

Service Branch Address:

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

Sep 05, 2025

Mr.RAGHUNATH GOVIND PEMNEKAR
AP NANDGAON TAL MULSHI
DIST. PUNE MH 8698299147

PUNE - 412108, MAHARASHTRA
Telephone :
Mobile : 86xxxxxx47



**NEXT RENEWAL
IS ON
04/09/2026**

Certificate of Insurance and Policy No. VOC0669655000100	Policy Period:Period of insurance From 17:31:18 hours on 05/09/2025 To Midnight of 04/09/2026
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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 Miscellaneous Vehicle Policy No. VOC0669655000100 which has been issued based on the details mentioned below:

Name of the Insured: Mr.RAGHUNATH GOVIND PEMNEKAR	
Mobile No.: 86xxxxxx47	Email ID: SPA*****@GMAIL.COM
Make of the Vehicle: Swaraj	Model Description: 843 XM 4WD
Engine No.: DB4203SHF20278	Chassis No.: MBNBW49NASCFO3787
Premium Amount (Rs.) 10,962.20	Add-on Covers Opted : Yes
Previous Policy No.	
Previous Policy Insurance Co.	UNKNOWN
Based On your declaration on No claim being made in expiring policy, we have extended next slab of no claim discount in your policy (0 %)	
Does the vehicle have valid Pollution Under Control (PUC) Certificate: Yes	
Pollution Certificate Number (PUC) :	
PUC expiry date :	
*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	
CPA Status	
Opted – Coverage Sum Insured :1,500,000	

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 Certificate of Insurance and Policy Schedule (Enclosed), some of the very critical ones like No Claim Bonus extended, KYC Details, status of Compulsory Personal Accident (CPA) Cover and 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 certificate of issuance and 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 customer.services@royalsundaram.in

Assuring you of our best services at all times.

Yours sincerely,

Authorized Signatory

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Note: To download the claim form and to know more about Royal Sundaram products please log on to www.royalsundaram.in

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Sep 05, 2025

Mr.RAGHUNATH GOVIND PEMNEKAR
AP NANDGAON TAL MULSHI
DIST. PUNE MH 8698299147

PUNE,MAHARASHTRA

412108

Telephone :

Mobile: 86xxxxxx47

Intermediary Code: OA512096
Intermediary Name: Moseem Iliyas Shaikh .
Contact: 8421887858

CERTIFICATE OF INSURANCE & POLICY SCHEDULE

(See Form 51 of The Central Motor Vehicles Rules, 1989) Motor Vehicles Act, 1988

Miscellaneous and Special Type of Vehicle Policy [Reprint]

Certificate of Insurance and Policy No. VOC0669655000100				Policy Period: Period of insurance From 17:31:18 hours on 05/09/2025 To Midnight of 04/09/2026			
INSURED DETAILS							
Name of Insured		Insured Date of Birth	Geographical Area	Business/Profession		Registration Authority	Registration Date
Mr.RAGHUNATH GOVIND PEMNEKAR		01/01/1958	India			PUNE	05/09/2025
INSURED'S DECLARED VALUE (IDV) (in Rs.)							
For the Vehicle		Non Electrical Accessories		Electrical / Electronic Accessories		Value of LPG/CNG Kit	Total IDV
Vehicle I	807,500	0		0		0	807,500
Vehicle II (Trailer)		0		0		0	
Vehicle III (Trailer II)		0		0		0	
Farm Produce Belonging to Insured and Kept in Insured premises		Rs.10,000/-		Rural Personal Accident - Death only cover to Farmer		Rs.100,000/-	
VEHICLE DETAILS	Vehicle I	Vehicle II (Trailer-1)	Vehicle III (Trailer-2)	VEHICLE DETAILS	Vehicle I	Vehicle II (Trailer-1)	Vehicle III (Trailer-2)
Type of Vehicle	Agricultural Tractors						
Registration Number				Type of Body	AGRICULTURE TRACTOR		
Engine Number	DB4203SHF20278			Year of Manufacture	2025	0	
Chassis Number	MBNBW49NASCF03787			Horse Power	42	0	0
Make of the Vehicle	Swaraj			Total Premium (in Rs.)	10,962.20		
Model Description	843 XM 4WD						
Fuel Type	Diesel						
Implements Make		Year of Make		Serial Number			
		0					
LIMITATIONS AS TO USE: The Policy covers use only under a Permit within the meaning of the Motor Vehicles Act, 1988 or such a carriage falling under Sub-section 3 of Section 66 of the Motor Vehicles Act, 1988. Use in conjunction with the Insured's Business The Policy does not cover: a) Use for Racing, Pace Making, Reliability trails or Speed Testing b) Use for the carriage of passengers for hire or reward. c) Use whilst drawing a greater number of trailers in all than is permitted under law.				Persons or Classes of Persons entitled to drive: <i>Any person including the Insured</i> • 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 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 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 IV: Capital Sum Insured (CSI) - Rs.1,500,000/- <i>Deductible under Section -I : In respect of each and every claim. (Compulsory Deductible [Rs.4,038] and Imposed Deductible [Rs. 0])</i>							

Document Code:

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Certificate of insurance & policy schedule continued in Page 2



You can reach us through the details given below Mon - Sat 8.00am to 9.00pm and Sunday up to 5.00pm



Call:1860 425 0000,1860 258 0000



SMS:type <MOTORCLAIMS> and send to 567675



E-Mail:customer.services@royalsundaram.in



www.royalsundaram.in

CERTIFICATE OF INSURANCE & POLICY SCHEDULE (CONTINUED)

(See Form 51 of The Central Motor Vehicles Rules, 1989) Motor Vehicles Act, 1988
Miscellaneous and Special Type of Vehicle Policy [Reprint]

Policy No.VOC0669655000100			
A - OWN DAMAGE	Premium in Rs.	B - LIABILITY	Premium in Rs.
Basic Premium on Vehicle and Accessories 1.a) Vehicle b) Non-Electrical Accessories 2. Electrical & Electronic Accessories @ 4% (IMT 24) 3. Bi-Fuel Kit (CNG/LPG) @ 4% (IMT 25)	1,441.39 0.00 0.00 0.00	Basic Premium including premium for TPPD 1. Vehicle 2. TPPD restricted to statutory limit of Rs.6000/- (Endt.IMT.20) 3. Trailers (IMT 48) 4. Bi-fuel Kit (CNG/LPG) Endt. IMT-25	7,267.00 0.00 0.00 0.00
ADD: 4. Trailer 5. Overturning risk (IMT 47) 6. Geographical Area Extn. Endt. IMT-1 7. Cover for Lamps, Bumpers etc. Endt. IMT – 23 8. Fibre Glass Tanks 9. 60% on OD premium for Driving Tution 10. For any other extra 11. Implements Accessories (IMT-48) 12. Hire or Reward (IMT-44) 13. Usage of Commercial and Private Purpose - IMT 34 14. Additional Towing Charges. Rs.0	0.00 0.00 0.00 216.21 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00	ADD: Personal Accident Benefits 5. Under Section IV- Rs.1,500,000/- 6. Geographical Area Extn. Endt. IMT-1 7. PA to Paid Driver/ Cleaners Endt. IMT-17 8. Enhanced PA cover , Owner Driver, CSI Rs.0 9. Enhanced PA cover, Paid Driver, CSI Rs.0.00 Legal Liability: 10. To Paid Driver/ Cleaner (IMT 28) 11. To Coolies (IMT 39) 12. Legal Liability to employees (IMT 39A) 13. Usage of Commercial and Private Purpose - IMT 34 14. NFPP - Employees Endt. IMT-37 15. NFPP Other than Employees Endt. IMT-37A 16. To Passengers in Ambulance (IMT 46) 17. Hire or Reward (IMT-44)	315.00 0.00 0.00 0.00 0.00 0.00 50.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00
LESS: 15. 50% Discount for Vehicles specially designed/modified for blind, handicapped and mentally challenged persons.(IMT 12) 16. Voluntary Deduction Discount 17. Usage within Insured Premises (IMT 13) 18. Discount for Anti-theft Devices Endt. IMT-10 19. Deduct 0% NCB 20. ADD: Discount moderation	0.00 0.00 0.00 0.00 0.00 0.00	18. TOTAL LIABILITY PREMIUM (B) C – FARMERS PACKAGE COVER 1. Farm Produce Cover (SI Rs.0) 2. Rural Personal Accident Death Only Cover (SI Rs.0) 19. ADD: %Underwriting Loading 20. NET PREMIUM (A+B)	7,632.00 0.00 0.00 0.00 9,290.00
Add: Additional Cover for Package Policies 21. Depreciation Waiver Clause (IRDAN102A0001V01201011) 22. Windshield Glass (IRDAN102A0002V01201011) 23. EMI Protector Clause (IRDAN102A0007V01202021) Limit. Rs.0.00 24. Loss of Income Cover (IRDAN102A0008V01202021) Limit in Rs.0.00 Duration: 0 months	0.00 0.00 0.00 0.00	ADD: SGST ADD: CGST	836.10 836.10
25. TOTAL OWN DAMAGE PREMIUM (A)	1,658.00	21. TOTAL PREMIUM PAYABLE	10,962.20

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	Subject to IMT Endt. Nos. & Memorandum 23,28,21 (refer Terms & Conditions for relevant wording) Under Hire Purchase/Lease Agreement /Hypothecated with SUNDARAM FINANCE LTD												
The preceding year	20													
Preceding two consecutive years	25													
Preceding three consecutive years	35													
Preceding four consecutive years	45													
Preceding five consecutive years	50													
		<table><tr><th>Nominee Name</th><th>Nominee Age</th><th>Relationship with</th></tr><tr><td>LEGAL HEIR</td><td>32</td><td>SON</td></tr><tr><th>Guardian Name</th><th>Guardian Age</th><th>Guardian Relation</th></tr><tr><td></td><td>0</td><td></td></tr></table>	Nominee Name	Nominee Age	Relationship with	LEGAL HEIR	32	SON	Guardian Name	Guardian Age	Guardian Relation		0	
Nominee Name	Nominee Age	Relationship with												
LEGAL HEIR	32	SON												
Guardian Name	Guardian Age	Guardian Relation												
	0													
		Date and Signature of Proposal/Renewal notice 05/09/2025												

In Witness whereof this Policy has been signed at Chennai on 05/09/2025 in lieu of Cover note No. dated Receipt No. CBCEAP3687052. Subject to IMT Endt. Nos & Memorandum 23,28,21. 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.

For Royal Sundaram General Insurance Co. Limited

Consolidated Stamp Duty Paid to Govt of TamilNadu

Authorised Signatory

This document is digitally signed, hence counter signature / stamp is not required.

GSTIN : 27AABCR7106G1ZJ

Base Product UIN: UIN: IRDAN102RP0006V02201617

PAN Number : AABCR7106G

Enhanced PA Cover Clause UIN: A0016V01201920

For Legal interpretation, English version will hold good.

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Call: 1860 425 0000, 1860 258 0000



SMS: type <MOTORCLAIMS> and send to 567675



E-Mail: customer.services@royalsundaram.in



www.royalsundaram.in

GST Invoice

Royal Sundaram General Insurance Co. Limited
W3:W3-Hadapsar
Address: Office no.311,S No-307,Shanti Nagar,,W3-Hadapsar,PUNE - 411013.
GSTIN: 27AABCR7106G1ZJ

Policy Number : VOC0669655000100
GST Invoice Number : VOC066965500000
Invoice Date : 05/09/2025

Address of insured:
Insured Name: Mr.RAGHUNATH GOVIND PEMNEKAR
AP NANDGAON TAL MULSHI
DIST. PUNE MH 8698299147

PUNE
State:MAHARASHTRA
Pincode: 412108

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

Taxable Premium		9,290.00
SGST	9.00%	836.10
CGST	9.00%	836.10
Gross Premium		10,962.20

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"

