The Oriental Insurance Company Ltd.

Policy Schedule

Report ID: POSR0024

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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,...0121-4003570,.. (GSTIN: 09AAACT0627B4ZU)

Policy Type	BUNDLED INSURANCE (MOTOR)(SEP PAC WITH 1 YRS+5 Years)	Policy Issued On	03-FEB-25
Policy No	252400/31/2025/82304	Proposal No & Date	R/252400/31/2025/982418/0/1 & 03-FEB-2025
Agent/Broker Code	BA/000/75144	Policy Period (OWN DAMAGE)	FROM 13:24 ON 03/02/2025 TO MIDNIGHT OF 02/02/2026
Agent/Broker Name	ABHINAV BHATI	Policy Period (LIABILITY)	FROM 13:24 ON 03/02/2025 TO MIDNIGHT OF 02/02/2030
Insured Name	NARICN NISHA (GSTIN: 0)	Compulsory PA	FROM 13:24 ON 03/02/2025 TO MIDNIGHT OF 02/02/2026
Insured Address	C/O JAGAR, K H NO-234 1 PACHAR,POST-KHABHARANHAR THANA-KAPTANGANJ,PADRAUNA (KUSHINAGAR) , NA	Lead /Brokin No	0
		Insured State	UTTAR PRADESH

INSURED MOTOR VEHICLE DETAILS

Make	HERO		
Model & Variant	VIDA V2 PLUS		
Registration No	NEW		
Year Of Manufacture	2025		
Engine -Chassis No	[illegible] - MBLLFW1049S6ARH00		
Cubic Capacity	0		
Seating Capacity	1 + 1		
Type Of Body	SOLO	Type Of Fuel	BATTERY POWERED - ELECTRICAL
RTO Location			

INSURED DECLARED VALUE (IDV) (in Rs.)

Vehicle	100250
Electrical Accessories	0
Non Electrical Accessories	0
Total IDV	100250
TNF CONTRACT No	
Policy Type	Zone B - Rest of India
Geographical Area	IND

Schedule Of Premium (Amount in Rs.)

OWN DAMAGE SECTION(A)

Vehicle	1931.03
Elec Accessories	0
Non-Elec Accessories	0
Basic Premium	1931.03
Geographical Area Extn (IMT -1)	0
Driving Tuition Loading On OD Premium (60%)	0
Sub-Total Additions	0
Deductibles	
Voluntary Deductibles (IMT 22A)	0
Anti- Theft Device (IMT-10)	0
AAI Membership (IMT-8)	0
No Claim Bonus	0
Discount for vehicle designed for handicapped	0
SIP Discount	0
Sub -Total Deductibles	0
Add-On Coverages	
NIL Depreciation	273
Return to Invoice	0
Key Replacement	0
Consumables	0
Sub Total Add-on Coverages	273
Net own Damage Premium(A)	2204

LIABILITY SECTION (B)

Basic Third Party Liability	3271
Compulsory PA Cover Premium	300
PA Cover for 0 Person Of Rs 00 each (IMT-16)	0
Legal Liability (WCDis driver (IMT-28)	0
Legal Liability to Employees (IMT-29)	0
Legal Liability to Passenger (IMT-46)	NA
Driving Tuition Loading On TP Premium (60%)	NA
PA Paid Driver, Conductor, Cleaner-GRM01	0
Net Liability Premium (B)	3633
Total Premium (A+B)	5837
GST	176
SERVICE TAX	0
STAMPDUTY	0.00
Swachh Bharat Cess@0.50%	0
Krishi Kalyan Cess@0.50%	0
Gross Premium Paid	6037

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,T,10,28,

Nominee Details	Nominee Name		Age	Relation	
Payment Details	Payment Method	Cheque No./Transaction No.	Bank Name		Amount
					6037
Financer Type		Financer Name		Financer Branch	
POS Name	NA	POS ID	NA	POS PAN NO/Aadhar No	NA

In the event of a claim under the policy exceeding Rs. One or a claim for refund of premium exceeding Rs.One, 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 IMT-1 to 23 GIC endorsements mentioned herein above which are available on company's website www.orientalinsurance.org.in or on demand from the policy issuing office.

It is noted that in case of Estimate of premium charged 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 driving License is found fake or is not valid whether or not to the knowledge of the insured.

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

In witness whereof we undersigned being authorised by and on behalf of the company has hereunto set our hands at 252400 on 03-FEB-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 but the clause headed "AVOIDANCE OF CERTAIN AND RIGHTS OF RECOVERY"

Limitation as to use Use only for social & 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) Organised racing (4) Pace Making (5) Speed testing (6) Reliability trials (7) Any Purpose in connection with motor trade

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

Limits of Liability Clause (Clause section II-1 (a) of the policy -Death of or bodily injury Such amount is necessary to meet their requirement of the motor vehicle act 1988 Under Section II-1 (b) of the policy Damage to third party property is Rs 7.5 lakhs P.A Cover under section III for owner-Driver is RS 15000/-

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(i.e. [illegible] preceding year 20% preceding two consecutive years 25% preceding three consecutive years 35% preceding five consecutive years 45%, preceding five consecutive years 50% and NCB on OD premium No Claim Bonus shall be allowed if the policy is renewed within 90 days of the previous policy

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 MV Act,1988

* This insurance excludes all pre existing damages

Approved By : SANJAY 252400

Approved On : 03-FEB-25

Place : MEE

Printed On : 03-FEB-25

For and on behalf of
The Oriental Insurance Company Limited

General Manager
Authorised Signatory