



The Oriental Insurance Company Ltd.

Report ID : PGIR0928

Policy Schedule

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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	02-MAY-25
Policy No	252400/31/2026/9641	Proposal No.& Date	R/252400/31/2026/6702 & 02-MAY-2025
Agent/Broker Code	BA0000155144	Policy Period (OWN DAMAGE)	FROM 19:46 ON 02/05/2025 TO MIDNIGHT OF 01/05/2026
Agent/Broker Name	ABHINAV BHATI	Policy Period (LIABILITY)	FROM 19:46 ON 02/05/2025 TO MIDNIGHT OF 01/05/2030
Insured Name	NARAD SINGH (GSTIN: 0)		
Insured Address	C/O RAM DEV SINGH, VILL- MAINABHAGAR,PO- MAINA BHAGAR PS- CHILUATAL,GORAKHPUR, , NA,	Lead /Breakin No	/
		Insured State	UTTAR PRADESH

INSURED MOTOR VEHICLE DETAILS			INSURED DECLARED VALUE (IDV) (in Rs.)		
Make	HERO MOTOCORP		Vehicle	78338	
Model & Variant	HERO SUPER SPLENDOR DRS XTECH		Electrical Accessories	0	
Registration No	NEW		Non Electrical Accessories	0	
Year Of Manufacture	2025				
Engine -Chassis No	JA07AMS9A09111 - MBLHAW222SHCC1149		Total IDV	78338	
Cubic Capacity	125		TMF CONTRACT NO		
Seating Capacity	1 + 1		Policy Type	Zone B - Rest of India	
Type Of Body	SOLO	Type Of Fuel	PETROL	Geographical Area	INDIA
RTO Location					

Schedule Of Premium (Amount in Rs.)

OWN DAMAGE SECTION(A)		LIABILITY SECTION (B)	
Vehicle	1312.95	Basic Third Party Liability	3851
Elec Accessories	0		
Non-Elec Accessories	0	Compulsary PA Cover Premium	0
		PA Cover for 0 Person Of Rs (0) each (IMT-16)	0
Basic Premium	1234.95	Legal Liabiltiy (WC)to driver (IMT-28)	0
Geographical Area Extn (IMT -1)	0	Legal Liability to Employees (IMT-29)	0
		Legal Liability to Passenger (IMT-46)	NA
Driving Tuition Loading On OD Premium (60%)	0	Driving Tuition Loading On TP Premium (60%)	NA
Sub-Total Additions	0	PA Paid Driver, Conductor, Cleaner-GR36B3	0
		Net Liability Premium (B)	3851
Deductibles		Total Premium (A+B)	4166
Voluntary Deductibles (IMT 22A)	0	GST	750
Anti- Theft Device (IMT-10)	0	SERVICE TAX	0
AAI Membership (IMT-8)	0	STAMPDUTY	0.00
No Claim Bonus	0	Swachh Bharat Cess@0.50%	0
Discount for vehicle designed for handicapped	0	Krishi Kalyan Cess@0.50%	0
SIP Discount	1116	Gross Premium Paid	4916
Sub -Total Deductibles	1116		
Add-On Coverages		Note:	
NIL Depreciation	196	1. Policy Issuance is the subject to the realisation of cheque	
		2. Consolidated Stamp Duty paid via Challan No	
Return to Invoice	0	3. The Policy is subject to a compulsory Deductible of Rs 0(IMT-22)	
Key Replacement	0	4. Voluntary excess Rs(0)	
Consumables	0	5. Subject to Endorsements IMT,7,10,28,	
Sub Total Add-on Coverages	196		
Net own Damage Premium(A)	315		

Nominee Details :	Nominee Name	Age	Relation
Payment Details :	Payment Method	Cheque No./Transaction No.	Bank Name
			Amount
			4916
POS Name	NA	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 Rs1lac,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.

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 abinitio (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 02-MAY-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 MVAct,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 trails (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 there requirement of the motor vehicle act 1998.Under Section II-1 (ii)of the policy-Damage to third party property is Rs.7.5 lakshs P.A.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 years(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 bouns 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,1998.

* This insurance excludes all pre existing damages



Approved By : 659525SMD

Approved On : 02-MAY-25

Place : MRT

Printed On : 02-MAY-25

For and on behalf of
The Oriental Insurance Company Limited

General Manager
Authorized Signature