

Private Car Policy - Liability only
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 RAHUL VINAYAK HARGUDE
Address : SARATI WASTI SANASWADI TAL
SHIRUR DIST PUNE, , SANASWADI, ,
PUNE, 412208, MAHARASHTRA
Telephone No :
Mobile No. : 77xxxxxx20
Email Address : jad*****@gmail.com

NEXT RENEWAL IS ON
11/11/2026



Policy No.: VPT1012127000100

Period of Insurance: From 00:00 Hours on 12/11/2025 To Midnight of 11/11/2026

Dear Customer,

Thank you for selecting Royal Sundaram as your vehicle insurer. We are pleased to have you as our customer. Enclosed, please find your Private Car Policy No. VPT1012127000100, basis the information provided

Insured & Vehicle Details

Name of the Insured	Mr RAHUL VINAYAK HARGUDE		
Vehicle Registration No.	MH12LV3866	Vehicle Registration Date	20/03/2015
Make of the Vehicle	MAHINDRA	Model Description	Thar DI 2WD
Engine No.	GLF1B66983	Chassis No.	MA1AH2GLKF1B27411
Premium Amount (Rs.)	9955.66	Owners (other than first owner)	YES ☒ NO
VIR Status		KYC Status	verified
Policy Issued	Date : 10/11/2025 Time: 11:09:13		

Previous Policy Details

Previous Policy No.	POPMCAR00101131749	Previous Policy Type	Liability
Previous Policy Insurance Co.	SBI GENERAL INSURANCE COMPANY LIMITED		

Receipt Details

Proposal Details

OTP Verification (Proposal)

Receipt No.	CBCEAP4057045	Proposal No.	PF16126053	Verified	yes ☒ no
Date	10-11-2025	Date	10/11/2025	Date	
Amount	9955.66	Time	11:09:13	Time	

**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: 99999999999

Royal Sundaram General Insurance Co. Limited

Hash code: 3acbf946626ce7796086913265646f4b

Registered Office: 21, Patullas 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





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

Intermediary Code: BR502761

Intermediary Name: Sparkshield Insurance Broker
Private Limited

Contact: -9561617858

Insured Name	: Mr RAHUL VINAYAK HARGUDE	Insured Date of Birth	: 25/03/1992
Address	: SARATI WASTI SANASWADI TAL SHIRUR DIST PUNE, , SANASWADI, , W3-Hadapsar, PUNE, 412208, MAHARASHTRA	Business/Profession	:
Contact No.	:	Email Address	: jad*****@gmail.com
Mobile No.	: 77xxxxxx20	Nominee/Guardian Name	: LEGAL HEIR
Policy No.	: VPT1012127000100	Relationship	: SPOUSE
Valid From	: 12/11/2025 00:00	Age	: 32
Valid Till (midnight of)	: 11/11/2026	Engine No.	: GLF1B66983
Vehicle Make/Model	: MAHINDRA/ Thar DI 2WD	Chassis No.	: MA1AH2GLKF1B27411
Type of Body	: JEEP	Total IDV (Rs.)	: 0
Vehicle Registration No	: MH12LV3866	Fuel Type	: Diesel
Registration Authority	: MH12-PUNE	Cubic Capacity/KW	: 2523.0
		Year of Manufacture	: 2015
		Seating Capacity (incl. Driver)	: 7

Liability	Premium in Rs.
Basic premium including premium for TPPD	7897
Add:	
Under Section III (Owner Driver), CSI Rs. 1500000	315
Unnamed Passengers, CSI Rs. 50000 each (IMT 16)	175
Geographical Area Extn.Endt.IMT-1	315
To Paid Driver (IMT 28)	50
Total Liability Premium	8437
Add: Underwriting Loading% Confined to own sites	
ADD: SGST	759.33
ADD:CGST	759.33
TOTAL PREMIUM PAYABLE	9955.66

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.

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 -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 1500000/-

Subject to IMT Endt. Nos. & memorandum (refer Terms & Conditions for relevant wording) Under Hire Purchase/Lease Agreement /Hypothecated with < >

In witness whereof this Policy has been signed at Chennai on 12/11/2025 Receipt No. CBCEAP4057045 . 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

Signed by:SHYAMSUNDER TM
Date:Mon Nov 10 12:02:43 IST 2025
Reason: For RoyalSundaram
Location: Chennai

Authorised Signatory

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

GSTIN: 27AABCR7106G1ZJ

PAN Number: AABCR7106G

For legal interpretation, english version will hold good. Consolidated stamp duty paid to Govt of Tamil Nadu.

Document Code: 99999999999

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Private Car Policy - Liability only
GST Invoice



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GSTIN: 27AABCR7106G1ZJ

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Policy No. : VPT1012127000100
GST Invoice No. : VPT101212700000
Invoice Date : 10/11/2025
GSTIN : 27AABCR7106G1ZJ

Accounting code of service : 997134

Description of service: Motor vehicle insurance services

Taxable Premium		8437
SGST	9.00%	759.33
CGST	9.00%	759.33
Gross Premium		9955.66

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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