

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

Insured Name	: Mr ANIL DADABHAU DHOKALE	Insured Date of Birth	: 18/12/1990
Address	: H NO 840 A/P KARANDI GAVHAL MALA, KARANDI TAL BURUNJWADI LONI KALBHOR PUNE, 7719882020, , 412208, MAHARASHTRA	Business/Profession	:
Contact No.	:	Email Address	: jad*****@gmail.com
Mobile No.	: 77xxxxxx20	Nominee/Guardian Name	: LEGAL HEIR
Policy No.	: VPC1941835000100	Relationship	: SPOUSE
Valid From	: 02/08/2025 00:00:00	Age	: 40
Valid Till (midnight of)	: 01/08/2026	Engine No.	: D4FANM620756
Vehicle Make/Model	: HYUNDAI MOTORS LTD./ CRETA S 1.5 BSVI	Chassis No.	: MALPB813LNM362701
Type of Body	: SUV	Total IDV (Rs.)	: 920000
Vehicle Registration No	: MH12UJ9464	Fuel Type	: Diesel
Registration Authority	: MH12-PUNE	Cubic Capacity/KW	: 1493.0
		Year of Manufacture	: 2022
		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 **SMART SAVE PRO** add-on, 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 **SMART SAVE PRO** benefits.

	Smart Save PRO*	Standard
Free car pickup/ drop at your door step	✓	✗
Cashless and hassle-free Claim processing	✓	✗
Repairs at our preferred garages	✓	✗
6 Months repair warranty at our preferred garages	✓	✗

**Congratulations
on choosing
SMART SAVE PRO
with benefit of
additional**

**10% discount on the net
own damage premium.**



* Only applicable in selected cities provided you call us immediately.

* If the vehicle is repaired at a garage other than the [listed garages](#), there will be an additional deductible of ₹3000 during claims.

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:

Royal Sundaram General Insurance Co. Limited

Hash code: fed84d1b75d87931c0fc4a46c113c252

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 <ul style="list-style-type: none">• Policy Document• Tax Certificate• Health Card | Renewals <ul style="list-style-type: none">• Renew your policy• Pay your EMI | Claims Management <ul style="list-style-type: none">• Intimate claims easily• Track the status of your claims | Service Requests <ul style="list-style-type: none">• 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.

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Private Car Package Policy
RISK ASSUMPTION LETTER



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

Insured Name : Mr ANIL DADABHAU DHOKALE
Address : H NO 840 A/P KARANDI GAVHAL
MALA, KARANDI TAL BURUNJWADI
LONI KALBHOR PUNE, 7719882020, ,
PUNE, 412208, MAHARASHTRA
Telephone No :
Mobile No. : 77xxxxxx20
Email Address : jad*****@gmail.com

NEXT RENEWAL IS ON
01/08/2026



Policy No.: VPC1941835000100

Period of Insurance: From 00:00:00 Hours on 02/08/2025 To Midnight of 01/08/2026

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 (VPC1941835000100), basis the information provided

Insured & Vehicle Details

Name of the Insured	Mr ANIL DADABHAU DHOKALE		
Vehicle Registration No.	MH12UJ9464	Vehicle Registration Date	05/08/2022
Make of the Vehicle	HYUNDAI MOTORS LTD.	Model Description	CRETA S 1.5 BSVI
Engine No.	D4FANM620756	Chassis No.	MALPB813LNM362701
Premium Amount (Rs.)	22776.36	NCB (%)	0
Add-on Covers Opted	DepreciationWaiverPremium, AggravationCover, LossofBaggage, VehicleReplacementCover, KeyReplacementCover, Consumable, WindShieldGlassPremium, SpareCar, RoadSideAssistanceCover,		
Owners (other than first owner)	YES ☒ NO	CPA Status: Opted - Coverage Sum Insured - 1500000	
VIR Status		KYC Status	verified
Policy Issued	Date : 26/07/2025 Time: 12:53:04		

Previous Policy Details

Previous Policy No.	4809525500	Previous Policy Type	Comprehensive
Previous Policy Insurance Co.	KOTAK MAHINDRA GENERAL INSURANCE COMPANY LTD.	Total Deductible	500.0

Receipt Details

Proposal Details

OTP Verification (Proposal)

Receipt No.	CBCEAP3445217	Proposal No.	PF14952650	Verified	yes ☒ no
Date	26/07/2025	Date	02/08/2025	Date	26/07/2025
Amount	22776.36	Time	11:15:33	Time	12:51:38

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

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

Policy No.	: VPC1941835000100	Engine No.	: D4FANM620756
Valid From	: 02/08/2025 00:00:00	Chassis No.	: MALPB813LNM362701
Valid Till (midnight of)	: 01/08/2026	Total IDV (Rs.)	: 920000
Vehicle Make/Model	: HYUNDAI MOTORS LTD./ CRETA S 1.5 BSVI	Fuel Type	: Diesel
Type of Body	: SUV	Cubic Capacity/KW	: 1493.0
Vehicle Registration No	: MH12UJ9464	Year of Manufacture	: 2022
Registration Authority	: MH12-PUNE	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
920000	0	0	0	0	920000	12500	1314284.88

A - Own Damage	Premium in ₹	B - Liability	Premium in ₹
Basic premium on Vehicle	7551.00	Basic premium including premium for TPPD	3416
ADD:		ADD:	
Depreciation Waiver (IRDAN102A0011V03201213) (Claim Limit:UNLIMITED)	4416	Under Section III (Owner Driver), CSI Rs. 1500000	315
Facilities in lieu of spare car ,Limit per day.Rs 150.0 (IRDAN102A0007V01200910)	148	Unnamed Passengers, CSI Rs. 100000 each (IMT 16)	250
Windshield Glass (IRDAN102A0004V01200910)	588.8	Legal Liability To Paid Driver (IMT 28)	50
Vehicle Replacement Value Plus Plan4 *(IRDAN102A0001V01202021)	1449.6	TOTAL LIABILITY PREMIUM (B)	4031
Loss of Baggage (IRDAN102A0009V01200910)	100		
Aggravation Cover(IRDAN102A0001V01201314)	736		
Key Replacement Cover (IRDAN102A0001V01201516)	251.2		
Roadside Assistance Cover ((Plan A) (IRDAN102A0001V01202223)	49		
Smart Save Pro(IRDAN102A0012V01202223)	-755.1		
Consumables (IRDAN102A0006V01202324)	736		
Smart Use (IRDAN102RP0004V03201617/A0018V01202425)	0		
Less		ADD: Underwriting Loading% Confined to own sites	
		NET PREMIUM (A + B)	19302
		ADD: SGST	1737.18
		ADD:CGST	1737.18
TOTAL OWN DAMAGE PREMIUM (A)	15271	TOTAL PREMIUM PAYABLE	22776.36

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 < >

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 02/08/2025 Receipt No. CBCEAP3445217 . 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

Plan4*: Full Invoice Price(Rs. 1314284.88) + Road Tax + Registration Charges + Insurance Cost (Rs.22776.36)

GSTIN: 27AABCR7106G1ZJ	UIN: IRDAN102RP0004V03201617	PAN Number: AABCR7106G
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For legal interpretation, english version will hold good. Consolidated stamp duty paid to Govt of Tamil Nadu.

Roadside Assistance Service Provider : Europ Assistance Toll Free Number : 18002109727

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Private Car Package Policy
GST Invoice



ROYAL SUNDARAM INSURANCE
Sundaram Finance Group

Royal Sundaram General Insurance Co. Limited

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

GSTIN: 27AABCR7106G1ZJ

Insured Name : Mr ANIL DADABHAU DHOKALE
Address : H NO 840 A/P KARANDI GAVHAL
MALA, KARANDI TAL BURUNJWADI
LONI KALBHOR PUNE, 7719882020, ,
PUNE, 412208, MAHARASHTRA
Telephone No :
Mobile No. : 77xxxxxx20
Email Address : jad*****@gmail.com

Policy No. : VPC1941835000100
GST Invoice No. : VPC194183500000
Invoice Date : 26/07/2025
GSTIN :

Accounting code of service : 997134

Description of service: Motor vehicle insurance services

Taxable Premium		19302
CGST	9.00%	1737.18
SGST	9.00%	1737.18
Gross Premium		22776.36

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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