs taken by the inspecting officer are correct. Nothing has been hidden/undisclosed. I/We agreed that Repair/Replacement of dented/crack parts & Repair Painting of dented/scratched panels as per this inspection photographs shall be excluded in event of any claim lodged during the policy period. I here certify that I have shown the same vehicle which I have to get insured and if later at the time of claim it is found that vehicle shown and accidental are different then no claim is payable to me. I here certify that I will not claim for damages existing in my vehicle whether same are mentioned in report or not if same are seen in photograph taken by the inspector.

Customer Signature:



Executive Name: Vandana QC Done by: VASANT

Report Generated At: 20 Aug 2025 4:46 PM



Remyk





