

**OSARAM BUSINESS & SERVICES PVT LTD**

THANA MADIAON, NEAR ENGINEERING COLLEGE TANTA SQUARE, SITAPUR ROAD, LUCKNOW, LUCKNOW,  
226024, UP, India  
State Code: 9 Contact: 7408404728, , ,  
GSTIN No: 09AAQCM8045C1Z7  
Authorized Dealer: Hero MotoCorp Ltd.

**ESTIMATE**

Estimate No. 17011-03-REST-0626-9  
Customer Name RAVI KUMAR  
Aadhaar Card 3980  
VIN MBLNCU012SGC00033  
Insurance Company THE ORIENTAL CLAIM  
HMCGL Card No  
Part Details

Date 08-06-2026  
Contact No. 9795449706  
Model XTREME 250R  
Reg No. UP53FK0390  
HMCGL Card Category

S No	Part Number	HSN No.	Billing Type	Rate	Qty	SGST %	CGST %	UTGST %	IGST %	Discount %	Discount	Net Amount
1	42601ACW001S -WHEEL COMPLETE REAR	87141090	Paid	6,889.83	1	9.00	9.00	0.00	0.00	0.00	0.00	8,130.00
2	ACWAS6A0030AYGS - SHROUD LEFT BK(BR)-008P (G)	87141090	Paid	614.41	1	9.00	9.00	0.00	0.00	0.00	0.00	725.00
<b>Parts Total</b>											0.00	8,855.00

**Labour Details**

S No	Job Code	SAC No.	Billing Type	Rate	SGST %	CGST %	UTGST %	IGST %	Discount %	Discount	Net Amount	
1	102032 - ACCIDENTAL LABOUR-XTREME 250R	998729	Paid	3,000.00	9.00	9.00	0.00	0.00	0.00	0.00	3,540.00	
<b>Jobs Total</b>											0.00	3,540.00

Parts Total	8,855.00
Labour Total	3,540.00
SGST (Parts) 9%	675.38
CGST (Parts) 9%	675.38
SGST (Labour) 9%	270.00
CGST (Labour) 9%	270.00
<b>Total</b>	<b>12,395.00</b>

Rupees in Words: Twelve Thousand Three Hundred Ninety Five Only

Authorised Signatory

1. Terms Cash
2. Prices & statutory levies prevailing at the time of delivery shall be charged
3. Vehicles in this workshop are handled/driven and kept at owner's risk.
4. Customers are requested to satisfy themselves with the quality of work done before taking the delivery
5. Supplementary estimate will be submitted if further damages/parts are required after dismantling the vehicle.
6. Actual amount may vary from estimate
7. Garage charges are Rs 50/- per day if vehicle not taken by the customer on delivery date
8. All disputes subject to jurisdiction of LUCKNOW Jurisdiction Only

17011 - Main W/S

To / सेवा में,  
The Oriental Insurance Co Ltd /  
दि ओरिएण्टल इश्योरेंस कंपनी लिमिटेड


Subject / विषय : Claim Intimation Letter / दावा सूचना पत्र.

Sir / महोदय,

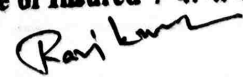
As per details below, kindly arrange to depute the Spot / Final surveyor. / नीचे  
दिये गये विवरण के अनुसार, कृपया स्पॉट / फाइनल सर्वेयर नियुक्त करने की व्यवस्था करें :-

1	Name of the Insured & Mobile No./ बीमाधारक का नाम & मोबाइल नं.	RAVI KUMAR 9795449706
2	Vehicle No. / वाहन संख्या	UPS3FK0390
3	Policy No. / पालिसी संख्या	M8/2025/E453206/252400/31/2021/25042
4	Period of Insurance / बीमा अवधि	02/07/25 to 01/07/26
5	Date of loss & Time / दुर्घटना का दिनांक & समय	04 June 2026 - 02:00 AM
6	Place of Accident / दुर्घटना का स्थान	Mohhadipur, Gorakhpur
7	Name of the Driver, D.L No. & Mobile No / ड्राइवर का नाम, डी एल नं. & मोबाइल नं	RAVI KUMAR (self ) 9795449706
8	Estimated Loss / अनुमानित हानि	123950.
09.	Cause of Accident / दुर्घटना का कारण :	Pothole at Mid of Road BIKE Get Disbalanced & Fall down
10	Spot Survey / स्पॉट सर्वे / स्पॉट सर्वेयर का नाम	
11	Third Party Loss / तृतीय पक्ष हानि / FIR No.	X
12	Name of the Workshop, Address & Contact No./ वर्कशॉप का नाम, पता & मोबाइल / फ़ोन नं.	Thana Madiam, Near En. College Tanka Sume Sijapur Road. 226024 7081106066

Date / दिनांक :  
हस्ताक्षर

  
8/06/2026

Signature of Insured / बीमाधारक के





The Oriental Insurance Company Limited  
 (Incorporated in India, subsidiary of General Insurance Corporation of India)  
 Regd. Office: Oriental House, P.B. No.7037, A-25/25, Asaf Ali Road, New Delhi- 110 002

MOTOR CLAIM FORM

Div. Br. Office Address \_\_\_\_\_

Certificate/Policy No. 25240031/2026/25842  
MS/2025/E453206

Tel. No. \_\_\_\_\_

Period of Insurance 02-07-25 to 01-07-2026  
 Claim No. \_\_\_\_\_

THE ISSUE OF THIS FORM IS NOT TO BE TAKEN AS AN ADMISSION OF LIABILITY  
 Please answer All relevant questions fully

I. INSURED

- (a) Name : RAVI KUMAR  
 (b) Address for correspondence : B-142 Suraj Kund Colony GoraKhpur 23001  
 (c) Telephone : 9795449706

2. THE INSURED VEHICLE

Make & Year <u>2025</u>	Engine No. <u>NC25ACSGC00007</u> Chassis No. <u>MBLNCU012SGC00033</u>	Registration No. <u>VP53FK0390</u>
----------------------------	--	---------------------------------------

- (a) Was the vehicle in proper working condition? Yes  
 (b) For what purpose was the vehicle being used at the time of accident? Personal use  
 (c) Was trailer attached?  
 (d) If a Motor Cycle/scooter  
 1. Was a side-car attached   
 2. Was a pillion rider carried

II. ADDITIONAL INFORMATION(COMMERCIAL VEHICLE)

The following questions need be answered in commercial vehicles only:

- (a) Registered laden weight : \_\_\_\_\_  
 (b) Unladen Weight : \_\_\_\_\_  
 (c) Weight of goods carried/Load Challan No. : \_\_\_\_\_  
 (d) Nature of permit : \_\_\_\_\_  
 (e) Nature of goods carried : \_\_\_\_\_  
 (f) Was the vehicle plying for hire : \_\_\_\_\_  
 (g) If Lorry/Jeep/Tractor, was trailer attached? : \_\_\_\_\_  
 (h) Number of passengers carried : \_\_\_\_\_  
 (i) Number of Passenger permitted : \_\_\_\_\_

3. DRIVER AT THE TIME OF ACCIDENT

- (a) Name : RAVI KUMAR
- (b) Age : 28
- (c) Address : B-142 Surajkund Colony G.K.P. 273001
- (d) Is the Driver
  - 1. Owner  : Owner
  - 2. paid driver?
  - 3. Owner's relative or friend?
- (e) If paid driver, how long has he been in your employment : \_\_\_\_\_
- (f) Was he under the influence of intoxication Liquor or drugs? : No
- (g) Driving Licence Number : UP5320160009500
- (h) Issuing Authority : UNION of India
- (i) Date of Expiry : 01-05-2036
- (j) Was the licence temporary/permanent : Permanent
- (k) Details of endorsement/suspension, if any : \_\_\_\_\_
- (l) Has he been involved in any accident before?: \_\_\_\_\_
- (m) Has he been charged by the policy? If so, Why?: \_\_\_\_\_

4. OTHER INSURANCE

Details of other insurance Policies indemnifying you in respect of this accident

5. DETAILS OF ACCIDENT

- (a) Date and Time : 04-June 2026 @ 01:00 AM
- (b) Place : Maheshpur Gwalior
- (c) Speed of vehicle at the time of accident : 70-80 KMph
- (d) Give a short description of the accident : Pothole at mid of Road
- (e) If any third party was responsible for this accident give the name and address : Bike get Disbalanced & Fall Down

6. DAMAGE TO INSURED VEHICLE

- (a) Full details of damage : Rear Alloy Wheel, Left Side Body Scratches
- (b) Estimated cost of repairs : 12395/-
- (c) When and where can the damaged vehicle be inspected : Masaram Premia

7. THIRD PARTY INJURY/PROPERTY DAMAGE

- (a) Name : \_\_\_\_\_
- (b) Address : \_\_\_\_\_
- (c) Full Details of personal injury sustained : \_\_\_\_\_
- (d) Name and address of any person/hospital giving medical attention to injured person : \_\_\_\_\_
- (e) Full details of property damaged : \_\_\_\_\_
- (f) Has notice of any claim been given to you? : \_\_\_\_\_

8. INJURY TO DRIVER/OCCUPANT

- (a) Was driver/any occupant injured? : Mimmer Scratches  
(b) If yes, give full details

9. WITNESS

- (a) Give names and addresses of passengers/other Witness, if any : \_\_\_\_\_  
(b) Did a Police Constable take particulars of The accident? : \_\_\_\_\_  
(c) Was accident reported to Police? If not, Why? : \_\_\_\_\_  
(d) If yes, to which Police Station? : \_\_\_\_\_  
(e) Date and Diary No. : \_\_\_\_\_

10. THEFT

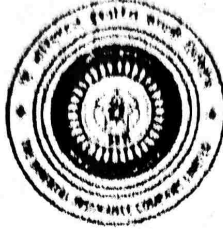
- (a) Date and Time : \_\_\_\_\_  
(b) Place : \_\_\_\_\_  
(c) What was Stolen? : \_\_\_\_\_  
(d) Estimated cost of replacement? : \_\_\_\_\_  
(e) By whom discovered and reported? : W/A  
(f) Has theft been reported to Police? : \_\_\_\_\_  
(g) When? : \_\_\_\_\_  
(h) Which Policy Station? : \_\_\_\_\_  
(i) C.R. diary Number : \_\_\_\_\_

I/we the above named do hereby, to the best of my/our knowledge and belief, warrant the truth of the foregoing statement every respect and I/We have made or in any further declaration the Company may require in respect of the said accident, shall make any false or fraudulent statement of any suppression or concealment, the Policy shall be void and all rights to receive thereunder in respect of part or future accident shall be forfeited.

Date 8/06/2009

Signature of the insured Ravi Kumar

Issuing Office



The Oriental Insurance Company Limited  
Head Office, A-25/27, Asaf Ali Road, New Delhi-110 002

Received \_\_\_\_\_ Day of \_\_\_\_\_ 200 \_\_\_\_\_  
From THE ORIENTAL INSURANCE COMPANY LIMITED, the sum of Rs. \_\_\_\_\_  
(In words Rupees \_\_\_\_\_)  
in full and final settlement of the loss and/or damage caused through the accident to  
my/our motor Car/Vehicle No. UP-53 F K0390 insured under Policy No. \_\_\_\_\_ of  
the said company and accident which occurred on or about \_\_\_\_\_ I/We give  
the discharge receipt to the Company in full and final settlement of all my/our claims  
present of future arising directly/indirectly in respect of the said accident.

Rs. \_\_\_\_\_

One Rupee  
Revenue Stamp  
When Amount  
Exceeds Rs. 5000/-

Witness  
Name .....  
Signature .....  
Address .....

Signature Raj. Kumar .....  
Occupation .....  
Address .....  
.....  
.....

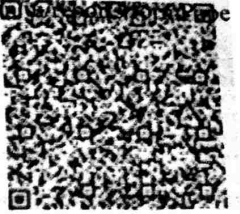
Bank Account Number .....  
Name of the Bank .....

# GOVERNMENT OF UTTAR PRADESH

## Transport Department Gorakhpur RTO

### FORM 23

### CERTIFICATE OF REGISTRATION



Registration No : UP53FK0390  
 Description of Vehicle : M-CYCLE/SCOOTER  
 Dealer's Name & Address : MOSARAM BUSINESS AND SERVICES PRIVATED LIMITED, 101,SITAPUR RD,MANDION POLICE STN, MOHIBULLAPUR,WARD FAIZULLAGANJ. . . 157-226021  
 Owner Name : RAVI KUMAR  
 Full Address: (Permanent) : B 142, SURAJKUND COLONY GORAKH PUR, GORAKHNATH, WORD NO. 35, GORAKHPUR, GORAKHPUR, UTTAR PRADESH-273015  
 Full Address: (Temporary) : B 142, SURAJKUND COLONY GORAKH PUR, GORAKHNATH, WORD NO. 35, GORAKHPUR, GORAKHPUR-UTTAR PRADESH-273015  
 Fitness Up To : 03-Jul-2040  
 Detailed Description : M-CYCLE/SCOOTER  
 Class of Vehicle : INDIVIDUAL  
 Ownership : HERO MOTOCORP LTD  
 Maker's Name : AA1042762317  
 Front HSRP No : SOLO WITH PILLION  
 Type of Body : 1  
 No of Cylinders : NC25ACSGC00007  
 Engine No : 29.57  
 Horse Power(BHP) : XTREME 250R  
 Maker's Classification : 2  
 Seating Cap(in all) : 0  
 Sleepar Cap : STEALTH BLACK  
 Colour :  
 Other Criteria : Fully Built  
 Vehicle Purchase As : Fully Built  
 Registration Date : 04-Jul-2025  
 Purpose For Printing RC : NEW  
 Son/wife/daughter of : S/O RATNESH KUMAR  
 Owner Serial No : 1  
 Link Vehicle No :  
 Norms : BHARAT STAGE VI  
 Rear HSRP No : AA2130176510  
 Month/Year of Manuf. : 03/2025  
 Chassis No : MBLNCU012SGC00033  
 Fuel : PETROL  
 Cubic Capacity : 249.03  
 Wheel base : 1357  
 Standing Cap : 0  
 Unladen Wt (kgs) : 169  
 Laden/GV Wt (kgs) : 319  
 AC Fitted : NO

#### Additional Particulars of all transport vehicles other than motor cabs (Gross Vehicle Weight)

By Manuf.	Description	As Regd.	Weight(in kgs)
a) Front:			
b) Rear:			
c) Other:			
d) Tandem:			

The motor vehicle above described is subject to Hypothecation in favour of HDFC BANK LTD, LUCKNOW, LUCKNOW, , Lucknow, Uttar Pradesh-226001 w.e.f. 02-Jul-2025.

Purchase dt : 02-Jul-2025  
 OTT Date : 02-Jul-2025  
 Vehicle is Govt/ Pvt. : PRIVATE  
 Date of Approval : 31-Aug-2025  
 Sale Amt : 179900/-  
 Amount/Rcpt No : 17990 / UP53D25070001005  
 Tax Exempted or Not : NOT EXEMPTED

#### Other State/Transfer/Conversion/Reassign Details

Previous Owner :  
 Old State :  
 Transfer Date :  
 Previous RegNo :  
 Entry Date :  
 Conversion Date :

This certificate is valid from 04-Jul-2025 to 03-Jul-2040

Date : 19-Sep-2025 12:07:27

Taxation Particulars / Advance Registration Mark Fee Details

Signature of Registering Authority

Date : 19-Sep-2025

गोरखपुर

5282026

5282026



भारत सरकार

GOVERNMENT OF INDIA

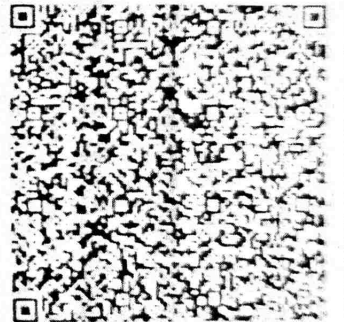


रवि कुमार

RAVI KUMAR

जन्म तिथि/DOB: 04/01/1998

पुरुष/ MALE



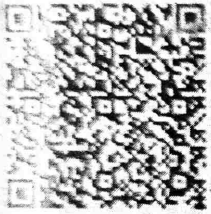
**7436 9437 3980**

VID : 9107 5927 3339 7646

आयकर विभाग  
INCOME TAX DEPARTMENT

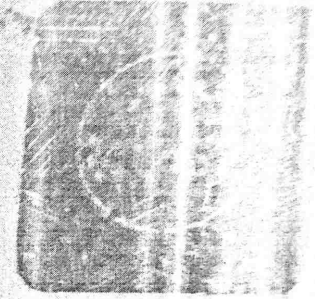


भारत सरकार  
GOVT. OF INDIA



स्थायी लेखा संख्या कार्ड  
Permanent Account Number Card

**FVKPK7867M**



नाम / Name  
RAVI KUMAR

पिता का नाम / Father's Name  
RATNESH KUMAR

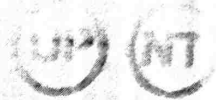
जन्म की तारीख / Date of Birth  
04/05/1997

*Ravi Kumar*  
हस्ताक्षर / Signature

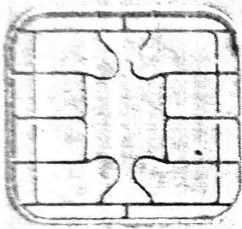


25072017

UNION OF INDIA **Driving Licence**



UP53 20160009580



जारी करने की तिथि  
Date of Issue

02/05/2016

जन्म तिथि  
Date of Birth

04/01/1998

वैधता / Validity

01/05/2036

Blood Group

Unknown

नाम / Name

**RAVI KUMAR**

पिता/पति का नाम / Son/Daughter/Wife of

**RATNESH KUMAR**



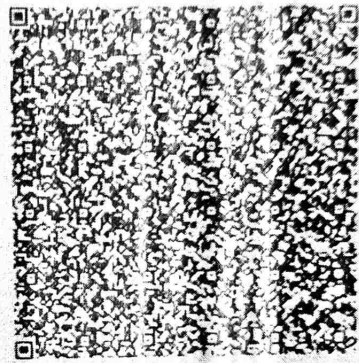
भारतीय विशिष्ट पहचान प्राधिकरण  
UNIQUE IDENTIFICATION AUTHORITY OF INDIA™

पता:

S/O: रत्नेश कुमार, बी 142, सूरजकुण्ड कॉलोनी गोरखपुर,  
गोरखनाथ, वॉर्ड न.35, गोरखपुर, गोरखपुर,  
उत्तर प्रदेश - 273015


**Address :**

S/O: Ratnesh Kumar, B 142, surajkund  
colony gorakh pur, GORAKHNATH, ward  
no.35, Gorakhpur, Gorakhpur,  
Uttar Pradesh - 273015




Generation Date: 17/03/2018



  
1947  
1800 300 1947

  
help@uidai.gov.in

  
www.uidai.gov.in

F.O. Box No. 1947,  
Bengaluru-560 001

UP53 20160009580

UP03925321 VTT



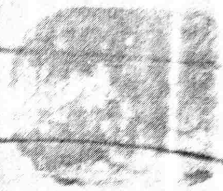
LMV

02/05/2016



MCWG

02/05/2016




Form 7 Rule 16(2)

पता / Address

H.NO.142-B SURAJ KUND COLONY  
PO+PS-GORAKHNATH  
GORAKHPUR - 273015

  
Holder's Signature

  
जारीकर्ता / Issuing Authority Sign

GORAKHPUR

## CERTIFICATE OF REGISTRATION



Registration No : UP53FK0390 Registration Date : 04-Jul-2025  
 Description of Vehicle : M-CYCLE/SCOOTER Purpose For Printing RC : NE /  
 Dealer's Name & Address : MOSARAM BUSINESS AND SERVICES PRIVATE LIMITED, 101, SITAPUR RD, MANDION  
 POLICE STN, MOHIBULLAPUR, WARD FAIZULLAGANJ, , 157-226021  
 Owner Name : RAVI KUMAR Son/wife/daughter of : S/O RATNESH KUMAR  
 Full Address: (Permanent) : B 142, SURAJKUND COLONY GORAKH PUR, GORAKHNATH, WORD NO. 35,  
 GORAKHPUR, GORAKHPUR, UTTAR PRADESH-273015  
 Full Address: (Temporary) : B 142, SURAJKUND COLONY GORAKH PUR, GORAKHNATH, WORD NO. 35,  
 GORAKHPUR, GORAKHPUR-UTTAR PRADESH-273015  
 Fitness Up To : 03-Jul-2040 Owner Serial No : 1  
 Detailed Description  
 Class of Vehicle : M-CYCLE/SCOOTER Link Vehicle No :  
 Ownership : INDIVIDUAL Norms : BHARAT STAGE VI  
 Maker's Name : HERO MOTOCORP LTD  
 Front HSRP No : AA1042762317 Rear HSRP No : AA2130176510  
 Type of Body : SOLO WITH PILLION Month/Year of Manuf. : 03/2025  
 No of Cylinders : 1 Chassis No : MBLNCU012SGC00033  
 Engine No : NC25ACSGC00007 Fuel : PETROL  
 Horse Power(BHP) : 29.57 Cubic Capacity : 249.03  
 Maker's Classification : XTREME 250R Wheel base : 1357  
 Seating Cap(in all) : 2 Standing Cap : 0  
 Sleeper Cap : 0 Unladen Wt (kgs) : 169  
 Colour : STEALTH BLACK Laden/GV Wt (kgs) : 319  
 Other Criteria : AC Fitted : NO  
 Vehicle Purchase As : Fully Built

## Additional Particulars of all transport vehicles other than motor cabs (Gross Vehicle Weight)

By Manuf. : As Regd. :  
 Description Weight(in kgs)

- a) Front:  
 b) Rear:  
 c) Other:  
 d) Tandem:

The motor vehicle above described is subject to Hypothecation in favour of HDFC BANK LTD, LUCKNOW,  
 LUCKNOW, Lucknow, Uttar Pradesh-226001 w.e.f. 02-Jul-2025.

Purchase dt : 02-Jul-2025 Sale Amt : 179900/-  
 OTT Date : 02-Jul-2025 Amount/Rcpt No : 17990 / UP53D25070001005  
 Vehicle is Govt./ Pvt. : PRIVATE Tax Exempted or Not : NOT EXEMPTED  
 Date of Approval : 31-Aug-2025

## Other State/Transfer/Conversion/Reassign Details

Previous Owner : Previous RegNo :  
 Old State : Entry Date :  
 Transfer Date : Conversion Date :

This certificate is valid from 04-Jul-2025 to 03-Jul-2040

Date : 19-Sep-2025 12:07:27

Taxation Particulars / Advance Registration Mark Fee Details

कर/पंजीयन अधिकारी  
 Signature of Registering Authority  
 Date : 19-Sep-2025  
 गोरखपुर

5282026

9/18/2025, 11:3

TAX INVOICE/CERTIFICATE CUM POLICY SCHEDULE  
(FORM 51 OF THE CENTRAL MOTOR VEHICLES RULES, 1989)

DIVISIONAL OFFICE, 346 KHAIR NAGAR, OFF. FILMISTAN CINEMA SHEERUJ, (GST IN: 09A NACT0627R4ZU)

Policy Type	BUNDLED POLICY (MOTORISED TWO WHEELERS (3 Years))	Policy Issued On	02-JUL-25
Policy No	24240031202625842	Proposal No. & Date	11252400312026/18445 & 02-JUL-2025
Agent/Broker Code	LC0000000000	Policy Period (OWN DAMAGE)	FROM 02-07-2025 TO MIDNIGHT OF 01-07-2026
Agent/Broker Name	M/S POLICYBAZAAR INSURANCE BROKERS PRIVATE LIMITED	Policy Period (LIABILITY)	FROM 02-07-2025 TO MIDNIGHT OF 01-07-2026
Insured Name	RAVI KUMAR (GSTIN)	Lead/Breakin No	
Insured Address	C/O RATNESH KUMAR, B 142, SURAJKUND COLONY GORAKH PUR, GORAKHINATH, WARD NO. 35, GORAKHPUR, GORAKHPUR, N.A.	Insured State	UTTAR PRADESH

**INSURED MOTOR VEHICLE DETAILS**

Make	HERO MOTORCYCLE
Model & Variant	XTREME 250R
Registration No	NEW
Year Of Manufacture	2025
Engine - Chassis No	NC25ACSGC00007 - MBLNCU012SGC00033
Cubic Capacity	250
Seating Capacity	1+1
Type Of Body	SOLO
Type Of Fuel	PETROL
RTO Location	

**INSURED DECLARED VALUE (IDV) IN RS.**

Vehicle	170905
Electrical Accessories	0
Non Electrical Accessories	0
Total IDV	170905
TMF CONTRACT NO	
Policy Type	Zone B - West of India
Geographical Area	INDIA

**Schedule Of Premium (Amount in Rs.)**

OWN DAMAGE SECTION(A)		LIABILITY SECTION (B)	
Vehicle	3007.93	Basic Third Party Liability	7565
Elec Accessories	0	Compulsory PA Cover Premium	0
Non-Elec Accessories	0	PA Cover for 0 Person Of Rs (0) each (IMT-16)	0
Basic Premium	2733.93	Legal Liability (WC) to driver (IMT-28)	0
Geographical Area Extn (IMT -1)	0	Legal Liability to Employees (IMT-29)	NA
Driving Tuition Loading On OD Premium (60%)	0	Legal Liability to Passenger (IMT-46)	NA
Sub-Total Additions	0	Driving Tuition Loading On TP Premium (60%)	0
Deductibles		PA Paid Driver, Conductor, Cleaner-GC36B3	7365
Voluntary Deductibles (IMT 22A)	0	Net Liability Premium (B)	8226
Anti-Theft Device (IMT-10)	0	Total Premium (A+B)	1480
AAI Membership (IMT-8)	0	GST	0
No Claim Bonus	0	SERVICE TAX	0.00
Discount for vehicle designed for handicapped	2557	STAMP DUTY	0
SIP Discount	2557	Swachh Bharat Cess @ 0.50%	0
Sub-Total Deductibles	0	Krishi Kalyan Cess @ 0.50%	9706
Add-On Coverages	684	Gross Premium Paid	
NIH Depreciation	0		
Return to Invoice	0		
Key Replacement	0		
Consumables	684		
Sub Total Add-on Coverages	684		
Net own Damage Premium(A)	801		

Nominee Details:	Nominee Name	Cheque No/Transaction No.	Bank Name	Relation	Amount
Payment Details:	Payment Method	Financer Name	HDFC BANK LIMITED	Financer Branch	9706
Financer Type	POS ID	POS ID	NA	POS PAN NO/Aadhar No	NA
POS Name	NA				

In the event of a claim under the policy exceeding Rs 1lac or a claim for refund of premium exceeding Rs 1lac the insured will comply with the provisions of the AML policy of the Company. The AML policy is available in its own operating Offices as well as company's website.

The insurance under the policy is subject to conditions, clauses, warranties, exclusions, IMTs and OIC endorsements mentioned hereon which are available on company's website.

www.orientalinsurance.org.in or on demand from the policy issuing office.

Insured certifies that the policy to which this certificate relates as well as this certificate of insurance are issued in accordance with the provision of Chapter X and Chapter XI of Motor Vehicles Act, 1988.

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**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 MV Act, 1988 is recoverable from the insured. See the clause headed "AVOIDANCE OF CERTAIN AND RIGHTS OF RECOVERY".

**Limitations as to Use:** Use only for social domestic and pleasure purposes and the insured's business. The Policy does not cover the use for: (1) Hire or reward (2) Carriage of goods (other than samples of personal baggage) (3) Organized racing, (4) Pace Making (5) Speed testing (6) Reliability trials (7) Any Purpose in connection with motor trade.

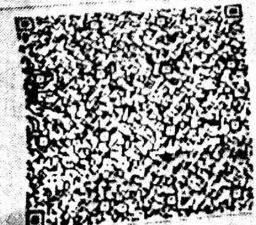
**Driver's Clause:** Any person including the insured, provided that a person driving holds an effective driving license at the time of the accident and is not disqualified from holding or obtaining such a license. Provided also that the person holding an effective learner's license may also drive vehicle & that such a person satisfies the requirement of Rule 3 of the Central Motor Vehicles Rules, 1989.

**Amount of Liability:** Under section II-1 (of the policy - Driver is Rs 25000000/- (Twenty Five Crores) and under section III for owner - Driver is Rs 25000000/- (Twenty Five Crores) and under section III for owner - Driver is Rs 25000000/- (Twenty Five Crores).

**No Claim Bonus:** The insured is entitled for a No Claim Bonus (NCB) on the own damage section of the policy if no claim is made in preceding during the preceding year(s) as per the The preceding year 20th preceding two consecutive years/25% preceding three consecutive years/35% preceding five consecutive years/45% preceding five consecutive years/55% preceding five consecutive years/65% preceding five consecutive years/75% preceding five consecutive years/85% preceding five consecutive years/90 days of the previous policy.

**Other Conditions:** The insured is entitled for a No Claim Bonus (NCB) on the own damage section of the policy if no claim is made in preceding during the preceding year(s) as per the The preceding year 20th preceding two consecutive years/25% preceding three consecutive years/35% preceding five consecutive years/45% preceding five consecutive years/55% preceding five consecutive years/65% preceding five consecutive years/75% preceding five consecutive years/85% preceding five consecutive years/90 days of the previous policy.

\* This insurance excludes all pre-existing damages.



Approved By: 92217794D  
Approved On: 02-JUL-25  
Place: MBT  
Printed On: 02-JUL-25

For and on behalf of  
**The Oriental Insurance Company Limited**  
General Manager  
Authorized Signature