



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		252400/31/2026/60653			Proposal No.& Date		R/252400/31/2026/40235 & 19-NOV-2025		
Agent/Broker Code		BA0000155144			Policy Period (OWN DAMAGE)		FROM 13:54 ON 19/11/2025 TO MIDNIGHT OF 18/11/2026		
Agent/Broker Name		ABHINAV BHATI			Policy Period (LIABILITY)		FROM 13:54 ON 19/11/2025 TO MIDNIGHT OF 18/11/2030		
Insured Name		RAHUL (GSTIN:)							
Insured Address		C/O SANTOSH, MAUDARWAJA AWAPUR,AAWAJ PUR PO-AWAJPUR,FARRUKHABAD, , 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		HA11F2S9J12842 - MBLHAW454S9J78775			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		INDIA		
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 Liabilitiy (WC)to driver (IMT-28)		0			
				Legal Liability to Employees (IMT-29)		0			
				Legal Liability to Passenger (IMT-46)		NA			
Basic Premium		1062.55		Driving Tuition Loading On TP Premium (60%)		NA			
Geographical Area Extn (IMT -1)		0		PA Paid Driver, Conductor, Cleaner-GR36B3		0			
				Net Liability Premium (B)		3851			
Driving Tuition Loading On OD Premium (60%)		0		Total Premium (A+B)		4010			
Sub-Total Additions		0		GST		722			
Deductibles				SERVICE TAX		0			
Voluntary Deductibles (IMT 22A)		0		STAMPDUTY		0.00			
Anti- Theft Device (IMT-10)		0		Swachh Bharat Cess@0.50%		0			
AAI Membership (IMT-8)		0		Krishi Kalyan Cess@0.50%		0			
No Claim Bonus		0		Gross Premium Paid		4732			
Discount for vehicle designed for handicapped		0		Note:					
SIP Discount		904		1. Policy Issuance is the subject to the realisation of cheque					
Sub -Total Deductibles		904		2. Consolidated Stamp Duty paid via Challan No					
Add-On Coverages				3. The Policy is subject to a compulsory Deductible of Rs 0(IMT-22)					
NIL Depreciation				4. Voluntary excess Rs(0)					
				5. Subject to Endorsements IMT,7,10,28,					
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		Relation		
Payment Details :		Payment Method		Cheque No./Transaction No.		Bank Name			Amount
									4732
Financer Type				Financer Name		HERO FINCORP LTD .		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 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									
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 ceritificate 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									
Approved By : 659525SMD									
Approved On : 19-NOV-25									
Place : MRT									
Printed On : 19-NOV-25									
General Manager									
Authorized Signature									