The Oriental Insurance Company Ltd.

Policy Schedule

Page No. 1

TAX INVOICE/CERTIFICATE CUM POLICY SCHEDULE

(FORM 21 OF THE CENTRAL MOTOR VEHICLES RULES, 1989)

REGIONAL OFFICE, MAHAVIR NAGAR, DIST. DUMRAON (NEMRA MEERUT), [illegible], (GSTIN: [illegible])

Policy Type	SUNDAY POLICY (MOTOR OD) TWO WHEELER (5 Years)	Policy Issued On	[illegible]
Policy No	[illegible]	Proposal No & Date	[illegible]
Agent/Broker Code	[illegible]	Policy Period (PRN NUMBER)	[illegible]
Agent/Broker Name	ABHINAV BHATT	Policy Period (LIABILITY)	[illegible]
Insured Name	NAHEEM YADAV (GSTIN: [illegible])		
Insured Address	C/O PRATAP YADAV, VILL. TARCHHAPRA DHARMTOLA POST- BIJURA KARHANA THANA- CHAURA KHAGAUL, TARCHHAPRA DHARMTOLA POST- BIJURA KARHANA THANA- CHAURA KHAGAUL, GURDHAGAR, [illegible]	Lead Broker No	
		Insured State	UTTAR PRADESH

INSURED MOTOR VEHICLE DETAILS		INSURED DECLARED VALUE (IDV) (In Rs.)	
Make	HERO MOTOCORP	Vehicle	[illegible]
Model & Variant	HERO SPLENDOR PLUS XTEC [illegible]	Electrical Accessories	0
Registration No	[illegible]	Non Electrical Accessories	0
Year Of Manufacture	[illegible]		
Engine / Chassis No	[illegible]	Total IDV	[illegible]
Cubic Capacity	100	EMI CONTRACT NO	
Seating Capacity	[illegible]	Policy Type	Form 5 - Rest of India
Type Of Body	[illegible] Type Of Fuel: PETROL	Geographical Area	INDIA
RTO Location			

Schedule Of Premium (Amount In Rs.)

PAY DAMAGE SECTION (A)		LIABILITY SECTION (B)	
Vehicle	[illegible]	Basic Third Party Liability	[illegible]
Elec Accessories	0		
Non-Elec Accessories	0	Compulsory PA Cover Premium	0
		PA Cover for Owner (IDV [illegible]) (INT-[illegible])	0
Basic Premium	[illegible]	Legal Liability (PA) to driver (INT-[illegible])	0
Geographical Area Extn (INT-[illegible])	0	Legal Liability to Employees (INT-[illegible])	0
		Legal Liability to Passenger (INT-[illegible])	NA
Driving Tuition Loading On OD Premium (0%)	0	Driving Tuition Loading On TP Premium (0%)	NA
Sub-Total (Additions)	0	PA Paid Driver, Conductor, Cleaner (CRDMB)	0
Deductibles		Net Liability Premium (B)	[illegible]
Voluntary Deductibles (INT-[illegible])	0	Total Premium (A+B)	[illegible]
Anti Theft Device (INT-[illegible])	0	GST	[illegible]
AAI Membership (INT-[illegible])	0	SERVICE TAX	0
No Claim Bonus	0	STAMP DUTY	[illegible]
Discount for vehicle designed for handicapped	0	Health Bharat Cess(0.0%)	0
OD Discount	[illegible]	Krishi Kalyan Cess(0.0%)	0
Sub Total (Deductibles)	[illegible]	Gross Premium Paid	[illegible]
Add-On Coverages			
NIL Depreciation	[illegible]		
Return to Invoice	0		
Key Replacement	0		
Consumables	0		
Sub Total Add-on Coverages	[illegible]		
Net own Damage Premium(A)	[illegible]		

Notes:
1. Policy holders is subject to the exclusion of clause
2. Consolidated Stamp Duty paid via Challan No
3. The Policy is subject to compulsory Deductible of Rs 500/- (A)
4. Territory covered: PUBL
5. Subject to Hypothecation INT-[illegible]

Nominee Details :	Nominee Name		Age	Relation	
Payment Details :	Payment Method	Cheque No./Transaction No.	Bank Name		Amount
					[illegible]
POS Name	NA	POS ID	NA	POS PAN NO/Aadhar No	NA

In the event of a claim under the policy exceeding Rs.[illegible] or a claim for refund of premium exceeding Rs.[illegible] the insured will comply with the provisions of the AME policy of the Company. The AME policy is available in all our operating offices as well as on company's website.

The insurance under the policy is subject to conditions/terms mentioned in the above which are available on company's website www.orientalinsurance.org.in or can be obtained from the policy issuing office.

Warranties: Due to nature of insurance 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.

I/We hereby certify that the policy to which this certificate relates as well as this certificate of insurance are issued in accordance with the provisions of Chapter II and Chapter VII 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 [illegible] on [illegible]

IMPORTANT NOTICE

The Insured is not insured for the vehicle and/or driver otherwise than in accordance with the schedule and Endorsements made by the company by means of notes hereto appearing in the certificate in order to comply with the MV Act 1988 or in consideration thereto the insured hereby agrees to "ENDEAVOUR OF CERTAIN AND MODES OF SECURITY".

Conditions as to insured are only for social domestic and pleasure purposes and the business purposes. 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) For Purposes in connection with motor trade.
Driver's Clause: Any person including the insured Provided that a person driving (while an effective driving license at the time of the accident and a person duly qualified from holding or obtaining such a license Provided also that no person holding an effective learner's license may also drive vehicle if 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 (a) the policy covers of as being liability limit amount is necessary to meet such requirement of the motor vehicle act 1988. Under Section II-1 (b) of the policy liability to third party property is Rs. 7.5 lakhs. Under section III the owner liability is Rs.
No Claim bonus: Not claimed or availed for a No Claim bonus (NCB) on the own damage section of the policy or claim is made or pending during the preceding year(s) or for the preceding year(20%) preceding two consecutive years(25%) preceding three consecutive years(35%) preceding four consecutive years(45%) preceding five consecutive years(50%) or (50) percentage for Claim years only for different 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 II and VII of M.V. Act 1988.
* The insurance exclusion of pre existing damages.

Approval No.: [illegible]
Approval Dt.: [illegible]
Place: [illegible]
Website Dt.: [illegible]

VAISHNO MOTORS AUTHORISED DEALER HERO KUSHINAGAR

For and on behalf of
The Oriental Insurance Company Limited

General Manager
Authorised Signatory