



TAX INVOICE/CERTIFICATE CUM POLICY SCHEDULE					
(FORM 5) OF THE CENTRAL MOTOR VEHICLES RULES, 1989					
REGIONAL OFFICE, 346 KHAIR NAGAR, OPP. FILMISTAN CINEMA MARKET, RAJINDRA NAGAR, (C.S.TIN. 89AAAC18671623)					
Policy Type	BUNDLED POLICY (MOTORIZED TWO WHEELERS-45 Years)			Policy Issued On	16-FEB-25
Policy No	25240031202500313			Proposal No. & Date	R/25240031/2025/05361 & 16-FEB-2025
Agent/Broker Code	RA090033144			Policy Period (OWN DAMAGE)	FROM 10:00 ON 16/02/2025 TO MIDNIGHT OF 15/02/2026
Agent/Broker Name	ADITHYAN BHATT			Policy Period (LIABILITY)	FROM 13:00 ON 16/02/2025 TO MIDNIGHT OF 15/02/2026
Insured Name	SUNITA GOSWAMI				
Insured Address	C/O BALENDRA, VILL-DHAMACHHYA, POST-KIRI BAZAR, GORAKHPUR, N.S.			Land / Branch No	/
				Insured State	UTTAR PRADESH
INSURED MOTOR VEHICLE DETAILS			INSURED DECLARED VALUE (IDV) (in Rs.)		
Make	HERO MOTORCYCLE		Frame	7375	
Model & Variant	HERO SPLENDOR PLUS 830		Electrical Accessories	0	
Registration No	NW		Non-Electrical Accessories	0	
Year Of Manufacture	2025				
Engine-Classic No	HAI1250604250 - MDLHAW21089MS2470		Total IDV	7375	
Cubic Capacity	100		OID CONTRACT NO		
Seating Capacity	2 + 1		Policy Type	Type B - Rest of India	
Type Of Body	SECO	Type Of Fuel	PETROL	Geographical Area	INDIA
RTO Location					
Schedule Of Premiums (Amount in Rs.)					
OWN DAMAGE SECTION(A)			LIABILITY SECTION (B)		
Vehicle	1226.41		Basic Third Party Liability	3601	
Elec Accessories	0		Compulsory PA Cover Premium	0	
Non-Elec Accessories	0		PA Cover for 2 Person (if 2p) each (1001-55)	0	
			Legal Liability (WC) for driver (IMT-28)	0	
Basic Premium	1133.41		Legal Liability to Employees (IMT-29)	0	
Geographical Area Extra (IME-1)	0		Legal Liability to Passenger (IMT-66)	NA	
Driving Tuition Loading On OD Premium (80%)	0		Driving Tuition Loading On TP Premium (60%)	NA	
Date-Test Additions	0		PA Paid Driver, Conductor, Cleaner-GRAMS	0	
Deductibles			Net Liability Premium (B)	4851	
Voluntary Deductibles (IMT 22A)	0		Total Premium (A+B)	4145	
Anti-Theft Device (IMT-18)	0		GST	54	
AAI Membership (IMT-45)	0		SERVICE TAX	0	
No Claim Bonus	0		STAMP DUTY	6.08	
Discount for vehicle destined for handicapped	0		Swachh Bharat Cess (0.8 80%)	0	
SIP Discount	1642		Krishi Kalyan Cess (0.50%)	0	
Sub-Total Deductibles	1642		Gross Premium Paid	4851	
Add-On Coverages			Note:		
NB Depreciation	183		1. Policy Insurer is the subject of the resolution of Chapter		
Return to Insurer	0		2. Generalized Stamp Duty paid via Chiller No		
Key Replacement	0		3. The Policy is subject to a compulsory Deductible of Rs 75000 (25)		
Co-insurance	0		4. Voluntary terms apply		
Sub-Total Add-on Coverages	183		5. Subject to Delimitation IMT.7.10.24.		
Net own Damage Premium(A)	294				
Nominee Details :		Nominee Name	Age	Relation	
Payment Details :		Payment Method	Cheque No./Transaction No.	Bank Name	Amount
Financer Type		Financer Name	HERO FINCORP LTD.	Financer Branch	
POS Name		POS ID	NA	POS PAN NO/Auditor No	NA

In the event of a claim under the policy according to the above details for refund of premium amounting to the amount insured will comply with the provisions of the C.M.V. Act of the Company. The AME policy is available to all our operating Offices as well as company's website.

The Insurer under the policy is subject to conditions, clauses, exclusions, DCFs and OIC endorsements mentioned herein above which are available on company's website: www.orientalinsurance.com or on demand from the policy issuing office.

Warranted that in case of difference of premium charge(s) 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 in the knowledge of the insured.

1. We hereby certify that the policy to which this certificate relates as well as this certificate of insurances are issued in accordance with the provision of Chapter X and Chapter XI of Motor Vehicles Act, 1988. It remains a breach of the conditions herein subscribed by and on behalf of the company Insurer herein to set forth their hands at 25240031 on 16-FEB-25

**IMPORTANT NOTICE**

The Insured is not indemnified if the vehicle is used as driver otherwise there is 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 MV 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) Race Making (5) Speed testing (6) Re-tailoring trials (7) Police Pursuit or emergency, with some trials.

Insurer's insurance policy covering the insured person's car, a private driving license or effective driving license at the time of the accident and is not dependent from issuing or renewing such a license, provided such was the person holding an effective license's license may also drive vehicle & that such a person satisfies the requirements of Rule 3 of the Central Motor Vehicle Rules, 1989.

**Limits of Liability Clause Under section 11-1 (Part of the policy)-Death or bodily injury:** Such amount is necessary to meet these requirements of the motor vehicle act 1988 Under Section 11-1 (Part of the policy)-Damage to third party property to Rs. 7.5 lakhs PA for cover under section 11 for owner-driver & 25.

**No Claim Bonus:** The insured is entitled for a No Claim Bonus (NCB) from the own damage section of the policy if no claim is made or pending during the preceding year(s), as per the Preceding year(s) DP, 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.

3. 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 includes include of previous year's damage.



Approved By : 650716040  
Approved On : 16-FEB-25  
Print : 1 10:21  
Printed On : 16-FEB-25

For and on behalf of  
The Oriental Insurance Company Limited

General Manager  
Authorized Signature