



The Oriental Insurance Company Ltd.
Policy Schedule

Report ID: PGR0028

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TAX INVOICE/CERTIFICATE CUM POLICY SCHEDULE

(FORM 51 OF THE CENTRAL MOTOR VEHICLES RULES, 1959)

DIVISIONAL OFFICE, 346 KHAR NAGAR, OPP. HUMISTAN CINEMA MEERUT, PIN-221406/378, (GSTIN: 09AAAC062704ZU)		Policy Issued On 24-FEB-25	
Policy Type BUNDLE POLICY (AMOUNTED TWO WHEELERS ONLY)	Policy Issued On 24-FEB-25	Proposal No & Date R-257406/31/2025/67125 & 24-FEB-2025	
Policy No 75240031202500243		Policy Period (OWN DAMAGE) FROM 14:37 ON 24/02/2025 TO MIDNIGHT OF 23/02/2026	
Agent/Broker Code BIA000033434		Policy Period (LIABILITY) FROM 14:37 ON 24/02/2025 TO MIDNIGHT OF 23/02/2026	
Agent/Broker Name ADITYA BHATT			
Insured Name MUKESH KUMAR (GSTIN: 09)			
Insured Address USRAMASHIYA VILAS, ANANDI HANAPUR, YADOPUR, MUKHARJAN, BHILAI, NA		Lead Branch No	
		Insured State BIHAR	
INSURED MOTOR VEHICLE DETAILS		INSURED DECLARED VALUE (IDV) (in Rs.)	
Make HONDA MOTOR CORP	Vehicle 77521	Electrical Accessories 0	
Model & Variant HONDA SPLENDOR PLUS XT TECH 120	Non-Electrical Accessories 0	Total IDV 77521	
Registration No NFW	IMEI CONTRACT NO	Policy Type Zone B - Rest of India	
Year Of Manufacture 2025	Engine & Chassis No HX01708M15609 - XH11JAW2160HM10030	Geographical Area INDIA	
Cubic Capacity 100	Seating Capacity 1-1		
Type Of Body SCOOTER	Type Of Fuel PETROL		
RTI Location			

Schedule Of Premium (Amount in Rs.)		Schedule Of Premium (Amount in Rs.)	
OWN DAMAGE SECTION(A)		LIABILITY SECTION (B)	
Vehicle	1299.25	Basic Third Party Liability	3651
Elec. Accessories	0	Compulsory PA Cover Premium	0
Non-Elec. Accessories	0	PA Cover for 0 Person Of Rs (0) each (MT-16)	0
Basic Premium	1229.25	Legal Liability (WC) to driver (MT-25)	0
Geographical Area Factor (MT-11)	0	Legal Liability to Employees (MT-29)	0
Driving Without Loading On OD Premium (60%)	0	Legal Liability to Passenger (MT-46)	NA
Sub-Total Additions	0	Driving Without Loading On TP Premium (60%)	NA
		PA Paid Driver, Conductor, Cleaner-GRB3	0
		Net Liability Premium (B)	3651
		Total Premium (A+B)	4162
		GST	746
		SERVICE TAX	0
		STAMP DUTY	0.00
		Swachh Bharat Cess@0.50%	0
		Krishi Kalyan Cess@0.50%	0
		Gross Premium Paid	4911
		Note: 1. Policy Issuance is the subject to the realization of cheque 2. Consolidated Stamp Duty paid via Challan No 3. The Policy is subject to a compulsory deductible of Rs 90(MT-22) 4. Voluntary excess (Self) * Subject to endorsements (MT-7,10,24)	
Voluntary Deductibles (MT-22A)	0		
Anti-Theft Device (MT-10)	0		
AAI Membership (MT-8)	0		
No Claim Bonus	0		
Discount for vehicle designed for handicapped	0		
SIP Discount	1104		
Sub-Total Deductibles	1104		
ML Depreciation	194		
Return to Insurer	0		
Key Replacement	0		
Consumables	0		
Sub-Total Add-on Coverages	194		
Net own Damage Premium (A)	511		

Payment Details		Cheque No./Transaction No.		Bank Name		Amount	
Financier Type	NA	Financier Name	IDFC FIRST BANK LTD	Financier Branch	NA	Amount	4911
POS Name	NA	POS ID	NA	POS PAN No/Aadhar No	NA		

In the event of a claim under this policy exceeding Rs 10 lakh a claim for refund of premium exceeding Rs 10 lakh 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 our customer website.

The insurance under this policy is subject to conditions, terms, warranties, exclusions, sub-limits and (if applicable) amounts mentioned herein above which are available on company's website: www.orientalinsurance.org or as determined from the policy issuing office.

Warranty that in case of submission of premium cheques to the Company shall not be liable under the policy and the policy shall be void ab initio from inception.

Claim is not admissible if a claim is found to be made or not in the knowledge of the insured.

We hereby certify that the policy to which this certificate relates as well as this certificate of insurance are issued in accordance with the provisions 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 hereunto set his hand and seal at Meerut on 24 FEB 25.

IMPORTANT NOTE
The Insured is not indemnified if the vehicle is used or driven otherwise than in accordance with this schedule. Any Payment made by this company by reason of wider terms appearing in the certificate is done to comply with the MV Act 1988 is recoverable from the insured for the clause headed "AVOIDANCE OF CERTAIN AND RIGHTS OF RECOVERY".

Exclusions 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 baggage) (3) Organized racing (4) Race Meeting (5) Speed racing (6) Liability to third parties Purpose or connection with any other trade.

Driver's License 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 is not a person who is disqualified from holding or obtaining such a license under the provisions of Rule 3 of the Central Motor Vehicles Rules, 1959.

Limit of Liability (1) Insured shall not be liable for the policy. (2) Excess of Rs 100000000 shall not be payable. Such amount is necessary to meet the requirement of the motor vehicle act 1988 under Section 11-1 (under the policy). Damage to third party property is Rs 250000000. (3) Insured shall not be liable for the policy. (4) Excess of Rs 100000000 shall not be payable. Such amount is necessary to meet the requirement of the motor vehicle act 1988 under Section 11-1 (under the policy). Damage to third party property is Rs 250000000.

No Claim Bonus The insurance is entitled for a No Claim Bonus (NCB) from 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 30%, preceding four consecutive years 35%, preceding five consecutive years 40% and NCB on OD premium. No Claim Bonus only be allowed provided the policy is renewed within 90 days of the previous policy.

We hereby certify that this policy to which this certificate relates as well as this certificate of insurance are issued in accordance with the provisions of chapter X and XI of MV Act, 1988.

* This insurance excludes all property damage.

Approved By: 2570758401
Approved On: 24/02/25
Place: MHT
Printed On: 24/02/25

For and on behalf of
The Oriental Insurance Company Limited
General Manager
Authorized Signature