The Oriental Insurance Company Ltd.

Policy Schedule

Request ID: 1918000128

Page No: 1

TAX INVOICE/CERTIFICATE CUM POLICY SCHEDULE

(FORM 51 OF THE CENTRAL MOTOR VEHICLES RULES,1989)

DIVISIONAL OFFICE, 346 KHAIR NAGAR, OPP. FILMISTAN CINEMA MEERUT,,,,,,,,8121406357&,,,(GSTIN: 09AAACT0627R4ZU)

Policy Type	BUNDLED POLICY (MOTORISED TWO Wheelers (5 Years))	Policy Issued On	24-NOV-25
Policy No	252400131/2026/02487	Proposal No.& Date	R/252400131/2026/41459 & 24-NOV-2025
Agent/Broker Code	BA00001155144	Policy Period (OWN DAMAGE)	FROM 10:17 ON 24/11/2025 TO MIDNIGHT OF 23/11/2026
Agent/Broker Name	ABHINAV BHATI	Policy Period (LIABILITY)	FROM 10:17 ON 24/11/2025 TO MIDNIGHT OF 23/11/2030
Insured Name	SUDHIR KUMAR (GSTIN:)		
Insured Address	C/O JAGDISH CHANDRA DIXIT, BHITIYA,CHHIBRAMAU,,KANNAUJ, , NA,		

INSURED MOTOR VEHICLE DETAILS

Make	HERO MOTOCORP			Lead /Brokin No	/
Model & Variant	HERO HF DELUXE FI			Insured State	UTTAR PRADESH
Registration No	NEW	INSURED DECLARED VALUE (IDV) (in Rs.)			
Year Of Manufacture	2025	Vehicle	63398		
Engine /Chassis No	HA11F2508K13717 / MBLHAW45599K6 0903	Electrical Accessories	0		
Cubic Capacity	100	Non Electrical Accessories	0		
Seating Capacity	1 + 1	Total IDV	63398		
Type Of Body	SOLO	TMF CONTRACT NO			
S.T.U Forcasted	Type Of Fuel PETROL	Policy Type	Zone B - Rest of India		
		Geographical Area	INDIA		

Schedule Of Premium (Amount in Rs.)

OWN DAMAGE SECTION(A)		LIABILITY SECTION (B)	
Vehicle	1062.55	Basic Third Party Liability	3851
Elec Accessories	0	Compulsary PA Cover Premium	0
Non-Elec Accessories	0	PA Cover for 0 Person Of Rs (0) each (IMT-16)	0
Basic Premium	1062.55	Legal Liability (WC)to driver (IMT-28)	0
Geographical Area Extn (IMT -1)	0	Legal Liability to Employees (IMT-29)	0
Driving Tuition Loading On OD Premium (60%)	0	Legal Liability to Passenger (IMT-46)	0
Sub-Total Additions	0	Driving Tuition Loading On TP Premium (60%)	NA
Deductibles		PA Paid Driver, Conductor, Cleaner-GR(6&R)	NA
Voluntary Deductibles (IMT 22A)	0	Net Liability Premium (B)	0
Anti- Theft Device (IMT-10)	0	Total Premium (A+B)	3851
CAI Membership (IMT-8)	0	GST	4010
No Claim Bonus	0	SERVICE TAX	722
Discount for vehicle designed for handicapped	0	STAMPDUTY	0
SP Discount	0	Swachh Bharat Cess@0.50%	0.00
Sub -Total Deductibles	904	Krishi Kalyan Cess@0.50%	0
Add-On Coverages	904	Gross Premium Paid	0
NIL Depreciation			4732
Return to Invoice	0	Note:	
Key Replacement	0	1. Policy Issuance is the subject to the realisation of cheque	
Consumables	0	2. Consolidated Stamp Duty paid via Challan No	
Sub Total Add-on Coverages	0	3. The Policy is subject to a compulsory Deductible of Rs (0)IMT 22)	
Net own Damage Premium(A)	0	4. Voluntary excess Rs(0)	
	158	5. Subject to Endorsements (IMT 3,10,28,	

Nominee Details : Nominee Name | Age | Relation

Payment Details :	Payment Method	Cheque No./Transaction No.	Bank Name	Amount
POS Name	NA	POS ID NA	POS PAN NO/Aadhar No	NA
				4732

In the event of a claim under the policy exceeding Rs 1Lac or a claim for refund of premium exceeding Rs1lac 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 OIC endorsements mentioned herein above which are available on company's website:

www.orientalinsurance.org.in or as disclosed from the policy issuing office.

It is agreed 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.

A claim is not admissible if driving License is found fake or is not valid whether or not at 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/their hands at 252400 on 24-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 M.V.Act,1988 is recoverable from the insured.See the clause heads) "AVOIDANCE OF CERTAIN AND RIGHTS OF RECOVERY".

This policy 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 M.V.Act,1988 is recoverable from the insured.See the clause heads) "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) Organised racing (4) Pace Making (5) Speed testing (6)Reliability Trails.

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 must also drive vehicle & that such a person satisfies the requirements of Rule 3 of the Central Motor Vehicles Rules,1989

Limits of Liability :Claused (a)(i) under section II-1 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 (ii)of the policy:Damage to third party property is Rs7.5 lac as per MV Act 1988 under section III for owner-Driver is RS

No Claim Bonus: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(20% preceding two consecutive years(35% preceding three 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. Act,1988.

This insurance excludes all pre existing damages

Approved By : A59209MD

Approval On : 24-NOV-25

Place : MRT

Printed On : 24-NOV-25

For and on behalf of
The Oriental Insurance Company Limited

General Manager
Authorized Signature

OP 24
AQ 5198

T. Vanangamudi Ies
Code-21173
Chhibramau Pin-209721