



The Oriental Insurance Company Ltd.
Policy Schedule

Report ID: PCH00878

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TAX INVOICE/CERTIFICATE CUM POLICY SCHEDULE

(FORM 1 OF THE CENTRAL MOTOR VEHICLES RULES, 1989)

DIVISIONAL OFFICE, 346 KHAIR NAGAR, OPP. FIDMIST CINEMA NEERUD, (011) 4663878, (GSTIN: 09AAAC70617R4ZU)

| | | | |
|-------------------|-------------------------------------------------|----------------------------|-------------------------------------------|
| Policy Type | BUNDLED POLICY (MOTORISED TWO WHEELERS 4 Years) | Policy Issued On | 01-NOV-25 |
| Policy No | 2524001/2025 84001 | Proposal No & Date | 01/24001/2025/06570009.3 & 01-NOV-2025 |
| Agent/Broker Code | BAB00033144 | Policy Period (OWN DAMAGE) | FROM 11-16-2025 TO 11-15-2030 (10 MONTHS) |
| Agent/Broker Name | AHINAV BHATT | Policy Period (TARIFF) | FROM 11-16-2025 TO 11-15-2030 (10 MONTHS) |
| Insured Name | RAJESH KUMAR (REGD) | Lead Breakin No | |
| Insured Address | CHHANNAN LAL, BAY BIRAUER HOHL, KANNAUR, NAD | Insured State | UTTAR PRADESH |

| INSURED MOTOR VEHICLE DETAILS | | INSURED DECLARED VALUE (IDV) (IN Rs.) | |
|-------------------------------|------------------------------------|---------------------------------------|------------------------|
| Make | HERO MOTORCYCLE | Vehicle | 89201 |
| Model & Variant | NTRM 125B ABS | Electrical Accessories | 0 |
| Registration No | NEW | Non Electrical Accessories | 0 |
| Year Of Manufacture | 2025 | Total IDV | 89201 |
| Engine & Serial No | 1A07A0SGH00251 - MHLJA006A00605250 | IMEI NUMBER | |
| Cubic Capacity | 124.7 | Policy Type | Zone B - Rest of India |
| Seating Capacity | 1-1 | Geographical Area | |
| Type Of Body | OTHERS | Type Of Fuel | PETROL |
| RTO Location | | | |

Schedule Of Premium (Amount In Rs.)

| OWN DAMAGE SECTION(A) | | LIABILITY SECTION (B) | |
|-----------------------------------------------|---------|-----------------------------------------------|------|
| Vehicle | 1495.01 | Basic Third Party Liability | 1851 |
| Flee 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 | 224.01 | 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 | 0 | PA Paid Driver, Conductor, Cleaner-GR36B3 | 3851 |
| Voluntary Deductibles (IMT 22A) | 0 | Net Liability Premium (B) | 4075 |
| Anti-Theft Device (IMT-10) | 0 | Total Premium (A+B) | 734 |
| AAI Membership (IMT-8) | 0 | GST | 0 |
| No Claim Bonus | 0 | SERVICE TAX | 0.00 |
| Discount for vehicle designed for handicapped | 0 | STAMP DUTY | 0 |
| SIP Discount | 0 | Swachh Bharat Cess@0.50% | 0 |
| Sub-Total Deductibles | 0 | Krishi Kalyan Cess@0.50% | 4809 |
| Add-On Coverages | 0 | Gross Premium Paid | 4809 |
| NIL Depreciation | 0 | | |
| Return to Insurer | 0 | | |
| Key Replacement | 0 | | |
| Consumables | 0 | | |
| Sub-Total Add-on Coverages | 0 | | |
| Net own Damage Premium(A) | 224 | | |

Note:
1. Policy Insurance is subject to the retention of cheque
2. Consolidated Stamp Duty paid via Challan No
3. The Policy is subject to a compulsory deductible of Rs. 0 (IMT-22)
4. Voluntary excess Rs(0).
5. Subject to Endorsements IMT, 7, 10, 28.

| | | | | | |
|------------------|----------------------------|----------------------|--------|----------|--|
| Nominee Details: | | Age | | Relation | |
| Payment Method | Cheque No./Transaction No. | Bank Name | Amount | | |
| Financer Type | Financer Name | Financer Branch | Amount | | |
| POS Name | POS ID | POS PAN NO/Aadhar No | Amount | | |

In the event of a claim under the policy exceeding Rs. 10L or a claim for refund of premium exceeding Rs. 10L, the insured will comply with the provisions of the AML policy of the Company. The AML policy is available in all our operating Offices as well as company's website.

The insurance under the policy is subject to conditions, clauses, warranties, exclusions, IMTs and DIC endorsements mentioned herein above which are available on company's website www.orientalinsurance.org or as an addendum to the policy issuing office.

Warranted that in case of dishonour of premium cheque(s) the Company shall not be liable under the policy and the policy shall be void ab initio (from inception).

Claim is not admissible if driving License is found fake or is not valid whether or not in the Knowledge of the insured.

We hereby certify that the policy to which the 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. In witness whereof the undersigned being authorised by and on behalf of the company has/have herein to set his/hand at 252400 on 01-NOV-25

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 M.V. Act, 1988 is recoverable from the insured. See the clause headed "AVOIDANCE OF CLAIM AND RIGHTS OF RECOVERY".

Limitations as to use: (1) 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 or personal luggage) (3) Commercial use (4) Race Making (5) Special towing (6) Jeopardy trials

g) Any Person in connection with motor traffic.
The Driver's License: 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 license's license may also drive vehicle & that such a person satisfies the requirement of Rule 3 of the Central Motor Vehicles Rules, 1989.

Limit of Liability Clause: Under section II-1 (1) of the policy - Death of or body injury. Such amount is necessary to meet the requirement of the motor vehicle act 1988. Under Section II-1 (1) of the policy - Damage to third party property is Rs. 75 Lakhs P.A. (over under section III for owner-Driver is Rs. 0).

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 or pending during the preceding year(s), as per the Preceding year's/20%, preceding two consecutive years 25%, preceding three consecutive years 35%, preceding four consecutive years 45%, preceding five consecutive years 50% of NCB on OD premium. No Claim bonus only be allowed provided the policy is renewed within 90 days of the previous policy.

We hereby certify that the policy to which this certificate relates as well as the certificate of insurance are issued in accordance with the provisions of chapter X and XI of M.V. Act, 1988.

* This insurance excludes all pre-existing damages

Approved By: VAI/2524001
Approved On: 01-NOV-25
Place: MRT
Printed On: 01-NOV-25

For and on behalf of
The Oriental Insurance Company Limited

General Manager
Authorized Signature