



TAX INVOICE/CERTIFICATE CUM POLICY SCHEDULE

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

DIVISIONAL OFFICE, 346 KHAIR NAGAR, OPP. FILMISTAN CINEMA MUMBAI, 01214063570, (GSTIN: 09AAACT0627R4ZU)

Table with 4 columns: Policy Type, Policy No, Agent/Broker Code, Agent/Broker Name, Insured Name, Insured Address, Policy Issued On, Proposal No. & Date, Policy Period (OWN DAMAGE), Policy Period (LIABILITY), Lead/Brenkin No, Insured State.

Table with 2 main sections: INSURED MOTOR VEHICLE DETAILS and INSURED DECLARED VALUE (IDV) (in Rs.). Includes fields for Make, Model & Variant, Registration No, Year Of Manufacture, Engine-Chassis No, Cubic Capacity, Seating Capacity, Type Of Body, RTO Location, Vehicle, Electrical Accessories, Non Electrical Accessories, Total IDV, IMV CONTRACT NO, Policy Type, Geographical Area.

Schedule Of Premium (Amount in Rs.)

Table with 2 main sections: OWN DAMAGE SECTION(A) and LIABILITY SECTION (B). Includes sub-sections for Vehicle, Elec Accessories, Non-Elec Accessories, Basic Premium, Geographical Area Extra (IMT-1), Driving Tuition Loading On OD Premium (60%), Sub-Total Additions, Deductibles, Voluntary Deductibles (IMT-21A), Anti-Theft Device (IMT-19), AAI Membership (IMT-5), No Claim Bonus, Discount for vehicle designed for handicapped, SIP Discount, Sub-Total Deductibles, Add-On Coverages, Nil Depreciation, Return to Insurer, Key Replacement, Consumables, Sub-Total Add-on Coverages, Net own Damage Premium(A). Liability section includes Basic Third Party Liability, Compulsory PA Cover Premium, PA Cover for 4 Passengers (4) each (IMT-16), Legal Liability (WC) to driver (IMT-28), Legal Liability to Employees (IMT-29), Legal Liability to Passenger (IMT-46), Driving Tuition Loading On TP Premium (60%), PA Paid Driver, Conductor, Cleaner-GR36B3, Net Liability Premium (B), Total Premium (A+B), GST, SERVICE TAX, STAMP DUTY, Research Expenses @ 0.50%, Krishi Kalyan Cess @ 0.50%, Gross Premium Paid.

- Note: 1. Policy issuance is the subject of the realisation of cheque 2. Consolidated Stamp Duty paid via Challan No 3. This Policy is subject to a compulsory Deductible of Rs (IMT-27) 4. Voluntary excess (KSH) 5. Subject to Endorsements IMT,7,10,28.

Table with 2 main sections: Nominee Details and Payment Details. Includes fields for Nominee Name, Age, Relation, Payment Method, Cheque No./Transaction No., Bank Name, Amount, POS Name, POS ID, POS PAN NO/Aadhar No.

In the event of a claim under the policy exceeding Rs.1lcr or a claim for refund of premium exceeding Rs.1lcr, 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. 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. 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 herein to set his/their hands at 252400 on 05-MAR-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 way of under 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 claims for: (1) Hire or reward (2) Carriage of goods (other than samples or personal luggage) (3) Organized 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 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: Under section II-1 (i) of the policy - Death of or body injury. Such amount is necessary to meet the requirement 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 assured 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 The preceding 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 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 : 6595755MMD Approved On : 05-MAR-25 Place : MRT Printed On : 05-MAR-25

For and on behalf of The Oriental Insurance Company Limited

