ROYAL SUNDARAM INSURANCE
Sundaram Finance Group

Royal Sundaram General Insurance Co. Limited
(Formerly known as Royal Sundaram Alliance Insurance Company Limited)
Corporate Office: Vishranti Melaram Towers, No.2/319,
Rajiv Gandhi Salai (OMR), Karapakkam, Chennai – 600097.

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

Aug 19, 2025

Mr.PARMESHWAR SAKHARAM KACHARE
A/P RAJEGAON TQ MAJALGAON
DIST BEED
9665284141
BEED - 431129, MAHARASHTRA
Telephone :
Mobile : 96xxxxxx41

**NEXT RENEWAL
IS ON
20/08/2026**

Certificate of Insurance and Policy No.	**Policy Period:Period of insurance**
VOC0668133000100	***From 18:05:29 hours on 21/08/2025 To Midnight of 20/08/2026***

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 Miscellaneous Vehicle Policy No. VOC0668133000100 which has been issued based on the details mentioned below:

Name of the Insured: Mr.PARMESHWAR SAKHARAM KACHARE	
Mobile No.: 96xxxxxx41	Email ID: SPA********@GMAIL.COM
Make of the Vehicle: New Holland	Model Description: 3630 TX PLUS
Engine No.: 308354DX	Chassis No.: NHN36300ZMA534755
Premium Amount (Rs.) 10,216.44	Add-on Covers Opted : Yes
Previous Policy No.	3008/216280142/00/000
Previous Policy Insurance Co.	ICICI LOMBARD GENERAL INSURANCE CO LTD
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 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

Assuring you of our best services at all times.

Yours sincerely,

Authorized Signatory

11840e7eb29426b2b9951f88b696a5eb

Note: To download the claim form and to know more about Royal Sundaram products please log on to www.royalsundaram.in

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Registered Office:21 ,Patullos Road, Chennai - 600 002
Royal Sundaram IRDA Registration No.102 | CIN-U67200TN2000PLC045611

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

Aug 19, 2025
Mr.PARMESHWAR SAKHARAM KACHARE
A/P RAJEGAON TQ MAJALGAON
DIST BEED

BEED,MAHARASHTRA
431129
Telephone :
Mobile: 96xxxxxx41

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

CERTIFICATE OF INSURANCE & POLICY SCHEDULE

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

Miscellaneous and Special Type of Vehicle Policy [Reprint]

Certificate of Insurance and Policy No. **VOC0668133000100**	**Policy Period: Period of insurance** ***From 18:05:29 hours on 21/08/2025 To Midnight of 20/08/2026***

INSURED DETAILS

Name of Insured	Insured Date of Birth	Geographical Area	Business/Profession	Registration Authority	Registration Date
Mr.PARMESHWAR SAKHARAM KACHARE	10/10/1985	India		BEED	12/07/2021

INSURED'S DECLARED VALUE (IDV) (in Rs.)

For the Vehicle		Non Electrical Accessories	Electrical / Electronic Accessories	Value of LPG/CNG Kit	Total IDV
Vehicle I	500,000	0	0	0	500,000
Vehicle II (Trailer)		0	0	0	
Vehicle III (Trailer II)		0	0	0	
Farm Produce Belonging to Insured and Kept in Insured premises		Rs.10,000/-	Rural Personal Accident - Death only cover to Farmer		Rs.100,000/-

VEHICLE DETAILS	Vehicle I	Vehicle II (Trailer-1)	Vehicle III (Trailer-2)	VEHICLE DETAILS	Vehicle I	Vehicle II (Trailer-1)	Vehicle III (Trailer-2)
Type of Vehicle	Agricultural Tractors						
Registration Number	MH44S8139			Type of Body	AGRICULTURE TRACTOR		
Engine Number	308354DX			Year of Manufacture	2021	0	
Chassis Number	NHN36300ZMA534755			Horse Power	55	0	0
Make of the Vehicle	New Holland			Total Premium (in Rs.)	**10,216.44**		
Model Description	3630 TX PLUS						
Fuel Type	Diesel						

Implements Make	Year of Make	Serial Number
	0	

LIMITATIONS AS TO USE:
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.
Use in conjunction with the Insured's Business
The Policy does not cover:
a) Use for Racing, Pace Making, Reliability trails or Speed Testing
b) Use for the carriage of passengers for hire or reward.
c) Use whilst drawing a greater number of trailers in all than is permitted under law.

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 licence may also drive the vehicle 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: Capital Sum Insured (CSI) - Rs.1,500,000/-

Deductible under Section -I : In respect of each and every claim. (Compulsory Deductible [Rs.2,500] and Imposed Deductible [Rs. 0])

Document Code:
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Certificate of insurance & policy schedule continued in Page 2

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
www.royalsundaram.in

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Registered Office:21 ,Patullos Road, Chennai - 600 002
Royal Sundaram IRDA Registration No.102 | CIN-U67200TN2000PLC045611

CERTIFICATE OF INSURANCE & POLICY SCHEDULE (CONTINUED)

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

Miscellaneous and Special Type of Vehicle Policy [Reprint]

Policy No.VOC0668133000100

A - OWN DAMAGE	Premium in Rs.	B - LIABILITY	Premium in Rs.
Basic Premium on Vehicle and Accessories		**Basic Premium including premium for TPPD**	
1.a) Vehicle	892.50	1. Vehicle	7,267.00
b) Non-Electrical Accessories	0.00	2. TPPD restricted to statutory limit of Rs.6000/- (Endt.IMT.20)	0.00
2. Electrical & Electronic Accessories @ 4% (IMT 24)	0.00	3. Trailers (IMT 48)	0.00
3. Bi-Fuel Kit (CNG/LPG) @ 4% (IMT 25)	0.00	4. Bi-fuel Kit (CNG/LPG) Endt. IMT-25	0.00
ADD:		**ADD:**:	
4. Trailer	0.00	**Personal Accident Benefits**	
5. Overturning risk (IMT 47)	0.00	5. Under Section IV- Rs.1,500,000/-	315.00
6. Geographical Area Extn.Endt.IMT-1	0.00	6. Geographical Area Extn. Endt.IMT-1	0.00
7. Cover for Lamps, Bumpers etc. Endt. IMT – 23	133.88	7. PA to Paid Driver/ Cleaners Endt. IMT-17	0.00
8. Fibre Glass Tanks	0.00	8. Enhanced PA cover , Owner Driver, CSI Rs.**0**	0.00
		9. Enhanced PA cover, Paid Driver, CSI Rs.**0.00**	0.00
9. 60% on OD premium for Driving Tution	0.00	**Legal Liability:**	
10. For any other extra	0.00	10. To Paid Driver/ Cleaner (IMT 28)	50.00
11. Implements Accessories (IMT-48)	0.00	11. To Coolies (IMT 39)	0.00
12. Hire or Reward (IMT-44)	0.00	12. Legal Liability to employees (IMT 39A)	0.00
13.Usage of Commercial and Private Purpose - IMT 34	0.00	13. Usage of Commercial and Private Purpose - IMT 34	0.00
14.Additional Towing Charges. Rs.0	0.00	14. NFPP - Employees Endt. IMT-37	0.00
LESS:		15. NFPP Other than Employees Endt. IMT-37A	0.00
15. 50% Discount for Vehicles specially designed/modified for blind, handicapped and mentally challenged persons.(IMT 12)	0.00	16. To Passengers in Ambulance (IMT 46)	0.00
		17. Hire or Reward (IMT-44)	0.00
16. Voluntary Deduction Discount	0.00	**18. TOTAL LIABILITY PREMIUM (B)**	**7,632.00**
17. Usage within Insured Premises (IMT 13)	0.00	**C – FARMERS PACKAGE COVER**	
18. Discount for Anti-theft Devices Endt. IMT-10	0.00	1. Farm Produce Cover (SI Rs.0)	0.00
19. Deduct 0% NCB	0.00	2. Rural Personal Accident Death Only Cover (SI Rs.0)	0.00
20. ADD: Discount moderation	0.00	19. ADD: %Underwriting Loading	0.00
		20. NET PREMIUM (A+B)	**8,658.00**
Add: Additional Cover for Package Policies			
21. Depreciation Waiver Clause (IRDAN102A0001V01201011)	0.00	**ADD:** SGST	779.22
22. Windshield Glass (IRDAN102A0002V01201011)	0.00	**ADD:**CGST	779.22
23. EMI Protector Clause (IRDAN102A0007V01202021) Limit. Rs.0.00	0.00		
24. Loss of Income Cover (IRDAN102A0008V01202021) Limit in Rs.0.00 Duration: 0 months	0.00		
25. TOTAL OWN DAMAGE PREMIUM (A)	**1,026.00**	**21. TOTAL PREMIUM PAYABLE**	**10,216.44**

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

Subject to IMT Endt. Nos. & Memorandum 23,28,21
(refer Terms & Conditions for relevant wording)
Under Hire Purchase/Lease Agreement /Hypothecated with CNH INDUSTRIAL CAPITAL IND PVT LTD

Nominee Name	Nominee Age	Relationship with
LEGAL HEIR	40	SPOUSE
Guardian Name	**Guardian Age**	**Guardian Relation**
	0	

Date and Signature of Proposal/Renewal notice 19/08/2025

In Witness whereof this Policy has been signed at Chennai on 19/08/2025 in lieu of Cover note No. dated Receipt No. CBCEAP3586231.Subject to IMT Endt. Nos & Memorandum 23,28,21. 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:Tue Aug 19 18:05:48 IST 2025
Reason: For RoyalSundaram
Location: Chennai

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: UIN: IRDAN102RP0006V02201617
Enhanced PA Cover Clause UIN: A0016V01201920   PAN Number : AABCR7106G

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 : VOC0668133000100
GST Invoice Number : VOC066813300000
Invoice Date : 21/08/2025

Address of insured:
Insured Name: Mr.PARMESHWAR SAKHARAM KACHARE
A/P RAJEGAON TQ MAJALGAON
DIST BEED
9665284141
BEED
State:MAHARASHTRA
Pincode: 431129

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

Taxable Premium		8,658.00
SGST	9.00%	779.22
CGST	9.00%	779.22
Gross Premium		10,216.44

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”