Car Shield Private Car Package Policy

MOTOR POLICY

ROYAL SUNDARAM INSURANCE
Sundaram Finance Group

Service Branch Address: Royal Sundaram General Insurance Co. Limited
104, C - Block,Laxmi Kant Parisar,, Jamal Road (Near Ambition Business Centre),,, , , K5-Patna , PATNA, 800001

Insured Name	: Mr RAVI KUMAR	**Insured Date of Birth**	: 12/02/1984
Address	: S/O- BAIJU SARDAR, NANDGOLA BARI SANGAT, POST- MAHADEV MILLS, PATNA CITY, 800008, BIHAR	**Business/Profession**	:
		Email Address	: DHA*******@GMAIL.COM
		Nominee/Guardian Name	:
Contact No.	:	**Relationship**	:
Mobile No.	: 96xxxxxx02	**Age**	:
Policy No.	: VPC1960161000101	**Engine No.**	: K10BN5024250
Valid From	: 23/09/2026 00:00:00	**Chassis No.**	: MA3EWDE1S00E40610
Valid Till (midnight of)	: 22/09/2027	**Total IDV (Rs.)**	: 280000
Vehicle Make/Model	: MARUTI SUZUKI/ WAGON R VXI 1.0 O BSIV	**Fuel Type**	: Petrol
Type of Body	: HATCHBACK	**Cubic Capacity/KW**	: 998.0
Vehicle Registration No	: BR01DV6527	**Year of Manufacture**	: 2018
Registration Authority	: BR01-PATNA	**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
Free car pickup / drop at your door step	✓	✗
Repairs at our preferred network garages	✓	✗
6 Months repair warranty at our preferred garages	✓	✗
Cashless and hassle-free processing	✓	✗
Door step service for repair and documents	✓	✗
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

1 REGISTER claim
2 INSPECTION of your vehicle
3 REPAIR at Garage (PNG#)
4 DELIVERY of your vehicle

#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: RAGW99Z9K999

Hash code: 831ccd43517c7ef65c9be43929f587c5

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 : Shivam Automobiles
Contact Number : 7766903520
Address : Rikabganj Diwarganj
Pincode : 800008

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

Garage Name : Rathour Wahanchaya Motors Private Limited
Contact Number : 9934362121
Address : Kachuara Road Nand Lal Chhapara Sampatchak Patna
Pincode : 800016

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

Garage Name : ACE Automotive Works
Contact Number : 9386598427
Address : Arrah Garden Road Jagdeo Path Bailey Road
Pincode : 800020

Working hours : 09:00 AM to 06:00 PM

Garage Name : Good Wrench Services
Contact Number : 8083985002
Address : MassDaudbighaKankarbagh Main Road
Pincode : 800020

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

Garage Name : Maruti Maintainer
Contact Number : 7488704018
Address : Kankarbagh, Main Road, Patna, Patna
Pincode : 800020

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

Garage Name : Reeshav Automobiles Private Limited
Contact Number : 9263632163
Address : Nayatola Bhagwat Nagar Beside Super Kumhrar
Pincode : 800020

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

Preferred Network Garage (PNG) Benefits

Why you should choose PNG?

- ☑ Cashless Claims
- ☑ Convenience
- ☑ Free Pickup and Drop Service
- ☑ Prioritized Service
- ☑ Repair Warranties
- ☑ Exclusive Relationship Manager
- ☑ High Standards
- ☑ Genuine Spare Parts
- ☑ Cost Efficiency
- ☑ Simplified Billing

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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
- Claim Assistance
- 24/7 Customer Support
- Preferred Network Garage Locator
- Policy Updates and Renewals
- 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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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

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RISK ASSUMPTION LETTER

ROYAL SUNDARAM INSURANCE
Sundaram Finance Group

Service Branch Address: Royal Sundaram General Insurance Co. Limited
104, C - Block,Laxmi Kant Parisar,, Jamal Road (Near Ambition Business Centre),,, , , K5-Patna , PATNA, 800001

Insured Name : Mr RAVI KUMAR
Address : S/O- BAIJU SARDAR, NANDGOLA BARI SANGAT, POST- MAHADEV MILLS, PATNA CITY, PATNA, 800008, BIHAR
Telephone No :
Mobile No. : 96xxxxxx02
Email Address : DHA*******@GMAIL.COM

NEXT RENEWAL IS ON
22/09/2027

Policy No.: VPC1960161000101

Period of Insurance: From 00:00:00 Hours on 23/09/2026 To Midnight of 22/09/2027

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 (VPC1960161000101), basis the information provided

Insured & Vehicle Details

Name of the Insured	Mr RAVI KUMAR		
Vehicle Registration No.	BR01DV6527	Vehicle Registration Date	02/08/2018
Make of the Vehicle	MARUTI SUZUKI	Model Description	WAGON R VXI 1.0 O BSIV
Engine No.	K10BN5024250	Chassis No.	MA3EWDE1S00E40610
Premium Amount (Rs.)	10693.16	NCB (%)	0
Add-on Covers Opted	Consumable, DepreciationWaiverPremium, LossofBaggage, RoadSideAssistanceCover, KeyReplacementCover,		
Owners (other than first owner)	YES ✓NO	CPA Status: Opted - Coverage Sum Insured - 1500000	
VIR Status		KYC Status	verified
Policy Issued	Date : 18/09/2026 Time: 22:51:33	CKYC No.	

Previous Policy Details

Previous Policy No.	VPC1960161000100	Previous Policy Type	Comprehensive
Previous Policy Insurance Co.	ROYAL SUNDARAM GENERAL INSURANCE CO. LIMITED	Total Deductible	1500

Receipt Details		Proposal Details		OTP Verification (Proposal)	
Receipt No.	CBCEAP5860695	Proposal No.	PF19650973	Verified	yes ✓ no
Date	18/09/2026	Date	18/09/2026	Date	18/09/2026
Amount	10693.16	Time	00:00:00	Time	22:49:20

**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

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CERTIFICATE OF INSURANCE AND POLICY SCHEDULE

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

ROYAL SUNDARAM INSURANCE
Sundaram Finance Group

Service Branch Address: Royal Sundaram General Insurance Co. Limited
104, C - Block,Laxmi Kant Parisar,, Jamal Road (Near Ambition Business Centre),,, , , K5-Patna , PATNA, 800001

Intermediary Code: POS38668	Intermediary Name: PATEL ANJU KUMARI .	Contact: : 7011303402

Policy No.	: VPC1960161000101	**Engine No.**	: K10BN5024250
Valid From	: 23/09/2026 00:00:00	**Chassis No.**	: MA3EWDE1S00E40610
Valid Till (midnight of)	: 22/09/2027	**Total IDV (Rs.)**	: 280000
Vehicle Make/Model	: MARUTI SUZUKI/ WAGON R VXI 1.0 O BSIV	**Fuel Type**	: Petrol
Type of Body	: HATCHBACK	**Cubic Capacity/KW**	: 998.0
Vehicle Registration No	: BR01DV6527	**Year of Manufacture**	: 2018
Registration Authority	: BR01-PATNA	**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
280000	0	0	0	0	280000	25000	0

A - Own Damage	Premium in ₹	B - Liability	Premium in ₹
Basic premium on Vehicle	3306.00	Basic premium including premium for TPPD	2094
ADD:		**ADD:**	
Depreciation Waiver (IRDAN102RP0004V04201617 /A0011V04201213) (Claim Limit:UNLIMITED)	2412	Under Section III (Owner Driver), CSI Rs. **1500000**	315
		Legal Liability To Paid Driver (IMT 28)	50
Loss of Baggage (IRDAN102RP0004V04201617 /A0009V01200910)	160	**TOTAL LIABILITY PREMIUM (B)**	2459
Key Replacement Cover (IRDAN102RP0004V04201617 /A0001V01201516)	100		
Roadside Assistance Cover PlanB (IRDAN102RP0004V04201617/A0001V01202223)	199		
Consumables (IRDAN102RP0004V04201617 /A0006V01202324)	425.6		
Smart Use (IRDAN102RP0004V04201617/A0018V01202425)	0		
Less		**ADD:** Underwriting Loading% Confined to own sites	
		NET PREMIUM (A + B)	9062
		ADD: SGST	815.58
		ADD:CGST	815.58
TOTAL OWN DAMAGE PREMIUM (A)	6603	**TOTAL PREMIUM PAYABLE**	10693.16

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.

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 (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 III: CSI - 1500000/-

Deductible: Total deductible Rs. 500.0 In respect of each and every claim. (Compulsory Deductible [Rs. 1000], Voluntary Deductible [Rs. 0.0], **Imposed Deductible** [Rs. 0.0] , and Loss Of Baggage Deductible [Rs. 500.0])

Subject to IMT Endt. Nos. & memorandum 23,28,7,21 (refer Terms & Conditions for relevant wording) Under Hire Purchase/Lease Agreement /Hypothecated with < ALLAHABAD BANK >

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 23/09/2026 Receipt No. CBCEAP5860695 . 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. Any payment made by the Company by reason of wider terms appearing in the Certificate in order to comply with the Motor Vehicles Act, 1988 is recoverable from the Insured. See the clause headed "AVOIDANCE OF CERTAIN TERMS AND RIGHT OF RECOVERY" under Policy Terms and Conditions.

For Royal Sundaram General Insurance Co. Limited

Signed by:SHYAMSUNDER TM
Date:Fri Sep 18 22:53:44 IST 2026
Reason: For RoyalSundaram
Location: Chennai

Authorised Signatory

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

GSTIN: 10AABCR7106G1ZY | UIN: IRDAN102RP0004V04201617 | PAN Number: AABCR7106G

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

Document Code: RAGW99Z9K999

Hash code: 831ccd43517c7ef65c9be43929f587c5

Car Shield Private Car Package Policy

GST Invoice

ROYAL SUNDARAM INSURANCE
Sundaram Finance Group

Royal Sundaram General Insurance Co. Limited
Address: 104, C - Block,Laxmi Kant Parisar,, Jamal Road (Near Ambition Business Centre),,, , , K5-Patna , PATNA, 800001
GSTIN: 10AABCR7106G1ZY

Insured Name	: Mr RAVI KUMAR	**Policy No.**	: VPC1960161000101
Address	: S/O- BAIJU SARDAR, NANDGOLA BARI SANGAT, POST- MAHADEV MILLS, PATNA CITY, PATNA, 800008, BIHAR	**GST Invoice No.**	: VPC196016101000
		Invoice Date	: 18/09/2026
Telephone No	:	**GSTIN**	:
Mobile No.	: 96xxxxxx02		
Email Address	: DHA*******@GMAIL.COM		

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

Taxable Premium		9062
SGST	9.00%	815.58
CGST	9.00%	815.58
Gross Premium		10693.16

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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