



The Oriental Insurance Company Ltd.
Policy Schedule

Report ID : PGIR0928

Page No : 1



TAX INVOICE/CERTIFICATE CUM POLICY SCHEDULE			
(FORM 51 OF THE CENTRAL MOTOR VEHICLES RULES, 1989)			
DIVISIONAL OFFICE, 44 KHAIR NAGAR, OPP. FILMISTAN CINEMA MEERUT, 01124063570, (GSTIN: 09AACT0627R4ZU)			
Policy Type	BUNDLED POLICY (MOTORISED TWO WHEELERS-(5 Years))		Policy Issued On
Policy No	23240031/2025/81007		Proposal No. & Date
Agent/Broker Code	BA0000155144		Policy Period (OWN DAMAGE)
Agent/Broker Name	AJIBHAV BIHATI		Policy Period (LIABILITY)
Insured Name	RAMSAHAY (GSTIN: 01)		
Insured Address	C/O RAMAKSHAYABAR, VILL- VISHUNPURA POST- JAGDISHPUR DHARMDANI P.S- KAPTANGANJ, VILL- VISHUNPURA POST- JAGDISHPUR DHARMDANI P.S- KAPTANGANJ, PADRAUNA (Lead / Break In No / Insured State
INSURED MOTOR VEHICLE DETAILS		INSURED DECLARED VALUE (IDV) (In Rs.)	
Make	HERO MOTOCORP	Vehicle	77521
Model & Variant	HERO SPLENDOR PLUS XT CH I20	Electrical Accessories	0
Registration No	NEW	Non Electrical Accessories	0
Year Of Manufacture	2025	Total IDV	77521
Engine - Chassis No	HC11E7RH006635 - MDLHAW21SRHM03463	TMF CONTRACT NO	
Cubic Capacity	100	Policy Type	Zone B - Rest of India
Seating Capacity	1.1.1	Geographical Area	INDIA
Type of Bond	50L0	Type of Fuel	50735L
RTO Location			
Schedule Of Premium (Amount in Rs.)			
OWN DAMAGE SECTION(A)		LIABILITY SECTION (B)	
Vehicle	1299.25	Basic Third Party Liability	3851
Elect. Accessories	0	Compulsory PA Cover Premium	0
Non-Elect. Accessories	0	PA Cover for 9 Person OR Rs (0) each (IMT-16)	0
Basic Premium	1221.25	Legal Liability (IV) to driver (IMT-28)	0
Driving Tuition Loading On OD Premium (60%)	0	Legal Liability to Employees (IMT-29)	0
Sub-Total Additions	0	Legal Liability to Passenger (IMT-46)	0
Deductibles		Driving Tuition Loading On TP Premium (60%)	NA
Voluntary Deductibles (IMT-22A)	0	PA Paid Driver, Conductor, Cleaner-GR36B3	0
Anti-Theft Device (IMT-18)	0	Net Liability Premium (B)	3851
AAI Membership (IMT-8)	0	Total Premium (A+B)	4162
No Claim Bonus	0	SWACHH	750
Discount for vehicle designed for handicapped	0	SERVICE TAX	0
SIP Discount	1104	STAMP DUTY	0.00
Sub-Total Deductibles	1104	Swachh Bharat Cess@0.50%	0
Net-Own Damage Premium(A)	311	Krishi Kalyan Cess@0.50%	0
Net-Own Damage Premium(A)	311	Gross Premium Paid	4912
NIL Depreciation	194	Note:	
Return to Invoice	0	1. Policy Insurance is the subject to the realisation of cheque	
Key Replacement	0	2. Consolidated Stamp Duty paid via Challan No	
Chassis Loss	0	3. The Policy is subject to a compulsory Deductible of Rs 0(IMT-22)	
Sub-Total Add-on Coverages	194	4. Voluntary excess Rs(0)	
Net own Damage Premium(A)	311	5. Subject to Endorsements IMT,7,10,28,	
Nominee Details : Nominee Name, Age, Relation			
Payment Details : 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.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 OIC endorsements mentioned herein above which are available on company's website: www.orientalinsurance.org.in or on demand from the policy issuing office.			
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/his hands at 252400 on 28-JAN-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 MVA 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 the use 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 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: Under section II-1 (i) of the policy - Death of or body injury. Such amount is necessary to meet their requirement of the motor vehicle act 1988. Under Section II-1 (ii) of the policy - Damage to third party			
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. The preceding year/20%, preceding two consecutive years/25%, preceding three consecutive years/35%, preceding five 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			
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 On : 28-JAN-25		Place : MRT	
Printed On : 28-JAN-25			
For and on behalf of The Oriental Insurance Company Limited			
General Manager Authorized Signature			