



The Oriental Insurance Company Ltd.
Policy Schedule

Policy ID: PCD000228

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TAX INVOICE/CERTIFICATE CUM POLICY SCHEDULE
(FORM 51 OF THE CENTRAL MOTOR VEHICLES RULES, 1989)
DIVISIONAL OFFICE, 346 RELIANCE NAGAR, OPP. FILMISTAN CINEMA THEATRE (GSTIN: 09AAACT06170421)

Policy Type	REGISTERED POLICY (MOTORISED TWO WHEELERS (5 Years))	Policy Issued On	16-JAN-25
Policy No	25240031/2025/78272	Proposed No. & Date	P/25240031/2025/75513018/3 & 16-JAN-2025
Agent/Booker Code	RA0000151144	Policy Period (OWN DAMAGE)	FROM 22.55 ON 16/01/2025 TO MIDNIGHT ON 15/01/2026
Agent/Booker Name	ARJUNAV BHATT	Policy Period (LIABILITY)	FROM 22.55 ON 16/01/2025 TO MIDNIGHT ON 15/01/2026
Insured Name	PRAVIN KUMAR (GSTIN: 0)	Land/Market No	0
Insured Address	CGO SHRI KRISHN, BHULBHULIYAPUR, TIRWA, KANHAUJ, NA,	Insured State	UTTAR PRADESH

INSURED MOTOR VEHICLE DETAILS				INSURED DECLARED VALUE (IDV) (In Rs.)	
State	HERO MOTORCORP			Vehicle	80133
Model & Variant	HERO SPLENDOR PLUS XTECH E20			Electrical Accessories	0
Registration No	NEW			Non Electrical Accessories	0
Year of Manufacture	2025			Total IDV	80133
Engine/Chassis No	HA11FIRHL12101 - MBLHAWA0XRHL11002			THIS CONTRACT NO	
Cable Capacity	100			Policy Type	Zone B - Rest of India
Quantity Capacity	1 + 1			Geographical Area	IND
Type of Body	SOLO	Type of Fuel	PETROL		
RTS Location					

OWN DAMAGE SECTION (A)		LIABILITY SECTION (B)	
Vehicle	1343.03	Basic Third Party Liability	3651
Elect 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	301.03	Legal Liability (WC) to driver (IMT-28)	0
Geographical Area Extra (IMT-1)	0	Legal Liability to Employees (IMT-29)	0
Defering Traction Loading On OD Premium (60%)	0	Legal Liability to Passenger (IMT-46)	NA
Subs-Total Additions	0	Legal Liability to Employee (IMT-29)	NA
Deductibles		Driving Traction Loading On TP Premium (60%)	0
Voluntary Deductibles (IMT 22A)	0	PA Paid Driver, Conductor, Cleaner-GR36B3	0
Anti-Theft Device (IMT-10)	0	Net Liability Premium (B)	3651
AAI Membership (IMT-8)	0	Total Premium (A+B)	4652
No Claim Bonus	0	GST	730
Discount for vehicle designed for handicapped	0	SERVICE TAX	0
ATP Discount	0	STAMP DUTY	0.00
Subs-Total Deductibles	0	Swachh Bharat Cess @ 0.50%	0
Add-on Coverages		Keshi Kalyan Cess @ 0.50%	0
Nil Depreciation		Gross Premium Paid	4782
Returns to Insurer	0	Note:	
Key Replacement	0	1. Policy Issuance is the subject to the realisation of cheque	
Consumables	0	2. Court/Local Stamp Duty paid via Challan No	
Subs-Total Add-on Coverages	0	3. The Policy is subject to a compulsory Deductible of Rs 9 (IMT-22)	
Net own Damage Premium (A)	301	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
Financier Type		Financier Name	Financier Branch	Amount
POS Name		POS ID	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.

This insurance under the policy is subject to conditions, clauses, warranties, exclusions, IMTs and OIC 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 forfeiture of premium cheque(s) the Company shall not be liable under the policy and the policy shall be void ab initio (from inception).

Claims are 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 16-JAN-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

Policy Purpose in connection with motor trade.

Insurer's Consent: 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 may also drive vehicle & that such a person satisfies the requirement of Rule 3 of the Central Motor Vehicles Rules, 1989

Limit of Liability Clause: Under section II-1 (i) of the policy - Death of or body injury Such amount is necessary to meet their requirement of the motor vehicle act 1988. Under Section II-1 (ii) of the policy - Damage to third party property is Rs.7.5 lacs/PA Cover under section III 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/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: UNIV@252400
Approved On: 16-JAN-25
Place: MRE
Printed On: 16-JAN-25

