



CLAIM ASSESSMENT REPORT

Private & Confidential

WITHOUT PREJUDICE

Ref. No.: P252664927

Date: 27/12/2025

This report is issued, subject to the terms and condition of the Insurance Policy and admission of liability by the Insurance Company.

Subject : Claim for Vehicle Registration No. UP74AQ1726, **Accident Date :** 10/12/2025

Insured : SUNIL KUMAR
Policy No. : 252400/31/2026/54675
Insurance Period : 01/11/2025 To 31/10/2026
Claim No. : 250011/31/2026/00036343
Appt. Officer : KAMLESH SEHGAL

Policy No. : 252400/31/2026/54675
Insurance Period : 01/11/2025 To 31/10/2026

Insurance Particulars

Insurer : **The Oriental Insurance Co. Ltd.**
54,-A , MODEL TOWN WEST ,GT ROAD, GHAZIABAD

Insured : **SUNIL KUMAR**
M-7210191105

Policy No./Cover Note No. : 252400/31/2026/54675
Period of Policy : 01/11/2025 To 31/10/2026
IDV : Rs. 59210.00

Vehicle Particulars

RC: YES

Registration No. : **UP74AQ1726**
Registered Owner : SUNIL KUMAR
Date of Registration : 05/11/2025
Chasis No. : MBLHAW453S9H59252
Engine No. : HA11F259H08969
Engine Capacity : 100 CC
Vehicle Make : HERO MOTOCORP LTD
Vehicle Model : HF DELUXE
Vehicle Variant : SELF E20
Type of Body : SOLO WITH PILLION
Colour of Vehicle : BLACK
Class of Vehicle : TWO WHEELER
Seating Capacity : 2
Odometer Reading : 266 Kms
Fuel used as per RC : PETROL
Tax paid upto : OTT

Physically Verified :Yes

Physically Verified :Yes

Bank Particulars

Bank Name : BANK OF INDIA
Bank Address : KANNAUJ U P
Bank Account No. : 763110110003390
IFSC Code : BKID0007631

Driver Particulars**DL: YES**

Name of the Driver : SUNIL KUMAR
Driver DOB : 10/07/1986
Driver Address : SANT NAGAR BALIDASPUR ROHLI KANNAUJ,
CHHIBRAMAU, CHHIBRAMAU,KANNAUJ,UP
Relation with the insured : Self
Driving License Number : UP7420220000522
Valid from : 13/01/2022 Upto 12/01/2032
Issuing Authority : ASST.RTO, KANNAUJ
Type of License : PERMANENT
Type of Vehicle Allowed To Drive : LMV, MCWG

Accident Particulars

Date and Time of Accident : 10/12/2025
Place of Accident : BALIDASPUR
Place of Survey : KANNAUJ U P 209731
Date of request for Survey : 15/12/2025
Date of Survey : 15/12/2025

Particulars of Police Report

Has accident been report to Police : No
Has Panchnama been carried out : No

Particulars of Third Party Injury / Loss : No

Injury to Driver / Occupant (If any) : No

FIR complaint No.: : NA

FIR complaint details: : NA

Description of Loss

As per insured version in the claim form, He had gone to Dairyapur from his village to get milk. On his way back, while turning his bike, he collided with a pickup truck, and his bike was damaged.

Cause and Nature of Accident

ACCIDENT DAMAGE

Original Estimate

Dated 12/12/2025 for Rs.11336.00 was submitted by **AK MOTORS**

Observation

As per observation Damages are fresh & co-related with of cause of loss, This claim is payable (PAYMENT TO INSURED) DL & RC verified in this report. NOTE-BILL VERIFIED AT THE TIME OF BILL ISSUED AND FOUND ITS GENUINE ON DATE OF BILLING.

(Issued without Prejudice)

Sing Gupla



**For PARAMOUNT SERVICES Pvt. Ltd.
(Authorized Signatory)**

LOSS ASSESSMENT

In respect of Vehicle Registration No. UP74AQ1726, Accident Date : 10/12/2025

(Annexure 'A' attached to Survey Report No. 32)

ASSESSMENT OF LOSS (PARTS)

S. No	Description of Parts	Remark	IGST %	Estimated (Amt in Rs)	Assessed Parts Amount			
					Metal	Rub/Plast	Glass	Fibre
1	VISOR	ALLOWED	18.00	829.00	-	702.54	-	-
2	HEAD LIGHT	ALLOWED	18.00	3400.00	-	2881.36	-	-
3	INNER PANEL	ALLOWED	18.00	165.00	-	139.83	-	-
4	FR FENDER	ALLOWED	18.00	834.00	-	706.78	-	-
5	HANDLE PIPE	ALLOWED	18.00	433.00	366.95	-	-	-
6	METER STAY	ALLOWED	18.00	138.00	-	116.95	-	-
7	FR VISOR STAY	ALLOWED	18.00	64.00	-	54.24	-	-
8	FORK PIPE 2	ALLOWED	18.00	2120.00	1796.61	-	-	-
9	STEM COMP STRG	ALLOWED	18.00	875.00	741.53	-	-	-
Total				8858.00	2905.09	4601.70	0.00	0.00
Add IGST	@ 18%			1594.44	522.92	828.31	0.00	0.00
Total				10452.44	3428.01	5430.01	0.00	0.00
Less Dep	@ 0.00% on Metal, 50.00% on Rub/Plast, 0.00% on Glass Parts, 0.00% on Fibre Parts				0.00	2715.01	0.00	0.00
Total					3428.01	2715.01	0.00	0.00
Total								6143.02

LABOUR CHARGES

S.no	Description of Parts	Remark	Estimated (Amt in Rs)	O/F & Denting (Amt in Rs)	Painting (Amt in Rs)
1	ACCIDENTAL LABOUR		1770.00	500.00	0.00
Total			1770.00	500.00	0.00
Add IGST	@ 18%		318.60	90.00	0.00
Total			2088.60	590.00	0.00
Less 0.00% on Labour, 0.00% of Painting					0.00
Total					0.00
Net Labour Amount (O/F & D/B + Painting Labour)				590.00	

Summary of Estimate and Assessment of Loss

Total Cost of Parts		10452.44	
Parts (Metal)			3428.01
Parts (Rub/Plast)			2715.01
		10452.44	6143.02
		10452.44	6143.02
Net Labour Charges		2088.60	590.00
TOTAL		12541.04	6733.02
Compulsory Deductable	(-)		100.00

Less Salvage	(-)		171.00
TOTAL		12541.04	6462.02
Net Liability on Repair Basis			6462.00

PARTS TAX SUMMARY

Sr. No.	Tax %	Depreciated Amt	CGST	SGST	IGST	Amount
1	18.00	5205.93	0.00	0.00	937.06	6142.99
	Grand Total	5205.93	0.00	0.00	937.06	6142.99

LABOUR TAX SUMMARY

Sr. No.	Tax %	Depreciated Amt	CGST	SGST	IGST	Amount
1	18.00	500.00	0.00	0.00	90.00	590.00
	Grand Total	500.00	0.00	0.00	90.00	590.00

PAINTING LABOUR TAX SUMMARY

Sr. No.	Tax %	Depreciated Amt	CGST	SGST	IGST	Amount
1	18.00	0.00	0.00	0.00	0.00	0.00
	Grand Total	0.00	0.00	0.00	0.00	0.00

Net Liability

Based upon the assessment provided above, the final liability under the policy Works Out To **Rs.6462.00 (Rupees Six Thousand Four Hundred Sixty Two)**. The Final liability is subject to terms & condition of Insurance policy and admission of liability by the insurer.

(Issued without Prejudice)

Swag Gupta



**For PARAMOUNT SERVICES Pvt. Ltd.
(Authorized Signatory)**