



TAX INVOICE/CERTIFICATE CUM POLICY SCHEDULE					
(FORM 51 OF THE CENTRAL MOTOR VEHICLES RULES, 1989)					
DIVISIONAL OFFICE, 346 KHAIR NAGAR, OPP. FILMISTAN CINEMA MEERUT, 01214063570, (GSTIN: 09AACT062TR4ZU)					
Policy Type	BUNDLED POLICY (MOTORISED TWO WHEELERS 45 Years)		Policy Issued On	20-APR-25	
Policy No	252400312026/5278		Proposal No. & Date	R/25240031/2026-3177 & 20-APR-2025	
Agent/Broker Code	HA0000155144		Policy Period (OWN DAMAGE)	FROM 12:50 ON 20/04/2025 TO MIDNIGHT OF 19/04/2026	
Agent/Broker Name	ABHINAV BHATI		Policy Period (LIABILITY)	FROM 12:50 ON 20/04/2025 TO MIDNIGHT OF 19/04/2026	
Insured Name	JAMALUDIN (GSTIN: 0)		Lead/Breakin No		
Insured Address	C/O JATEH HUSSAIN, SISWA AWWAL, PO VLDUPAR, PS - TARYA RUJAN, PADRAUNA (KUSHINAGAR), NA		Insured State	UTTAR PRADESH	
INSURED MOTOR VEHICLE DETAILS			INSURED DECLARED VALUE (IDV) (in Rs.)		
Make	HERO MOTOCORP		Vehicle	131575	
Model & Variant	NIRME 160R 4V PRO		Electrical Accessories	0	
Registration No	NW		Non-Electrical Accessories	0	
Year Of Manufacture	2025		Total IDV	131575	
Engine -Chassis No	KCT1A1RHL03714 - MBLKCU186RHL00930		TAX CONTRACT NO		
Cubic Capacity	163		Policy Type	Zone B - Rest of India	
Seating Capacity	2 + 1		Geographical Area	INDIA	
Type Of Body	SOLO	Type Of Fuel	PETROL		
RTO Location					
Schedule Of Premium (Amount in Rs.)					
OWN DAMAGE SECTION(A)			LIABILITY SECTION (B)		
Vehicle	2315.72		Basic Third Party Liability	736.5	
Elec 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	2105.72		Legal Liability (WC in driver (IMT-28)	0	
Geographical Area Extn (IMT-1)	0		Legal Liability to Employees (IMT-29)	NA	
Driving Tuition Loading On OD Premium (60%)	0		Legal Liability to Passenger (IMT-16)	NA	
Sub-Total Additions	0		Driving Tuition Loading On TP Premium (60%)	0	
Deductibles			PA Paid Driver, Conductor, Cleaner-GR36R3	736.5	
Voluntary Deductibles (IMT 22A)	0		Net Liability Premium (B)	8024	
Anti-Theft Device (IMT-10)	0		Total Premium (A+B)	1446	
AAI Membership (IMT-8)	0		GST	0	
No Claim Bonus	0		SERVICE TAX	0.00	
Discount for vehicle designed for handicapped	0		STAMP DUTY	0	
NP Discount	1969		Swachh Bharat Cess@0.50%	0	
Sub-Total Deductibles	1969		Kesha Kalyan Cess@0.50%	0	
Add-On Coverages			Gross Premium Paid	9474	
Nil Depreciation	526		Note:		
Return to Invoice	0		1. Policy Issuance is subject to the realisation of cheque		
Key Replacement	0		2. Consolidated Stamp Duty paid via Challan No		
Consumables	526		3. The Policy is subject to a compulsory Deductible of Rs 0(IMT-22)		
Sub-Total Add-on Coverages	526		4. Voluntary excess (Rs 0)		
Net own Damage Premium(A)	663		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	
Financer Type	Financer Name	HERO FINCORP LTD	Financer Branch		
PQS Name	NA	PQS ID	NA	PQS 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.					
The insured under the policy is subject to conditions, clauses, warranties, exclusions (M1) and O/E endorsements mentioned herein above which are available on company's website: www.orientalinsurance.org or as demanded from the policy issuing office.					
Warranted that in case of dishonour of premium cheques the Company shall not be liable under the policy and the policy shall be void ab initio from inception.					
Claims is not admissible if driving License is found fake or is not valid whether 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 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 hands at 252400 on 20-APR-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 MVA Act, 1988 is recoverable from the insured for the clause headed "AVOIDANCE OF CERTAIN AND RULIITY 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) Face Making (5) Speed testing (6) Driftability trial (7) Rally Purpose in connection with motor track.					
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 A that such a person satisfies the requirement of Rule 3 of the Central Motor Vehicle Rules, 1989.					
Limits of Liability Clause: Under section (1) of the policy, (Detail of or body injury Such minimum is necessary to insert the requirement of the motor vehicle act 1988) Under Section (1) of the policy, 'Damage to third party property is Rs. 7.5 Lacs PA Cover under section III for owner Driver is IN.					
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 Preceding year 20% preceding two consecutive years 25% preceding three consecutive years 35% preceding five consecutive years 45% preceding five consecutive years. NP and Nil B 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: 609256MD			For and on behalf of		
Approved On: 20-APR-25			The Oriental Insurance Company Limited		
Place: MRJ					
Printed On: 20-APR-25			General Manager		
			Authorized Signature		