



The Oriental Insurance Company Ltd.

Policy Schedule

Report ID: PGIR002

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TAX INVOICE/CERTIFICATE CUM POLICY SCHEDULE					
(FORM 51 OF THE CENTRAL MOTOR VEHICLES RULES, 1989)					
DIVISIONAL OFFICE, 246 KHAR NAGAR, OPP. FILMISTAN CINEMA MURRU, 0121496378 (GSTIN: 09AACT9627R4ZU)					
Policy Type	BUNDLED POLICY (MOTORISED TWO WHEELERS-3 Years)		Policy Issued On	05-NOV-25	
Policy No	25240001/2026/56366		Proposal No. & Date	R/25240001/2026/106745956/25 & 05-NOV-2025	
Agent/Broker Code	BA0000155144		Policy Period (OWN DAMAGE)	FROM 19:58 ON 05/11/2025 TO MIDNIGHT OF 04/11/2026	
Agent/Broker Name	ABHINAV BHATTI		Policy Period (LIABILITY)	FROM 19:58 ON 05/11/2025 TO MIDNIGHT OF 04/11/2026	
Insured Name	YATENDRA (GSTIN: )		Lead/Breakin No	/	
Insured Address	C/O HUKUM SINGH, MORIAN NAGLA, NAUGAL, KANNAUL, Uttar Pradesh, NA,		Insured State	UTTAR PRADESH	
INSURED MOTOR VEHICLE DETAILS			INSURED DECLARED VALUE (IDV) (in Rs.)		
Make	HERO MOTOCORP		Vehicle	72956	
Model & Variant	HERO SUPER SPLENDOR DRS XTECH		Electrical Accessories	0	
Registration No	NEW		Non Electrical Accessories	0	
Year Of Manufacture	2025		Total IDV	72956	
Engine - Chassis No	JA07A259F14984 - MBLJAW32659F12159		TMF CONTRACT NO		
Cubic Capacity	125		Policy Type	Zone B - Rest of India	
Seating Capacity	1 + 1		Geographical Area		
Type Of Body	SOLO		Type Of Fuel	PETROL	
RTO Location					
Schedule Of Premium (Amount in Rs.)					
OWN DAMAGE SECTION(A)			LIABILITY SECTION (B)		
Vehicle	1222.41		Basic Third Party Liability	3851	
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	183.41		Legal Liability (WC Can driver (IMT-28)	0	
Geographical Area Extra (IMT-3)	0		Legal Liability to Employees (IMT-29)	NA	
Driving Tuition Loading On OD Premium (66%)	0		Legal Liability to Passenger (IMT-46)	NA	
Sub-Total Additions	0		Driving Tuition Loading On TP Premium (66%)	0	
Deductibles	0		PA Paid Driver, Conductor, Cleaner-GR3683	3851	
Voluntary Deductibles (IMT 22A)	0		Net Liability Premium (B)	4034	
Anti-Theft Device (IMT-18)	0		Total Premium (A+B)	726	
AAI Membership (IMT-4)	0		GST	0	
No Claim Bonus	0		SERVICE TAX	0	
Discount for vehicle designed for handicapped	0		STAMP DUTY	0.00	
NIP Discount	0		Swachh Bharat Cms@0.50%	0	
Sub-Total Deductibles	0		Krishi Kalyan Cms@0.50%	0	
Add-On Coverages	0		Gross Premium Paid	4760	
NIL Depreciation	0		Note:		
Return to Invoice	0		1. Policy Insurer is the subject to the retention of cheque		
Key Replacement	0		2. Consolidated Stamp Duty paid via Challan No		
Consumables	0		3. The Policy is subject to a compulsory Deductible of Rs (IMT-22)		
Sub-Total Add-on Coverages	0		4. Voluntary excess (Rs)		
Net own Damage Premium(A)	183		5. Subject to Endorsements IMT-7,10,28,		
Nominee Details : Nominee Name Age 1 Relation					
Payment Details : Payment Method Cheque No./Transaction No. Bank Name Amount					
Financier Type Financier Name CASH Financier Branch					
POS Name NA POS ID NA POS PAN NO/Aadhar No 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 all our operating Offices as well as company's website.					
The insurance under the policy is subject to conditions, clauses, warranties, exclusions, IMTs and ORC endorsements mentioned herein which are available on company's website.					
www.orientalinsurance.org.in or on demand from the policy issuing office.					
Warranted that in case of dishonesty of premium cheques 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.					
I/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 have hereon to set his/their hands at 252400 on 05-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 means of wider terms appearing in the certificate in order to comply with the M.V.A.1988 is not available 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 or personal luggage) (3) Organized racing (4) Race Making (5) Speed testing (6) Reliability trials					
(4) 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 insurer's license may also drive vehicle if that such a person satisfies the requirement of Rule 3 of the Central Motor Vehicles Rules, 1989					
Limits of Liability Clause: Under section II-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 (4) of the policy - Damage in third party property is Rs.7.5 lakhs P.A. Cover under section II-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 (4) of the policy - Damage in third party property is Rs.7.5 lakhs P.A. Cover under section II-1 (of the policy - 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) preceding two consecutive years/25%, preceding three consecutive years/35%, preceding five 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					
I/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.A.1988.					
* This insurance excludes all pre-existing damages					
Approved By : LNDV0252400					
Approved On : 05-NOV-25					
Place : MRT					
Printed On : 05-NOV-25					
For and on behalf of					
The Oriental Insurance Company Limited					
General Manager					
Authorized Signature					