



The Oriental Insurance Company Ltd.
Policy Schedule

Report ID: POIB0926

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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, 01214063570, (GSTIN: 09AAACT0627R4ZU)			
Policy Type	BUNDLED POLICY (MOTORISED TWO WHEELERS-5 Years)	Policy Issued On	29-NOV-24
Policy No	252400312025/09165	Proposal No & Date	R/252400312025/1972 & 29-NOV-2024
Agent/Broker Code	LC000000660	Policy Period (OWN DAMAGE)	FROM 13:02 ON 29-11-2024 TO MIDNIGHT OF 28/11/2025
Agent/Broker Name	M/S POLICYBAZAAR INSURANCE BROKERS PRIVATE LIMITED	Policy Period (LIABILITY)	FROM 13:02 ON 29-11-2024 TO MIDNIGHT OF 28/11/2029
Insured Name	MANDHARI (GSTIN: 0)	Lead/Breakin No	
Insured Address	C/O RAMKEVAL, TADAVA SHRIRAM, BARPARMAFI, GORAKHPUR, NA,	Insured State	UTTAR PRADESH

INSURED MOTOR VEHICLE DETAILS				INSURED DECLARED VALUE (IDV) (IN Rs.)	
Make	HERO MOTORCORP			Vehicle	77046
Model & Variant	HERO SPLENDOR PLUS XTECH E20			Electrical Accessories	0
Registration No	NEW			Non-Electrical Accessories	0
Year Of Manufacture	2024			Total IDV	77046
Engine - Chassis No	HA11E7RHB12605 - MBLHAW210RHB07883			TMF CONTRACT NO	
Cubic Capacity	100			Policy Type	Zone B - Rest of India
Seating Capacity	1+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	1291.29	Basic Third Party Liability	3851
Elec Accessories	0	Compulsary PA Cover Premium	0
Non-Elec Accessories	0	PA Cover for 9 Person Of Rs (0) each (IMT-16)	0
Basic Premium	194.29	Legal Liability (WC) to driver (IMT-25)	0
Geographical Area Extn (IMT -1)	0	Legal Liability to Employers (IMT-29)	NA
Driving Tuition Loading On OD Premium (60%)	0	Legal Liability to Passenger (IMT-46)	NA
Sub-Total Additions	0	Driving Tuition Loading On TP Premium (60%)	0
Deductibles	0	PA Paid Driver, Conductor, Cleaner-GR36B3	3851
Voluntary Deductibles (IMT 22A)	0	Net Liability Premium (B)	4045
Anti-Theft Device (IMT-10)	0	Total Premium (A+B)	728
AAI Membership (IMT-8)	0	GST	0
No-Claim Bonus	0	SERVICE TAX	0.00
Discount for vehicle designed for unimpaired	0	STAMP DUTY	0
SIP Discount	0	Swachh Bharat (3386%)	0
Sub-Total Deductibles	0	Krishna Kalyan Cess @ 0.50%	4773
ADD-ON COVERAGES		Gross Premium Paid	
Nil Depreciation	0	Note:	
Return to Invoice	0	1. Policy Insurance is the subject of cheque	
Key Replacement	0	2. Consolidated Stamp Duty paid via Challan No	
Consumables	0	3. The Policy is subject to a compulsory deductible of Rs 0 (IMT-22)	
Sub Total Add-on Coverages	0	4. Voluntary excess Rs(0)	
Net own Damage Premium(A)	194	5. Subject to Endorsements IMT, 7, 10, 28,	

Nominee Details :		Age		Relation	
Nominee Name					
Payment Method	Cheque No./Transaction No.	Bank Name	Amount		
			4773		
Financier Type	Financier Name	HERO FINCORP LTD.	Financier Branch		
POS Name	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 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 insurance under the policy is subject to conditions, clauses, warranties, exclusions, IMTs and O/C endorsements mentioned herein above which are available on company's website: www.orientalinsurance.org.in or on demand from the policy 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 in the Knowledge of the insured.

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 29-NOV-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 M.V. Act, 1988 is recoverable from the insured. See the clause headed "AVOIDANCE OF CERTAIN AND RIGHTS OF RECOVERY".

Exclusions as to include 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 (3) other than supplies of personal baggage (4) Organised racing (5) Pace Making (6) Speed testing (6) Reliability trials (7) Any purpose in connection with motor trade.

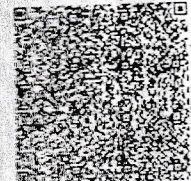
Driver's Clause: Any person including the insured, provided that a person driving holds an effective driving license at the time of the accident and is not disqualified from holding or obtaining such a license. Provided also that the person holding an effective learner's license may also drive vehicle & that such a person, satisfies the requirement of Rule 3 of the Central Motor Vehicles Rules, 1989.

Limit of Liability Clause: Under section II-1 (j) of the policy - Death or body injury. Such amount is necessary to meet these requirement of the motor vehicle act 1988. Under Section II-1 (j) of the policy - Damage to third party property is Rs. 7.5 lakhs 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 following year: 20% preceding two consecutive years/25% preceding three consecutive years/35% preceding four consecutive years/45% preceding five consecutive years/50% of NCB on OD premium. No Claim bonus will be allowed provided 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 M.V. Act, 1988.

* This insurance excludes all pre-existing damages



Approved By : 255092
Approved On : 29-NOV-24
Place : MRT
Printed On : 29-NOV-24

For and on behalf of
The Oriental Insurance Company Limited
General Manager
Authorized Signature