



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		05-NOV-25		
Policy No		252400/31/2026/56299				Proposal No.& Date		R/252400/31/2026/106745863/9 & 05-NOV-2025		
Agent/Broker Code		BA0000155144				Policy Period (OWN DAMAGE)		FROM 19:52 ON 05/11/2025 TO MIDNIGHT OF 04/11/2026		
Agent/Broker Name		ABHINAV BHATI				Policy Period (LIABILITY)		FROM 19:52 ON 05/11/2025 TO MIDNIGHT OF 04/11/2030		
Insured Name		RAMANAND KUSHAWAHA (GSTIN: )								
Insured Address		C/O GANESH, TARKULWA RAGGHU CHHAPRA VILL-LALA-CHHAPRA PO-LAXMIGANJ,,PADRAUNA ( KUSHINAGAR ),Uttar Pradesh, , NA,				Lead /Breakin No		/		
						Insured State		UTTAR PRADESH		
INSURED MOTOR VEHICLE DETAILS					INSURED DECLARED VALUE (IDV) (in Rs.)					
Make		HERO MOTOCORP			Vehicle		63398			
Model & Variant		HERO HF DELUXE FI			Electrical Accessories		0			
Registration No		NEW			Non Electrical Accessories		0			
Year Of Manufacture		2025								
Engine -Chassis No		HA11F2S9K07208 - MBLHAW454S9K57637			Total IDV		63398			
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		1062.55			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			
					Legal Liabiltiy (WC)to driver (IMT-28)		0			
Basic Premium		158.55			Legal Liability to Employees (IMT-29)		0			
Geographical Area Extn (IMT -1)		0			Legal Liability to Passenger (IMT-46)		NA			
					Driving Tuition Loading On TP Premium (60%)		NA			
Driving Tuition Loading On OD Premium (60%)		0			PA Paid Driver, Conductor, Cleaner-GR36B3		0			
Sub-Total Additions		0			Net Liability Premium (B)		3851			
Deductibles					Total Premium (A+B)		4010			
Voluntary Deductibles (IMT 22A)		0			GST		722			
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		0			Gross Premium Paid		4732			
Sub -Total Deductibles		0			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 Endorsements IMT,7,10,28,					
Add-On Coverages										
NIL Depreciation		0								
Return to Invoice		0								
Key Replacement		0								
Consumables		0								
Sub Total Add-on Coverages		0								
Net own Damage Premium(A)		159								
Nominee Details :		Nominee Name			Age		1		Relation	
Payment Details :		Payment Method		Cheque No./Transaction No.		Bank Name			Amount	
									4732	
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 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 05-NOV-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 : 05-NOV-25

Place : MRT

Printed On : 05-NOV-25

For and on behalf of  
The Oriental Insurance Company Limited

General Manager  
Authorized Signature