

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 HARPREET SINGH	Insured Date of Birth	: 26/02/1986
Address	: S/O SURJEET SINGH, KASERA TOLI SIWAN, SIWAN, , 841226, BIHAR	Business/Profession	:
Contact No.	:	Email Address	: dha*****@gmail.com
Mobile No.	: 70xxxxxx02	Nominee/Guardian Name	:
Policy No.	: VPC2066875000100	Relationship	:
Valid From	: 19/08/2026 17:07:07	Age	:
Valid Till (midnight of)	: 18/08/2027	Engine No.	: D4FCKM814427
Vehicle Make/Model	: HYUNDAI MOTORS LTD./ CRETA 1.4 Crdi Ex	Chassis No.	: MALC181RLKM594347
Type of Body	: SUV	Total IDV (Rs.)	: 625000
Vehicle Registration No	: BR29AK5611	Fuel Type	: Diesel
Registration Authority	: BR29-SIWAN	Cubic Capacity/KW	: 1396.0
		Year of Manufacture	: 2019
		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

Hash code: 5b502ebf8fb731edf0bf0f1dca788dae

Royal Sundaram General Insurance Co. Limited

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

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

[listed garages](#)



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.

Document Code: RAGV99P9K999

Royal Sundaram General Insurance Co. Limited

Hash code: 5b502ebf8fb731edf0bf0f1dca788dae

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



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.

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

Hash code: 5b502ebf8fb731edf0bf0f1dca788dae

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

Car Shield Private Car Package Policy
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 HARPREET SINGH
Address : S/O SURJEET SINGH, KASERA TOLI
SIWAN, SIWAN, , SIWAN, 841226, BIHAR
Telephone No :
Mobile No. : 70xxxxxx02
Email Address : dha*****@gmail.com

NEXT RENEWAL IS ON
18/08/2027



Policy No.: VPC2066875000100

Period of Insurance: From 17:07:07 Hours on 19/08/2026 To Midnight of 18/08/2027

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 (VPC2066875000100), basis the information provided

Insured & Vehicle Details

Name of the Insured	Mr HARPREET SINGH		
Vehicle Registration No.	BR29AK5611	Vehicle Registration Date	20/11/2019
Make of the Vehicle	HYUNDAI MOTORS LTD.	Model Description	CRETA 1.4 Crdi Ex
Engine No.	D4FCKM814427	Chassis No.	MALC181RLKM594347
Premium Amount (Rs.)	16824.44	NCB (%)	45
Add-on Covers Opted	Consumable, DepreciationWaiverPremium, AggravationCover, NCBProtectorCover, WindShieldGlassPremium, 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 : 19/08/2026 Time: 17:07:14	CKYC No.	

Previous Policy Details

Previous Policy No.	62051048170000	Previous Policy Type	Comprehensive
Previous Policy Insurance Co.	TATA AIG GENERAL INSURANCE CO LTD	Total Deductible	1500

Receipt Details

Proposal Details

OTP Verification (Proposal)

Receipt No.	CBCEAP5676824	Proposal No.	PF19297566	Verified	yes ☒ no
Date	19/08/2026	Date	19/08/2026	Date	19/08/2026
Amount	16824.44	Time	16:41:54	Time	17:00:02

**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: 5b502ebf8fb731edf0bf0f1dca788dae

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
 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.	: VPC2066875000100	Engine No.	: D4FCKM814427
Valid From	: 19/08/2026 17:07:07	Chassis No.	: MALC181RLKM594347
Valid Till (midnight of)	: 18/08/2027	Total IDV (Rs.)	: 625000
Vehicle Make/Model	: HYUNDAI MOTORS LTD./ CRETA 1.4 Crdi Ex	Fuel Type	: Diesel
Type of Body	: SUV	Cubic Capacity/KW	: 1396.0
Vehicle Registration No	: BR29AK5611	Year of Manufacture	: 2019
Registration Authority	: BR29-SIWAN	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
625000	0	0	0	0	625000	25000	0

A - Own Damage	Premium in ₹	B - Liability	Premium in ₹
Basic premium on Vehicle	3142.00	Basic premium including premium for TPPD	3416
ADD:		ADD:	
Depreciation Waiver (IRDAN102RP0004V04201617 /A0011V04201213) (Claim Limit:UNLIMITED)	4824	Under Section III (Owner Driver), CSI Rs. 1500000	315
Windshield Glass (IRDAN102RP0004V04201617/A0004V01200910)	400	Legal Liability To Paid Driver (IMT 28)	50
Loss of Baggage (IRDAN102RP0004V04201617 /A0009V01200910)	160	TOTAL LIABILITY PREMIUM (B)	3781
NCB Protector Cover (IRDAN102RP0004V04201617 /A0002V01201314)	1500		
Aggravation Cover(IRDAN102RP0004V04201617 /A0001V01201314)	750.4		
Key Replacement Cover (IRDAN102RP0004V04201617 /A0001V01201516)	240		
Roadside Assistance Cover PlanA (IRDAN102RP0004V04201617/A0001V01202223)	49		
Consumables (IRDAN102RP0004V04201617 /A0006V01202324)	825		
Smart Use (IRDAN102RP0004V04201617/A0018V01202425)	0		
Less		ADD: Underwriting Loading% Confined to own sites	
Deduct 45% No Claim Bonus	-1413.9	NET PREMIUM (A + B)	14258
		ADD: SGST	1283.22
		ADD:CGST	1283.22
TOTAL OWN DAMAGE PREMIUM (A)	10477	TOTAL PREMIUM PAYABLE	16824.44

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 < BANK OF INDIA >

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 19/08/2026 Receipt No. CBCEAP5676824 . 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

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: RAGV99P9K999

Hash code: 5b502ebf8fb731edf0bf0f1dca788dae

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

Car Shield Private Car Package Policy
GST Invoice



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 HARPREET SINGH	Policy No.	: VPC2066875000100
Address	: S/O SURJEET SINGH, KASERA TOLI SIWAN, SIWAN, , SIWAN, 841226, BIHAR	GST Invoice No.	: VPC206687500000
Telephone No	:	Invoice Date	: 19/08/2026
Mobile No.	: 70xxxxxx02	GSTIN	:
Email Address	: dha*****@gmail.com		

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

Taxable Premium		14258
SGST	9.00%	1283.22
CGST	9.00%	1283.22
Gross Premium		16824.44

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."

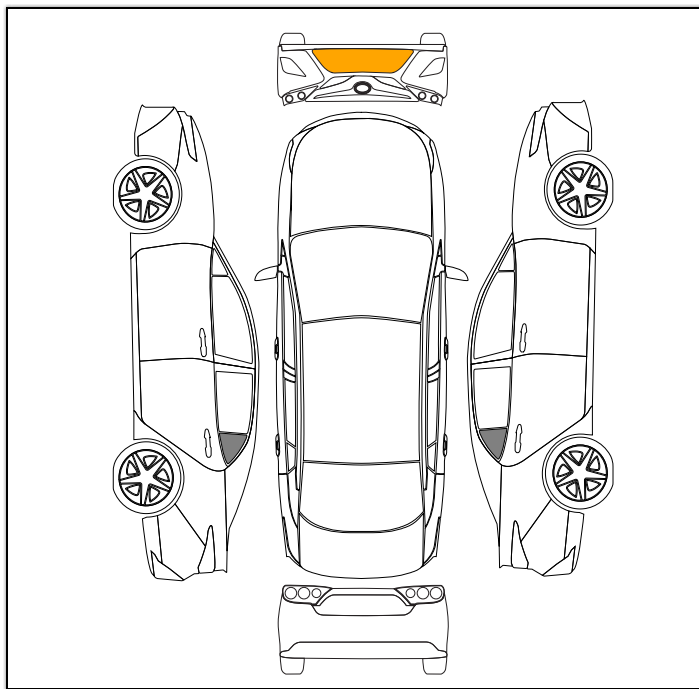
Note:" This document is digitally signed "

" This document is electronically generated.This document should be issued along with the Policy document. This document stands invalid,if issued separately "

Document Code: RAGV99P9K999	Hash code: 5b502ebf8fb731edf0bf0f1dca788dae
-----------------------------	---

VEHICLE INSPECTION REPORT

Customer Name: HARPREET SINGH
Inspection Case ID: CC20260819000255
Request Date: 2026-08-19 03:40:17 PM
Inspection Date: 2026-08-19 04:03:00 PM
Inspection Requested by: HR009877 / A
Abhishekkumar
Inspection Done By: HARPREET SINGH
Inspection Place:

**VEHICLE & CUSTOMER DETAILS**

Vehicle Registration Number: BR-29-AK-5611
Customer Address:
Make: HYUNDAI MOTOR INDIA LTD
Variant: 0
Chassis Number: MALC181RLKM594347
Fuel Type: Diesel
Odometer Reading:

Customer Name: HARPREET SINGH
Customer Contact Number: 9234364655
Model: CRETA 1.4 CRDI EX
Year of Manufacturing: 2019
Engine Number: D4FCKM814427
Vehicle Colour:

DECLARATION

I/We hereby declare, confirm and agree that - The Motor vehicle proposed for insurance after a break in cover has not met with any accident giving rise to any claim by a Third Party for injury or death caused to any person or damages to any property. I have presented the same vehicle for pre-insurance inspection, which I have proposed for insurance. Identification details noted/photographs taken by the inspecting officials are correct. If later on, at any time it is found that inspected vehicle and damaged/accidental vehicles are different then neither any claim nor any indemnity in respect of either own damage or third party death or injury or property damage loss nor any benefit shall be available to me/us. Vehicle has been visually inspected in my/ our presence. No damage or no fact which is material to acceptance of this proposal has been hidden/ undisclosed/ withheld by me/us. Damages of vehicle as noted/photographs taken by the inspecting officials are correct. I/We also agree that damages mentioned/Visible as per inspection photographs/video shall be excluded in the event of any claim being lodged during the policy period.

CUSTOMER SIGNATURE

Digitally verified through OTP on 2026-08-19
04:03:18 PM

AGENT SIGNATURE

.

VEHICLE ASSESSMENT

Front Bumper:	Scratch	Rear Bumper:	No Damage
Bonnet:	No Damage	Dicky Door:	No Damage
Left Head Lamp:	No Damage	Right Head Lamp:	No Damage
Left Tail Lamp:	No Damage	Right Tail Lamp:	No Damage
Front Windshield:	No Damage	Rear Windshield:	No Damage
Left Fog Lamp:	No Damage	Right Fog Lamp:	No Damage
Front Grille:	No Damage	LH Fender:	No Damage
LH Side Mirror:	No Damage	LH Front Window:	No Damage
LH Quarter Panel:	No Damage	LH Running Board:	No Damage
LH Rear Door:	No Damage	LH Front Door:	No Damage
LH Rear Window:	No Damage	RH Side Mirror:	No Damage
RH Front Window:	No Damage	RH Quarter Panel:	No Damage
RH Running Board:	No Damage	RH Rear Door:	No Damage
RH Front Door:	No Damage	RH Rear Window:	No Damage
RH Fender:	No Damage		

LH A Pillar:

No Damage

LH B Pillar:

No Damage

LH C Pillar:

No Damage

RH A Pillar:

No Damage

RH B Pillar:

No Damage

RH C Pillar:

No Damage

Roof Top:

No Damage

UNDERWRITING STATUS & COMMENTS

STATUS: Approved

COMMENTS: Approved by RSGI VIR Automation

ADDITIONAL OBSERVATION:

VEHICLE EXTERIOR IMAGES

FRONT



FRONT RIGHT



RIGHT



REAR RIGHT



REAR



REAR LEFT



LEFT



FRONT LEFT



INSIDE WINDSHIELD



ODOMETER



VIN



ENGINE COMPARTMENT

