

Service Branch Address:

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

Jul 21, 2025

Mr.MAHENDRA RAMDAS DORGE
AP APPACHI VASTI
BHANDGAON TAL
DAUND PUNE
BARAMATI - 412214, MAHARASHTRA
Telephone :
Mobile : 84xxxxxx00

**NEXT RENEWAL
IS ON
20/07/2026**



Certificate of Insurance and Policy No.
VGC1374746000100

Policy Period:Period of insurance
From 17:19:36 hours on 21/07/2025 To Midnight of 20/07/2026

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 Goods Carrying Vehicle Policy No. VGC1374746000100 which has been issued based on the details mentioned below:

Name of the Insured: Mr.MAHENDRA RAMDAS DORGE	
Mobile No.: 84xxxxxx00	Email ID: unj*****@gmail.com
Make of the Vehicle: Ashok Leyland Ltd.	Model Description: HE 1815 20LS HSB BSVI
Engine No.: RMHZ409114	Chassis No.: MB1A4GCD7RRMV0598
Premium Amount (Rs.) 45,914.30	Add-on Covers Opted : No
This policy is issued after pre-inspection on . Any Pre-existing damages observed during the pre-inspection is not covered in this policy.	
Previous Policy No.	3003564565656
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

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

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

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Yours sincerely,



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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

Registered Office: 21, Patullos Road, Chennai - 600002 | IRDAI Reg. No.102 | CIN: U67200TN2000PLC045611
Customer Care 1860 425 0000,1860 258 0000 | Email: customer.services@royalsundaram.in | Visit: www.royalsundaram.in

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Jul 21, 2025

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DAUND PUNE
BARAMATI MAHARASHTRA
412214
Telephone:
Mobile: 84xxxxxx00

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

CERTIFICATE OF INSURANCE & POLICY SCHEDULE

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

Goods Carrying Vehicle Policy [Reprint]

Certificate of Insurance and Policy No. VGC1374746000100			Policy Period:Period of insurance From 17:19:36 hours on 21/07/2025 To Midnight of 20/07/2026		
INSURED DETAILS					
Name of Insured		Insured Date of Birth	Geographical Area	Business/Profession	Registration Authority
Mr.MAHENDRA RAMDAS DORGE		20/01/1988	India		BARAMATI
Registration Date 02/05/2024					
INSURED'S DECLARED VALUE (IDV) (in Rs.)					
For the Vehicle	For Trailers	Non Electrical Accessories		Electrical / Electronic Accessories	Value of CNG Kit
2,439,500	0	0		0	0
Total IDV 2,439,500					
VEHICLE DETAILS					
Registration Number		MH42BF5129		Type of Body	OPEN
Engine Number		RMHZ409114		Public Carrier/Private Carrier	Public Carrier
Chassis Number		MB1A4GCD7RRMV0598		Year of Manufacture	2024
Make of the Vehicle		Ashok Leyland Ltd.		Gross Vehicle Weight (Kgs)	1,79,90
Model Description		HE 1815 20LS HSB BSVI		Total Premium (in Rs.)	45,914
Fuel Type		Diesel			
LIMITATIONS AS TO USE: As per Motor Vehicles Rules, 1989 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. The Policy does not cover use for a) Organised racing b) Pace Making c) Speed testing d) Reliability Trials			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 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 IV: CSI - Rs.1,500,000/-					
Note: Warranted that at no time the gross laden weight of the vehicle exceeds the gross vehicle weight mentioned in the schedule of the policy. Deductible under Section -I : In respect of each and every claim. (Compulsory Deductible [Rs.1,500] and Imposed Deductible [Rs. 0])					

Document Code:

Certificate of insurance & policy schedule continued in Page 2

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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



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CERTIFICATE OF INSURANCE & POLICY SCHEDULE (CONTINUED)

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

Goods Carrying Vehicle Policy [Reprint]

Policy No. VGC1374746000100			
A - OWN DAMAGE	Premium in Rs.	B - LIABILITY	Premium in Rs.
1.a) Basic premium on Vehicle b) Non-Electrical Accessories 2. Additional GVW over 12,000 Kgs 3. Electrical & Electronic Accessories @ 4% (IMT 24) 4. Bi-Fuel Kit (CNG/LPG) @ 4% (IMT 25)	4,210.58 0.00 161.73 0.00 0.00	1. Basic premium including premium for TPPD 2. Reduction in TPPD to Rs.6000/- 3. Trailers Endt. IMT-30 4. Bi – Fuel Kit (CNG/LPG) IMT-25	35,313.00 0.00 0.00 0.00
ADD: 5. Trailer 6. Overturning Risk 7. Geographical Area Extn.Endt.IMT-1 8. Cover for Lamps, Bumpers, etc. Endt. IMT – 23 9. Fibre Glass Tanks 10. Additional Towing Charges. Rs.0 11. 60% on OD Premium for Driving Tuition 12. Usage of Commercial and Private Purpose - IMT 34	0.00 0.00 0.00 655.85 0.00 0.00 0.00	ADD: Personal Accident Benefits 5. Geographical Area Extn. Endt.IMT-1 6. Under Section IV- Rs.1,500,000/- 7. PA to Paid Driver/ Cleaners Endt. IMT-17 8. Indemnity to Hirer IMT-44 9. Enhanced PA cover , Owner Driver, CSI Rs.0 10. Enhanced PA cover, Paid Driver, CSI Rs.0.00 Legal Liability: 11. To Paid Driver/Cleaner(not exceeding 7 persons) Endt. IMT-28 12. To Paid Driver/Cleaner/Coolies(exceeding 7 persons) Endt. IMT-39A 13. To Coolies Endt. IMT-39 14. NFPP - Employees Endt. IMT-37 15. NFPP Other than Employees Endt. IMT-37A 16. Usage of Commercial and Private Purpose - IMT 34 17. TOTAL LIABILITY PREMIUM (B)	0.00 0.00 315.00 0.00 0.00 0.00 0.00 0.00 50.00 0.00 0.00 0.00 0.00 0.00 35,678.00
LESS: 13. 50% Discount for vehicles specially designed/modified for blind, handicapped and mentally challenged persons 14. Discount for Anti-theft Devices Endt. IMT-10 15. Discount for vehicles plying within insured own premises 16. 0% NCB	0.00 0.00 0.00 0.00	18. ADD: Underwriting Loading% 19. Confined to own sites 20. Total Premium (A+B)	0.00 0.00 40,706.00
Add: Additional Cover for Package Policies 18. Depreciation Waiver Clause (IRDAN102A0001V01201011) 19. Windshield Glass (IRDAN102A0002V01201011) 20. EMI Protector Clause (IRDAN102A0003V01202021) Limit. Rs.0.00 21. Loss of Income Cover (IRDAN102A0005V01202021) Limit in Rs.0.00 Duration: 0 months	0.00 0.00 0.00 0.00	ADD: SGST ADD: CGST	2,604.15 2,604.15
22. TOTAL OWN DAMAGE PREMIUM (A)	5,028.00	22. TOTAL PREMIUM PAYABLE	45,914.30

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 to 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 23,28,7,21 (refer Terms & Conditions for relevant wording) Under Hire Purchase/Lease Agreement /Hypothecated with INDUSIND BANK LTD												
The preceding year	20	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <th style="width: 33%;">Nominee Name</th> <th style="width: 33%;">Nominee Age</th> <th style="width: 33%;">Relationship with</th> </tr> <tr> <td></td> <td style="text-align: center;">0</td> <td></td> </tr> <tr> <th style="width: 33%;">Guardian Name</th> <th style="width: 33%;">Guardian Age</th> <th style="width: 33%;">Guardian Relation</th> </tr> <tr> <td></td> <td style="text-align: center;">0</td> <td></td> </tr> </table>	Nominee Name	Nominee Age	Relationship with		0		Guardian Name	Guardian Age	Guardian Relation		0	
Nominee Name	Nominee Age		Relationship with											
	0													
Guardian Name	Guardian Age		Guardian Relation											
	0													
Preceding two consecutive years	25													
Preceding three consecutive years	35													
Preceding four consecutive years	45													
Preceding five consecutive years	50	Date and Signature of Proposal/Renewal notice 21/07/2025												

In Witness whereof this Policy has been signed at Chennai on 21/07/2025 in lieu of Cover note No. dated Receipt No. CBCEAP3414027. 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.

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: IRDAN102RP0005V02201617

PAN Number : AABCR7106G

Enhanced PA Cover Clause UIN:

IRDAN102A0017V01201920

For Legal interpretation, English version will hold good.

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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 : VGC1374746000100
GST Invoice Number : VGC137474600000
Invoice Date : 21/07/2025

Address of insured:
Insured Name: Mr.MAHENDRA RAMDAS DORGE
AP APPACHI VASTI
BHANDGAON TAL
DAUND PUNE
BARAMATI
State:MAHARASHTRA
Pincode: 412214
GSTIN : 27AZIPD9687K1ZL

HSN SAC	Taxable Value	CGST		SGST/UTGST		IGST		Total Amount
		Rate	Amount	Rate	Amount	Rate	Amount	
997134	5,393.00	9.00%	485.37	9.00%	485.37			6,364.00
9971	35,313.00	6.00%	2,118.78	6.00%	2,118.78			39,551.00

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



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Insurer/Broker
Royal Sundaram General Insurance

Company Reference No.
AA20250721000014

Inspector
Jitender Kushwaha

Purpose
Preinspection

Inspection Place:
f--385 manraj complex
WazirabadWazirabad, Delhi, India
Wazirabad Delhi 110045

Request Date & Time
21-Jul-2025 11:34 AM

Inspection Date & Time
21-Jul-2025 1:27 PM

Proposer
WELLTON INDUSTRIES
OPC PVT LTD

Requestor
Rajiv Goyal

Case ID: **RSGI63862324**

Inspection Status
RECOMMENDED

Vehicle No.: DL5CU0528 Vehicle Type: PRIVATE CAR

Make: HYUNDAI

Model: I20 SPORTZ

Vehicle Running Condition: YES

Year: 2022

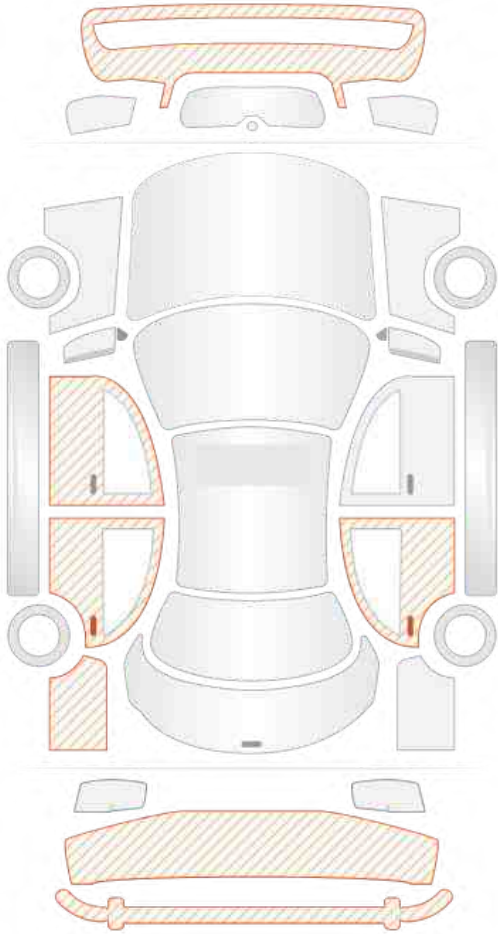
Chassis No.: NM141373

Fuel Used: PETROL

Color: P WHITE 2

Engine No.:MM040848

Odometer:5862



Major

Minor

Left

Fender	Intact
Front Tyre	Intact
Front Rim	Intact
LT Front Door	Dented
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	Scratched
Rear Door Glass	Intact
LT Running Board	Intact
LT Qtr Panel	Dented
Rear Tyre	Intact
Rear Rim	Intact

Front

Front Bumper	Scratched
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	Minor Dent
Rear Door Glass	Intact
Running Board	Intact
Qtr Panel	Intact
Rear Tyre	Intact
Rear Rim	Intact

Rear

Dicky	Intact
Rear Glass	Intact
Rear Bumper	Scratched
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	Others
Central Lock	Yes
Gear Lock	No
Airbags Working	Yes

Remarks/Reason:

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:

[Signature]



Executive Name: Vandana

QC Done by: Ashid Admin

Report Generated At: 21-Jul-2025 1:34 PM





