The Oriental Insurance Company Ltd.

Policy Schedule

Report ID : PGR0025

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TAX INVOICE/CERTIFICATE CUM POLICY SCHEDULE

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

DIVISIONAL OFFICE, 346 KHAIR NAGAR, OPP. FILMISTAN CINEMA MEERUT,,,,,8121406355,,, (GSTIN: 09AAACT0627R4ZE)

Policy Type	BUNDLED POLICY (MOTORIZED TWO WHEELERS-5 Years)	**Policy Issued On**	25-DEC-24
Policy No	252400/31/2025/74039	**Proposal No.& Date**	R/252400/31/2025/56710 & 25-DEC-2024
Agent/Broker Code	UC000000000	**Policy Period (OWN DAMAGE)**	FROM 17:34 ON 25/12/2024 TO MIDNIGHT OF 24/12/2025
Agent/Broker Name	M/S POLICYBAZAAR INSURANCE BROKERS PRIVATE LIMITED	**Policy Period (LIABILITY)**	FROM 17:34 ON 25/12/2024 TO MIDNIGHT OF 24/12/2029
Insured Name	MOHD HAMIM (GSTIN: 0)		
Insured Address	C/O ABDUL HAMID, ADJS-CHANDANI CHAUK BAJAHIYA URF KAPTANGANJ,POST & PS-KAPTANGANJ,PADRAUNA (KUSHINAGAR) , NA	**Lead /Breakin No**	
		Insured State	UTTAR PRADESH

INSURED MOTOR VEHICLE DETAILS			**INSURED DECLARED VALUE (IDV) (in Rs.)**	
Make	HERO MOTOCORP		**Vehicle**	77435
Model & Variant	HERO SUPER SPLENDOR DRS XTECH		**Electrical Accessories**	0
Registration No	NEW		**Non Electrical Accessories**	0
Year Of Manufacture	2024			
Engine -Chassis No	HA07AMRHC20556 - MBLJAW404R0K17951		**Total IDV**	77435
Cubic Capacity	125		**PMF 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	1297.81	**Basic Third Party Liability**	3631
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	1298.81	**Legal Liability to Employees (IMT-29)**	0
Geographical Area Extn (IMT -5)	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-GR(6B)**	0
Sub-Total Additions	0	**Net Liability Premium (B)**	3631
Deductibles		**Total Premium (A+B)**	4646
Voluntary Deductibles (IMT 22A)	0	**GST**	728
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	0	**Gross Premium Paid**	4774
Sub - Total Deductibles	0		
Add-On Coverages			
NIL Depreciation	0		
Return to Invoice	0		
Key Replacement	0		
Consumables	0		
Sub Total Add-on Coverages	195		
Net own Damage Premium(A)			

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 Rs0/-
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** 4774
POS Name	NA	**POS ID** NA		**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 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 on demand from the police 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 ab initio (from inception).

Claim is not admissible if driving License is found fake or is not valid whether or not to 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 hereto set his/their hands at 252400 on 25-DEC-24

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 baggage) (3) Organized racing (4) Pace Making (5) Speed testing (6)Reliability trials

Drivers Clause: Any person including the insured Provided that a person driving holds an effective driving licence at the time of the accident and is not disqualified from holding or obtaining such a licence.Provided also that the person holding an effective licence/ licence may also drive vehicle & that such a person satisfies the requirements of Rule 3 of the Central Motor Vehicles Rules,1989

Limits of Liability Clause: Under section II-1 (i)of the policy -Death of or bodily injury Such amount is necessary to meet those requirements of the motor vehicle act 1988.Under Section II-1 (ii)of the policy-Damage to third party property is Rs 7.5 lakhs P.A.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 years(s) as per the The preceding year 20%,preceding two consecutive years 25%,preceding three consecutive years 35%,preceding five consecutive years 45%.Actual 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 provision of chapter X and Chapter XI of MV Act 1988.

* This insurance excludes all pre existing damages

Approved By : 69925

Approved On : 25-DEC-24

Place : MEE

Printed On : 25-DEC-24

For and on behalf of

The Oriental Insurance Company Limited

MADHESIYA AUTOMOBILES SUBHASH NAGAR, CAPTANGANJ

General Manager

Authorized Signatory

यह बीमा पालिसी, गाडी का फुल बीमा (OD) एक साल का तथा थर्ड पार्टी बीमा पाँच साल के लिए ही मान्य है।