



The Oriental Insurance Company Ltd.  
Policy Schedule

Report ID : POB0028

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TAX INVOICE/CERTIFICATE CUM POLICY SCHEDULE			
(FORM 51 OF THE CENTRAL MOTOR VEHICLES RULES, 1989)			
DIVISIONAL OFFICE, 36 CHAIR NAGAR, OPP. FILMISTAN CINEMA MARKET, (GATE NO. 09AACT06278400)		Policy No. 25240031/2026/9328	
Policy Type: BUNDLED POLICY (MOTORISED TWO WHEELERS-0 Year)		Policy Issued On: 14-NOV-25	
Agent/Broker Code: 84000015144		Proposal No. & Date: A/25240031/2026/9328 & 14-NOV-2025	
Agent/Broker Name: ARUNAV BHATTI		Policy Period (OWN DAMAGE): FROM 19:13 ON 14/11/2025 TO MIDNIGHT OF 13/11/2026	
Insured Name: MOH ALAM KOSTIN		Policy Period (LIABILITY): FROM 19:13 ON 14/11/2025 TO MIDNIGHT OF 13/11/2026	
Insured Address: C/O MOH SALEEM, BHADRA, JAKARU, FARRUKHABAD, RA.			
INSURED MOTOR VEHICLE DETAILS		Lead/Breakin No. / Insured State: UTTAR PRADESH	
Make: HERO MOTOCORP	Model & Variant: HERO SUPER SPLENDOR DRS XTDCB	Vehicle: 72936	INSURED DECLARED VALUE (IDV) (in Rs.):
Registration No: NEW	Year Of Manufacture: 2025	Electrical Accessories: 0	
Engine - Chassis No: JA07AZ900317 - MBLJAWS25903436	Cubic Capacity: 125	Non Electrical Accessories: 0	
Seating Capacity: 1 + 1	Type Of Body: SOLO	Total IDV: 72936	
RTO Location:	Type Of Fuel: PETROL	IMP CONTRACT NO:	
		Policy Type: Zone B - Rest of India	
		Geographical Area: INDIA	
Schedule Of Premium (Amount in Rs.)			
OWN DAMAGE SECTION (A)		LIABILITY SECTION (B)	
Vehicle	1221.41	Basic Third Party Liability	3851
Elect Accessories	0	Comprehensive PA Cover Premium	0
Non-Elec Accessories	0	PA Cover for 8 Person Seater (B) each (MT-14)	0
Basic Premium	1221.41	Legal Liability (WC on driver) (MT-24)	0
Geographical Area Extra (MT-1)	0	Legal Liability to Employees (MT-29)	0
Driving Tuition Loading On OD Premium (40%)	0	Legal Liability to Passenger (MT-44)	NA
Sub-Total Additions	0	Driving Tuition Loading On TP Premium (60%)	NA
Deductibles	0	PA Paid Driver, Conductor, Cleaner-GR3683	0
Voluntary Deductibles (MT-22A)	0	Net Liability Premium (B)	3851
Anti-Theft Device (MT-16)	0	Total Premium (A+B)	4034
AAI Membership (MT-8)	0	GRY	726
No Claim Bonus	0	SERVICE TAX	0
Discount for vehicle designed for handicapped	0	STAMP DUTY	0.00
SIP Discount	0	Swachh Bharat Cess @ 0.50%	0
Sub-Total Deductibles	1039	Krishi Kalyan Cess @ 0.20%	0
Add-On Coverages	1039	Gross Premium Paid	4760
NIL Depreciation			
Return to Insurer	0		
Kov Replacement	0		
Consumables	0		
Sub-Total Add-on Coverages	0		
Net own Damage Premium (A)	183		
Noninsured Details:		Note:	
Noninsured Name:		1. Policy Insurer is the subject to the realisation of cheque	
Payment Details:		2. Consolidated Stamp Duty paid via Challan No.	
Payment Method:		3. The Policy is subject to a compulsory Deductible of Rs 0 (MT-22)	
Cheque No./Transaction No.:		4. Voluntary excess Rs 0	
Age:		5. Subject to Endorsement MT-7, 10, 26.	
Bank Name:			
Relation:			
PUS Name:	NA		
POS ID:	NA		
Amount:	4760		
POS PAN NO/Amhar No:	NA		
In the event of a claim under the policy exceeding Rs. five or a claim for refund of premium exceeding Rs. five, the insured will comply with the provisions of the AMI, policy of the Company. The AMI, policy is available in all our operating Offices as well as company's website.			
The insurance under the policy is subject to conditions, clauses, endorsements, exclusions, limits and OIC endorsements mentioned herein above which are available on company's website.			
www.orientalinsurance.org or as demanded from the policy issuing office.			
Warranty that in case of dishonesty of person (theft) 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 in 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 authorized by and on behalf of the company has hereon set his/her hand at 25240031 on 14-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 MVA 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 or personal luggage) (3) Transporting (4) Pace Making (5) Speed testing (6) Liability tests			
(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 license's license may also drive vehicle & that such a person satisfies the requirements of Rule 3 of the Central Motor Vehicles Rules, 1989			
Limits of Liability Clause: Under section II-1 (a) of the policy - Death of or bodily injury - Such amount is necessary to meet them requirement of the motor vehicle act 1988. Under Section II-1 (b) of the policy - Damage to third party property is Rs.7.5 lakhs. Under section III for motor Driver is RS			
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 The preceding year(s) 2025, preceding two consecutive years/29% preceding three consecutive years/45% preceding five consecutive years/50% MCB 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 in which this certificate relates as well as the certificate of insurance are issued in accordance with the provision of chapter X and XI of M.V. Act, 1988.			
* This insurance excludes all pre-existing damage			
Approved By: 69123840		For and on behalf of	
Approved On: 14-NOV-25		The Oriental Insurance Company Limited	
Place: MBT			
Printed On: 14-NOV-25			
		General Manager Authorized Signature	

