

Private Car Policy - Liability only
RISK ASSUMPTION LETTER



ROYAL SUNDARAM INSURANCE
Sundaram Finance Group

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

Insured Name : Mr DEVDATTA VIKAS KULKAMI
Address : 160 GOVIND KRUPA SHOBHANAGAR
SOCIETY, SHANKAR NAGAR PUNE
MAHARASHTRA 9881973903, , ,
KOLHAPUR, 411009, MAHARASHTRA
Telephone No :
Mobile No. : 98xxxxxx03
Email Address : dev*****@yahoo.com

NEXT RENEWAL IS ON
04/10/2026



Policy No.: VPT0984369000100

Period of Insurance: From 18:01 Hours on 05/10/2025 To Midnight of 04/10/2026

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 No. VPT0984369000100, basis the information provided

Insured & Vehicle Details

Name of the Insured	Mr DEVDATTA VIKAS KULKAMI		
Vehicle Registration No.	MH09CJ5000	Vehicle Registration Date	19/12/2012
Make of the Vehicle	AUDI MOTORS	Model Description	Q7 4.2 TDI QUATTRO
Engine No.	CRC083897	Chassis No.	WAUZGC4L2DD005835
Premium Amount (Rs.)	9955.66	Owners (other than first owner)	YES ☒ NO
VIR Status		KYC Status	verified
Policy Issued	Date : 03/10/2025 Time: 17:25:16		

Previous Policy Details

Previous Policy No.		Previous Policy Type	Liability
Previous Policy Insurance Co.	UNKNOWN		

Receipt Details

Proposal Details

OTP Verification (Proposal)

Receipt No.	CBCEAP3841191	Proposal No.	PF15685971	Verified	yes ☒ no
Date	03-10-2025	Date	03/10/2025	Date	
Amount	9955.66	Time	17:25:16	Time	

**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: 99999999999

Royal Sundaram General Insurance Co. Limited

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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
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Intermediary Code: BR502761

Intermediary Name: Sparkshield Insurance Broker
Private Limited

Contact: -9561617858

Insured Name	: Mr DEVDATTA VIKAS KULKAMI	Insured Date of Birth	: 10/03/1983
Address	: 160 GOVIND KRUPA SHOBHANAGAR SOCIETY, SHANKAR NAGAR PUNE MAHARASHTRA 9881973903, , W3-Hadapsar, KOLHAPUR, 411009, MAHARASHTRA	Business/Profession	: SELF EMPLOYED
Contact No.	:	Email Address	: dev*****@yahoo.com
Mobile No.	: 98xxxxxx03	Nominee/Guardian Name	: LEGAL HEIR
Policy No.	: VPT0984369000100	Relationship	: SPOUSE
Valid From	: 05/10/2025 18:01	Age	: 40
Valid Till (midnight of)	: 04/10/2026	Engine No.	: CRC083897
Vehicle Make/Model	: AUDI MOTORS/ Q7 4.2 TDI QUATTRO	Chassis No.	: WAUZGC4L2DD005835
Type of Body	: SUV	Total IDV (Rs.)	: 0
Vehicle Registration No	: MH09CJ5000	Fuel Type	: Diesel
Registration Authority	: MH09-KOLHAPUR	Cubic Capacity/KW	: 4134.0
		Year of Manufacture	: 2012
		Seating Capacity (incl. Driver)	: 7

Liability	Premium in Rs.
Basic premium including premium for TPPD	7897
Add:	
Under Section III (Owner Driver), CSI Rs. 1500000	315
Unnamed Passengers, CSI Rs. 50000 each (IMT 16)	175
Geographical Area Extn.Endt.IMT-1	315
To Paid Driver (IMT 28)	50
Total Liability Premium	8437
Add: Underwriting Loading% Confined to own sites	
ADD: SGST	759.33
ADD:CGST	759.33
TOTAL PREMIUM PAYABLE	9955.66

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 -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 - Rs 1500000/-

Subject to IMT Endt. Nos. & memorandum (refer Terms & Conditions for relevant wording) Under Hire Purchase/Lease Agreement /Hypothecated with < >

In witness whereof this Policy has been signed at Chennai on 05/10/2025 Receipt No. CBCEAP3841191 . 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

Authorised Signatory

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

GSTIN: 27AABCR7106G1ZJ

PAN Number: AABCR7106G

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

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Private Car Policy - Liability only
GST Invoice



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Telephone No :

Mobile No. : 98xxxxxx03

Email Address : dev*****@yahoo.com

Policy No. : VPT0984369000100

GST Invoice No. : VPT098436900000

Invoice Date : 03/10/2025

GSTIN : 27AABCR7106G1ZJ

Accounting code of service : 997134

Description of service: Motor vehicle insurance services

Taxable Premium		8437
SGST	9.00%	759.33
CGST	9.00%	759.33
Gross Premium		9955.66

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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