



The Oriental Insurance Company Ltd.  
Policy Schedule

Page No. 1

Page No. 1

TAX INVOICE CERTIFICATE CUM POLICY SCHEDULE

(FORM 31 OF THE CENTRAL MOTOR VEHICLES RULES, 1989)

DIVISIONAL OFFICE, 36 KHAIR NAGAR, OPP. FILMISTAN CINEMA THEATRE, 601 006076, CHENNAI 600 006		Public Record No. 06-097-24	
Policy Type	REGULAR POLICY (INSURED BY THE POLICYHOLDER)	Proposal No. & Date	03/11/2025 TO 04/12/2025
Policy No.	25100011-20251011	Policy Period (OWN DAMAGE)	FROM 17:00 ON 04/12/2024 TO MIDNIGHT OF 04/12/2025
Agent/Broker Code	LA00000000	Policy Period (LIABILITY)	FROM 17:00 ON 04/12/2024 TO MIDNIGHT OF 04/12/2025
Agent/Broker Name	M/S POLYTRAZAR INSURANCE BROKERS PRIVATE LIMITED	Local Branch No.	
Insured Name	VISHU SANKAR SANKAR SANKAR S	Insured State	TAMIL NADU
Insured Address	G/3 SHEELAKANTHAPUR, VILL - PUDUCHIPOST - SRINAGAPUR, COIMBATORE, TN.		

INSURED MOTOR VEHICLE DETAILS		INSURED DECLARED VEHICLE (DPV) (IN Rs.)	
Make	HERO MOTOR CORP	Vehicle	2700
Model & Variant	HERO SPLENDOR PLUS 820	Electrical Accessories	0
Registration No.	SN78	Non-Electrical Accessories	0
Year of Manufacture	2024	Total DVV	2700
Engine/Chassis No.	SN150002020-0-00000000000000000000	Self CONTRACT NO.	
Cubic Capacity	180	Policy Type	Zone B - Rest of India
Seating Capacity	1 + 1	Geographical Area	0000
Type of Body	SC 13	Type of Fuel	PETROL
RTO Location			

OWN DAMAGE SECTION (A)		LIABILITY SECTION (B)	
Vehicle	2200.00	Basic Third Party Liability	2000
Elec. Accessories	0	Compulsory P.A. Cover Premium	0
Non-Elec. Accessories	0	PA Cover for 3 Persons (Of Rs. 50 lakh) (MT-20)	0
Basic Premium	183.45	Legal Liability (WC as driver) (MT-20)	0
Geographical Area Rate (MT-1)	0	Legal Liability to Employers (MT-20)	0
Driving License Loading (for 100% Premium 100%)	0	Legal Liability to Passengers (MT-40)	5.5
Sub-Total Additions	0	Driving License Loading (for 100% Premium 100%)	5.5
Discounts	0	PA Part Driver, Conductor, Choicer, GRAB	0
Voluntary Deductibles (MT-22)	0	Net Liability Premium (B)	2000
Anti-Theft Device (MT-14)	0	Total Premium (A+B)	4700
A.M. Membership (MT-02)	0	GST	70
No Claim Bonus	0	SERVICE TAX	0
Discount for vehicle designed for handicapped	0	STAMP DUTY	0.00
ATP Discount	0	Swathi Bharat Cover 0.00%	0
Sub-Total Deductions	0	Krishna Kalyan Cover 0.00%	0
ADD-ON Coverages	0	Gross Premium Paid	4770
Nil Registration	0		
Return to Insurer	0		
Key Replacement	0		
Consumables	0		
Sub-Total Add-on Coverages	0		
Net after Storage Premium (A)	183.45		

Nominee Details		Age		Relation	
Payment Details	Payment Method	Charge No./Transaction No.	Bank Name	Amount	
				4770	

**POS Name** NA **POS ID** NA **POS PAN No./holder No** NA

In the event of a claim under the policy, the Insured shall be bound to furnish to the Insurer all such information as may be required by the Insurer for the purpose of settling the claim. The Insured shall be bound to indemnify the Insurer for all expenses incurred by the Insurer in the settlement of the claim.

The Insured shall be bound to indemnify the Insurer for all expenses incurred by the Insurer in the settlement of the claim. The Insured shall be bound to indemnify the Insurer for all expenses incurred by the Insurer in the settlement of the claim.

The Insured shall be bound to indemnify the Insurer for all expenses incurred by the Insurer in the settlement of the claim. The Insured shall be bound to indemnify the Insurer for all expenses incurred by the Insurer in the settlement of the claim.

**Limitations as to use:** This policy is issued 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 baggage or personal luggage) (3) Organized party (4) Race riding (5) Speed racing (6) Liability risks.

**Policy Purpose:** In connection with motor vehicles.

**Insured's Undertaking:** The Insured shall be bound to indemnify the Insurer for all expenses incurred by the Insurer in the settlement of the claim. The Insured shall be bound to indemnify the Insurer for all expenses incurred by the Insurer in the settlement of the claim.

**Limits of Liability:** Covered under section 3 of the policy. (Limit of liability shall be subject to the limit of liability specified in the policy. The Insured shall be bound to indemnify the Insurer for all expenses incurred by the Insurer in the settlement of the claim.)

**No Claim Bonus:** The Insured shall be bound to indemnify the Insurer for all expenses incurred by the Insurer in the settlement of the claim. The Insured shall be bound to indemnify the Insurer for all expenses incurred by the Insurer in the settlement of the claim.

**Other Conditions:** The Insured shall be bound to indemnify the Insurer for all expenses incurred by the Insurer in the settlement of the claim. The Insured shall be bound to indemnify the Insurer for all expenses incurred by the Insurer in the settlement of the claim.



Approved By: [Signature]  
Approved On: 04/12/2025  
Place: CHENNAI  
Printed On: 04/12/2025

For and on behalf of  
The Oriental Insurance Company Limited

General Manager  
Authorized Signatory