



**The Oriental Insurance Company Ltd.**  
**Policy Schedule**

Report ID : PGIR0928

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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	12-MAR-25	
Policy No	252400/31/2025/94210		Proposal No.& Date	R/252400/31/2025/97517148/14 & 12-MAR-2025	
Agent/Broker Code	BA0000155144		Policy Period (OWN DAMAGE)	FROM 22:23 ON 12/03/2025 TO MIDNIGHT OF 11/03/2026	
Agent/Broker Name	ABHINAV BHATI		Policy Period (LIABILITY)	FROM 22:23 ON 12/03/2025 TO MIDNIGHT OF 11/03/2030	
Insured Name	PREMCHAND (GSTIN: )				
Insured Address	C/O LAUHARI, R/O VILL-SHIVLAHIYA TOLA PRATAPPUR,,PO-&PS-CAMPIERGANJ,GORAKHPUR, , NA,0			Lead /Breakin No	/
				Insured State	UTTAR PRADESH
INSURED MOTOR VEHICLE DETAILS			INSURED DECLARED VALUE (IDV) (in Rs.)		
Make	HERO MOTOCORP		Vehicle	62349	
Model & Variant	HERO HF DELUXE FI		Electrical Accessories	0	
Registration No	NEW		Non Electrical Accessories	0	
Year Of Manufacture	2025				
Engine -Chassis No	HA11E1SHB63446 - MBLHAW137SHC00425		Total IDV	62349	
Cubic Capacity	100		TMF CONTRACT NO		
Seating Capacity	1 + 1		Policy Type	Zone B - Rest of India	
Type Of Body	SOLO	Type Of Fuel	PETROL		Geographical Area
RTO Location					
Schedule Of Premium (Amount in Rs.)					
OWN DAMAGE SECTION(A)			LIABILITY SECTION (B)		
Vehicle	1044.97		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	94.97		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	
Deductibles			Net Liability Premium (B)	3851	
Voluntary Deductibles (IMT 22A)	0		Total Premium (A+B)	4102	
Anti- Theft Device (IMT-10)	0		GST	738	
AAI Membership (IMT-8)	0		SERVICE TAX	0	
No Claim Bonus	0		STAMPDUTY	0.00	
Discount for vehicle designed for handicapped	0		Swachh Bharat Cess@0.50%	0	
SIP Discount	0		Krishi Kalyan Cess@0.50%	0	
Sub -Total Deductibles	0		Gross Premium Paid	4840	
Add-On Coverages			Note:		
NIL Depreciation	156		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	156				
Net own Damage Premium(A)	251				
Nominee Details :	Nominee Name		Age	1	Relation
Payment Details :	Payment Method	Cheque No./Transaction No.	Bank Name	Amount	
				4840	
Financer Type		Financer Name	Cash	Financer Branch	
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](http://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 12-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 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  
 g)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 0

**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 : UNIV@252400

Approved On : 12-MAR-25

Place : MRT

Printed On : 29-DEC-25

**For and on behalf of**  
**The Oriental Insurance Company Limited**

**General Manager**  
**Authorized Signature**