The Oriental Insurance Company Ltd.

Policy Schedule

Report ID : NGIR0928

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,,,,8121403570,,, (GSTIN: 09AAACT0627R4ZU)

Policy Type	BUNDLED POLICY (MOTORISED TWO WHEELERS-(5 Years))	Policy Issued On	19-MAR-25
Policy No	252400/31/2025/96016	Proposal No.& Date	P/252400/31/2025/71945 & 19-MAR-2025
Agent/Broker Code	HA00001155144	Policy Period (OWN DAMAGE)	FROM 19:11 ON 19/03/2025 TO MIDNIGHT OF 18/03/2026
Agent/Broker Name	ABHINAV BHATI	Policy Period (LIABILITY)	FROM 19:11 ON 19/03/2025 TO MIDNIGHT OF 18/03/2030
Insured Name	PRADEEP SAH (GSTIN: 0)		
Insured Address	C/O TULAN SAH, VILL-BANK KHAS POST-BEDUPAR, THANA-TARYA SUJAN KUSHINAGAR, KUSHINAGAR,,,PADRAUNA (KUSHINAGAR), , NA.	Lead /Breakin No Insured State	UTTAR PRADESH

INSURED MOTOR VEHICLE DETAILS				INSURED DECLARED VALUE (IDV) (in Rs.)	
Make	HERO MOTOCORP			Vehicle	73175
Model & Variant	HERO SPLENDOR PLUS E20			Electrical Accessories	0
Registration No	NEW			Non Electrical Accessories	0
Year Of Manufacture	2025				
Engine -Chassis No	HA11ERHM03576 - MBLHAW239RHMB2308			Total IDV	73175
Cubic Capacity	100			TMF CONTRACT NO	
Seating Capacity	1 + 1			Policy Type	Zone B - Rest of India
Type Of Body	SOLO	Type Of Fuel	PETROL	Geographical Area	INDIA
RTO Location					

Schedule Of Premium (Amount in Rs.)

OWN DAMAGE SECTION(A)		LIABILITY SECTION (B)	
Vehicle	1226.41	Basic Third Party Liability	3851
Elec Accessories	0		
Non-Elec Accessories	0	Compulsory PA Cover Premium	0
		PA Cover for 0 Person Of Rs (0) each (IMT-16)	0
		Legal Liability (WC)to driver (IMT-28)	0
Basic Premium	1153.41	Legal Liability to Employees (IMT-29)	0
Geographical Area Extn (IMT -1)	0	Legal Liability to Passenger (IMT-46)	NA
		Driving Tuition Loading On TP Premium (60%)	NA
Driving Tuition Loading On OD Premium (60%)	0	PA Paid Driver, Conductor, Cleaner-GR36B3	0
Sub-Total Additions	0	Net Liability Premium (B)	3851
Deductibles		Total Premium (A+B)	4145
Voluntary Deductibles (IMT 22A)	0	GST	746
Anti- Theft Device (IMT-10)	0	SERVICE TAX	0
AAI Membership (IMT-8)	0	STAMPDUTY	0.00
No Claim Bonus	0	Swachh Bharat Cess@0.50%	0
Discount for vehicle designed for handicapped	0	Krishi Kalyan Cess@0.50%	0
SIP Discount	1042	Gross Premium Paid	4891
Sub -Total Deductibles	1042		
Add-On Coverages			
NIL Depreciation	183		
Return to Invoice	0		
Key Replacement	0		
Consumables	0		
Sub Total Add-on Coverages	183		
Net own Damage Premium(A)	294		

Note:
1. Policy Issuance is the subject to the realisation 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 :	Nominee Name		Age	Relation	
Payment Details :	Payment Method	Cheque No./Transaction No.	Bank Name		Amount
					4891
Financer Type		Financer Name	SHRIRAM FINANCE LIMITED	Financer Branch	
POS Name	NA	POS ID	NA	POS PAN NO/Aadhar No	NA

In the event of a claim under the policy exceeding Rs Hue or a claim for refund of premium exceeding Rs Hue,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 on demand from 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 abinitio (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 has/have herein to set his/their hands at 252400 on 19-MAR-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 MV 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) Organized racing (4) Pace Making (5) Speed testing (6)Reliability trials

g)Any Purpose in connection with motor trade.

Driver's Clause: Any person holding the license 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 may also drive vehicle & that such a person satisfies the requirement of Rule 3 of the Central Motor Vehicles Rules 1989

Limits of Liability Claimed (not) exceed II-1 (b) of the policy -Death of or bodily injury Such amount is necessary to meet there requirement of the motor vehicle act 1998 Under Section II-1 (i) of the policy-Damage to third party property is Rs 7.5 lakh or PA Cover under section II(for owner 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 20% preceding two consecutive years 25% preceding three consecutive years 35% preceding five consecutive years 45% preceding five consecutive years SP and 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,1998.

* This insurance excludes all pre existing damages

Approved By : 23569:ISAID

Approved On : 19-MAR-25

Place : MRT

Printed On : 19-MAR-25

For and on behalf of

The Oriental Insurance Company Limited

General Manager

Authorized Signature