




TWO WHEELER CERTIFICATE-CUM-POLICY SCHEDULE (COMPREHENSIVE PACKAGE)						
	Policy No. 39010231256200002399	Issued at NATIONAL INSURANCE COMPANY LIMITED SCOPE Minar, Core 3, 2nd Floor, Laxmi Nagar, Delhi- 110 092. Tel:011-23215595 nsureplus.64vb@nic.co.in			HERO INSURANCE BROKING INDIA PVT LTD. IRDA Registration No.: 649 Toll-Free No.: 1800 102 4376 264, Okhla Ind. Estate, Phase-III, Delhi-110020	
	Prev. Policy No. 3005/50882028/11653/000					
Insured	Business/Profession	Address of The Insured			OD Policy Period	TP Policy Period
Mr JAGDISH KUMAR GUPTA	Business	S/O LATE LALMOHAN GUPTA VILL- CHAPIYA PO- B ASIYAKHOR PS- HARPUR BUDAHAT Gorakhpur UT TAR PRADESH 273212 , Mobile No XXXXXX9898			02-04-2025 12:11:26 TO 01-04-2026 23:59:59	02-04-2025 12:11:26 TO 01-04-2026 23:59:59
Vehicle Regn No.	Engine No.	Chassis No.	Make & Model	Year of Mfg	Cubic Capacity	GSTIN No. (Customer)
UP53CY2570	JA06EHJ9E16272	MBLJAR165J9E16392	Hero MotoCorp SUPER SPLENDOR	2018	125	
Declared Value (IDV) of Vehicle	Side Car IDV	Non-Electrical Accessories IDV	Electrical Accessories IDV	CNG/LPG/Bi-Fuel IDV	Total IDV	
23400.00	NA	0.00	0.00	0.00	23400	
Place of Regn.	Body Type	HP/Lease/Hire-Purchase Agreement With	Branch Office of HP/Lease/Hire-Purchase	Seating Capacity	Premium	
Gorakhpur	Solo			2	1329.00	
Section A			B. Liability Premium Computation (Section II) in Rs.			
Basic OD Premium		412.00	Basic Third Party Liability		714.00	
Non-Electrical-Fitting Premium		0.00	TPPD Discount		0.00	
Electronic & Electrical Accessories		0.00	Total		714.00	
Geographical Extension		0.00	CNG/LPG/Bi-Fuel Kit		0.00	
Less			Geographical Extension		0.00	
Handicapped Discount		0.00	Add			
For Anti-Theft Discount		0.00	Compulsory PA Cover (Owner Driver)		0.00	
NCB		0.00	Optional PA Cover(Un Named Passenger)		0.00	
Total Own Damage Premium(A)		412.00	Optional PA Cover(Un Named Driver)		0.00	
			Legal Liability Cover (Paid Drivers, Cleaners)		0.00	
			Legal Liability Cover (Per Licensed Passenger)		0.00	
			Total Liability Premium (B)		714.00	
			Total Premium (A + B)		1126.00	
			For any other extra		0.00	
			IGST @ 18.00%		203.00	
			Gross Premium		1329.00	
1.RegistrationNo.:58 2.LicenceNo.:1424542 3.CNNNo.:U10200WB1906GOI001713 GSTIN No.:07AAACN9967E1Z5 UIN No.-IRDAN058RP0036V01100001						
OD Policy Period	02-04-2025 To 01-04-2026	NIL	NIL	NIL	NIL	
IDV	23400	NIL	NIL	NIL	NIL	
CPA Sum Insured(SCPA)	NIL	NIL	NIL	NIL	NIL	
Sum Insured of Optional PA Cover:-Sum Insured of Optional PA Cover "Unnamed Passenger"-NA and "Unnamed Driver"-NA						
LIMITATIONS AS TO USE:- The Policy covers use of the vehicle for any purpose other than: a) Carriage of goods (other than samples or personal luggage) b) Organized Racing c) Pace Making d) Speed Testing e) Reliability Trials f) Any purpose in connection with Motor Trade.						
DRIVER: Any person including insured: Provided that a person driving holds an effective driving licence at the time of the accident and is not disqualified from Holding or obtaining such a licence.Provided also that the person holding an effective Learner's Licence may also drive the vehicle and that such a person satisfies the requirements of Rule 3 of the Central Motor Vehicle Rules, 1989.						
LIMIT OF LIABILITY: Limit of the amount of the Company's liability under the Section II-I(i) in respect of any one accident as per M.V. Act 1988. Limit of the amount of the Company's liability under Section II-I(ii) in respect of any one claim or series of claims arising out of one event as per MV Act.						
The policy does not cover liability for death, bodily injury or damage as excluded in section 150 (2) (ii) and (iii); (b) and (c) of the Motor Vehicles Act, 1988.						
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 Motor Vehicle Act, 1988 is recoverable from the insured. See the clause headed 'AVOIDANCE OF CERTAIN TERMS AND RIGHTS OF RECOVERY'						
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 XI of the Motor Vehicles Act, 2019.						
 Scan to Renew / View Policy	Broker : Hero Insurance Broking India Pvt. Ltd				The policy is subject to a compulsory excess of Rs. 100/- & Depreciation is applicable as per policy terms & conditions*(Please turn overleaf for details) Consolidated Stamp Duty Paid Endorsements : IMT - 22	
	Premium of Rs.	1329.00	Received Vide Cash/Cheque No.	CASH		
	Dated		Nominee Name	SURAJ		
	Drawn on		Nominee Age	25		
	Acknowledgement Dt	02-04-2025	Nominee Relation	Son		
02-Apr-2025 Date & Signature of proposer	FOR RENEWALS CONTACT: NAVYA MOTORS Ph.No- 0551-2232020			On behalf of NATIONAL INSURANCE COMPANY LIMITED		
	M/S. NAVYA MOTORS, OPP. BPCL PETROL PUMP, NAUSARH, GORAKHPUR-273001.					
	Dealer's Stamp & Signature			Duly Constituted Attorney		

: Warranted that the insured named herein/owner of the vehicle holds a valid Pollution Under Control (PUC) Certificate and/or valid fitness certificate, as applicable, on the date of commencement of the Policy and undertakes to renew and maintain a valid and effective PUC and/or fitness Certificate, as applicable, during the subsistence of the Policy. Further, the Company reserves the right to take appropriate action in case of any discrepancy in the PUC or fitness certificate.

: Received with Thanks Rs 1329.00 from Mr JAGDISH KUMAR GUPTA as premium against the money receipt no 024231255506586

Regd. & Head Office : Premises No.18-0374, Plot No. CBD-81, New Town, Kolkata-700156 Service Tax Registration Number - AAACN996EST099

For further information about motor insurance policy please visit www.irdai.gov.in >> Grievances >> Policyholder Handbooks

For information on Insurance Ombudsman you may visit website: <https://www.cioins.co.in/>

For Policy Terms and Conditions Visit :- <https://nationalinsurance.nic.co.in/>

THE AVOIDANCE OF CERTAIN TERMS AND RIGHT TO RECOVERY

Nothing in this Policy or and endorsement hereon shall affect the right of any person indemnified by this policy or any other person to recover an amount under or by virtue of the Provisions of the Motor Vehicles Act.

But the Insured shall repay to the Company all sums paid by the Company which Company would not have been liable to pay but for the said provisions..

IMPORTANT:--IN THE EVENT OF TRANSFER OF OWNERSHIP, INSURANCE IS NOT AUTOMATICALLY TRANSFERRED IN THE NAME OF TRANSFEREE UNLESS APPLICATION IS MADE WITHIN FOURTEEN DAYS THERE OF SEEKING TRANSFER OF INSURANCE .

TP RATE REVISION NOTICE:--IF THERE IS ANY REVISION IN MOTOR THIRD PARTY (TP) RATES, THE DIFFERENCE IN PREMIUM DUE TO THE REVISED RATES WILL BE PAYABLE BY THE POLICYHOLDER IMMEDIATELY, AND IF SUCH REVISED PREMIUM IS NOT PAID THEN THE MOTOR INSURANCE POLICY WILL NOT BE VALID.

GRIEVANCE CLAUSE:--

SCHEDULE OF DEPRECIATION FOR ARRIVING AT IDV

AGE OF THE VEHICLE	RATE OF DEPRECIATION FOR FIXING IDV
Not Exceeding 6 months	5%
Exceeding 6 months but not exceeding 1 year	15%
Exceeding 1 year but not exceeding 2 years	20%
Exceeding 2 year but not exceeding 3 years	30%
Exceeding 3 year but not exceeding 4 years	40%
Exceeding 4 year but not exceeding 5 years	50%

Depreciation of Parts for Partial Loss Claims

a. Rate of depreciation for all rubber/nylon/plastic parts, tyres and tubes, batteries and air bags	50%
b. Rate of depreciation for all fibre glass components	30%
c. Rate of depreciation for all parts made of glass	NIL

d. RATE OF DEPRECIATION FOR ALL OTHER PARTS INCLUDING WOODEN PARTS IS TO BE AS PER THE FOLLOWING SCHEDULE

AGE OF THE VEHICLE	RATE DEPRECIATION
Not exceeding 6 months	NIL
Exceeding 6 months but not exceeding 1 year	5%
Exceeding 1 year but not exceeding 2 years	10%
Exceeding 2 year but not exceeding 3 years	15%
Exceeding 3 year but not exceeding 4 years	25%
Exceeding 4 year but not exceeding 5 years	35%
Exceeding 5 year but not exceeding 10 years	40%
Exceeding 10 years	50%

e. Rate of Depreciation for Painting:- In the case of painting, the depreciation rate of 50% shall be applied only on the material cost of total painting charges. In case of a consolidated bill for painting charges, the material component shall be considered as 25% of the total painting charges for the purpose of applying the depreciation

DO'S FOR THE INSURED

- In the event of accident to the vehicle, please Inform in writing to the authorised Hero MotoCorp dealer &/ or Insurance Company's office immediately.
- Please complete and sign the claim form.
- Documents like claim form, original driving licence, original registration certificates, copy of policy, police report (In case of the theft/third party loss) and Satisfaction Voucher be submitted to the authorised Hero MotoCorp Dealer. .
- If the vehicle is to be repaired at a workshop other than Hero MotoCorp authorized workshop, please intimate to the nearest office of NATIONAL INSURANCE COMPANY LIMITED along with copy of policy for appointment of surveyor to assess the loss.

DONT'S FOR THE INSURED

- In case of Third Party Loss/ extensive Damage to own vehicle inform the police for obtaining proper F.I.R. and do not admit any liability or enter in to any compromise without written consent of the Insurance Company.
 - Do not proceed with the repairs or replacement job unless approved by the Insurer/authorized surveyor.
- On renewal,the benefits provided under the policy and/or terms and conditions of the policy including premium rate may be subject to change.

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 in each completed year of risk* , as per the following table provided the policy is renewed with us on long term basis:

Important:--Anti rebate clause Prohibition of Rebates (Section 41 of Insurance Act, 1938 as amended) : 1. No person shall allow or offer to allow, either directly or indirectly, as an inducement to any person to take out or renew or continue an insurance in respect of any kind of risk relating to lives or property in India, any rebate of the whole or part of the commission payable or any rebate of the premium shown on the policy, nor shall any person taking out or renewing or continuing a policy accept any rebate, except such rebate as may be allowed in accordance with the published prospectuses or tables of the insurer: provided that acceptance by an insurance agent of commission in connection with a policy of life insurance taken out by himself on his own life shall not be deemed to be acceptance of a rebate of premium within the meaning of this sub-section if at the time of such acceptance the insurance agent satisfies the prescribed conditions establishing that he is a bona fide insurance agent employed by the insurer. 2. Any person making default in complying with the provisions of this section shall be liable for a penalty which may extend to ten lakh rupees,"

Disclaimer:--The Policy shall be void from inception if the premium in full is not realised by the company. In the event of misrepresentation, fraud or non-disclosure of material fact, the Company reserves the right to cancel the Policy. Please note that the insured vehicle was pre-inspected and a report was prepared accordingly. The existing damages to the vehicle as mentioned in the report shall not be paid by the Company. The policy is issued basis the information provided by you, which is available with the company. In case of discrepancy or non recording of relevant information in the policy, the insured is requested to bring the same to the notice of the company within 15 days. GST for this invoice is not payable under reverse charge basis.