



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	19-NOV-25	
Policy No	252400/31/2026/60585			Proposal No.& Date	R/252400/31/2026/107071398/14 & 19-NOV-2025	
Agent/Broker Code	BA0000155144			Policy Period (OWN DAMAGE)	FROM 11:52 ON 19/11/2025 TO MIDNIGHT OF 18/11/2026	
Agent/Broker Name	ABHINAV BHATI			Policy Period (LIABILITY)	FROM 11:52 ON 19/11/2025 TO MIDNIGHT OF 18/11/2030	
Insured Name	VIKASH KUMAR SHARMA (GSTIN:)					
Insured Address	C/O KRISHNA KUMAR SHARMA, R/O SRIRAM COLONY JANGAL MATADIN PADARI BAZAR,,GORAKHPUR, , NA,0				Lead /Breakin No	/
					Insured State	UTTAR PRADESH
INSURED MOTOR VEHICLE DETAILS				INSURED DECLARED VALUE (IDV) (in Rs.)		
Make	HERO MOTOCORP			Vehicle	98800	
Model & Variant	XTREME 125R ABS			Electrical Accessories	0	
Registration No	NEW			Non Electrical Accessories	0	
Year Of Manufacture	2025					
Engine -Chassis No	JA07A3SGL01107 - MBLJAU061SGL02145			Total IDV	98800	
Cubic Capacity	124.7			TMF CONTRACT NO		
Seating Capacity	1 + 1			Policy Type	Zone B - Rest of India	
Type Of Body	OTHERS	Type Of Fuel	PETROL	Geographical Area		
RTO Location						
Schedule Of Premium (Amount in Rs.)						
OWN DAMAGE SECTION(A)				LIABILITY SECTION (B)		
Vehicle	1655.89			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	247.89			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)	4099	
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	4837	
Add-On Coverages				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,		
NIL Depreciation	0					
Return to Invoice	0					
Key Replacement	0					
Consumables	0					
Sub Total Add-on Coverages	0					
Net own Damage Premium(A)	248					
Nominee Details :	Nominee Name					
Payment Details :	Payment Method		Cheque No./Transaction No.		Bank Name	
					Amount	
					4837	
Financer Type			Financer Name	HDB FINANCIAL SERVICES LIMITED		Financer Branch
					GKP	
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 ceritificate 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 19-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 neccessary 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 to 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						
For and on behalf of The Oriental Insurance Company Limited General Manager Authorized Signature						