The Oriental Insurance Company Ltd.

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	04-OCT-24
Policy No	252400/31/2025/41999	Proposal No.& Date	P/252400/31/2025/91199350/1 & 04-OCT-2024
Agent/Broker Code	BA00001155144	Policy Period (OWN DAMAGE)	FROM 17.56 ON 04/10/2024 TO MIDNIGHT OF 03/10/2025
Agent/Broker Name	ABHINAV BHATI	Policy Period (LIABILITY)	FROM 17.56 ON 04/10/2024 TO MIDNIGHT OF 03/10/2029
Insured Name	VIRAT BANSAL (GSTIN:)	Compulsory PA	FROM 17.56 ON 04/10/2024 TO MIDNIGHT OF 03/10/2025
Insured Address	C/O VIJAY KUMAR AGARWAL, R/O 196, KASHI NAGAR ,LAKHIMPUR, KHERI,PS-KOTWALI,LAKHIMPUR KHERI, , NA,0	Lead /Brokin No	
		Insured State	UTTAR PRADESH

INSURED MOTOR VEHICLE DETAILS

Make	HERO		
Model & Variant	VIDA V1 PLUS	Vehicle	104405
Registration No	NEW	Electrical Accessories	0
Year Of Manufacture	2024	Non Electrical Accessories	0
Engine -Chassis No	ECDA00RA802656 - MBLCEW00SRA802554	Total IDV	104405
Cubic Capacity	0	IMD CONTRACT NO *	
Seating Capacity	1 + 1	Policy Type	Zone B - Rest of India
Type Of Body	RIDERS	Geographical Area	
RTO Location	Type Of Fuel : BATTERY POWERED - ELECTRICAL		

INSURED DECLARED VALUE (IDV) (in Rs.)

Schedule Of Premium (Amount in Rs.)

OWN DAMAGE SECTION(A)		LIABILITY SECTION (B)	
Vehicle	1749.83	Basic Third Party Liability	3273
Elec Accessories	0		
Non-Elec Accessories	0	Compulsory PA Cover Premium	360
		PA Cover for 0 Person Of Rs (0) each (IMT-16)	0
Basic Premium	157.83	Legal Liability (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-GR*SB3	0
- Deductibles		Net Liability Premium (B)	3633
Voluntary Deductibles (IMT-22A)	0	Total Premium (A+B)	4052
Anty- Theft Device (IMT-10)	0	GST	730
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	4782
Add-On Coverages			
NIL Depreciation	261		
Return to Invoice	0		
Key Replacement	0		
Consumables	0		
Sub Total Add-on Coverages	261		
Net own Damage Premium(A)	419		

Note:
1. Policy Issuance is the subject to the realisation of cheque
2. Consolidated Stamp Duty paid via Challan No
3. The Policy is subject to a compulsory Deductible of Rs 0(IMT-22)
4. Voluntary excess Rs(0)
5. Subject to Endorsement IMT.7,10,28.

Nominee Details :	Nominee Name		Age	Relation	
Payment Details :	Payment Method	Cheque No./Transaction No.	Bank Name		Amount
					4782

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 10L or a claim for refund of premium exceeding Rs 1Lac,the insurer 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 Oth endorsements mentioned herein above which are available on company's website.

www.orientalinsurance.org.in or on demand from the policy issuing office.

It is agreed 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 Licence is found fake or is not valid whether or not in the Know ledge 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 04-OCT-24

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 M.V.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) Organised 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 licence 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 (a) of the policy -Death of or body injury.Such amount is necessary to meet these requirements of the motor vehicle act 1988.Under Section II-1 (b) of the policy-Damage to third party property is Rs 7.5 lac.the PA Cover under section III for owner-Driver is Rs 1500000

No Claim bonus:The insured is entitled for a No Claim Bonus @ 50% on the own damage section of the policy if no claim has been 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 50%.not NCB on OD premium.No Claim bonus 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,1988.

* This endorsement includes all pre existing damages

Approved By : I_MV_252400

Approved On : 04-OCT-24

Place : MRT

Printed On : 04-OCT-24

For and on behalf of
The Oriental Insurance Company Limited

General Manager
Authorized Signature