



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		19-NOV-25	
Policy No		252400/31/2026/60712				Proposal No.& Date		R/252400/31/2026/40278 & 19-NOV-2025	
Agent/Broker Code		BA0000155144				Policy Period (OWN DAMAGE)		FROM 14:53 ON 19/11/2025 TO MIDNIGHT OF 18/11/2026	
Agent/Broker Name		ABHINAV BHATI				Policy Period (LIABILITY)		FROM 14:53 ON 19/11/2025 TO MIDNIGHT OF 18/11/2030	
Insured Name		MOHAMMAD RAFIK (GSTIN:)							
Insured Address		C/O ISMAIL KHAN, KUNWARPUR BANWARI,CHHIBRAMAU,KANNAUJ, , NA,				Lead /Breakin No		/	
						Insured State		UTTAR PRADESH	
INSURED MOTOR VEHICLE DETAILS					INSURED DECLARED VALUE (IDV) (in Rs.)				
Make		HERO MOTOCORP			Vehicle		74384		
Model & Variant		HERO XOOM ZX			Electrical Accessories		0		
Registration No		NEW			Non Electrical Accessories		0		
Year Of Manufacture		2025							
Engine -Chassis No		JA16EPPGD01231 - MBLJFW600PFD01269			Total IDV		74384		
Cubic Capacity		110			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		1246.68			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		1246.68			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)		4038		
Voluntary Deductibles (IMT 22A)		0			GST		726		
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		1060			Gross Premium Paid		4764		
Sub -Total Deductibles		1060			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									
Return to Invoice		0							
Key Replacement		0							
Consumables		0							
Sub Total Add-on Coverages		0							
Net own Damage Premium(A)		187							
Nominee Details :		Nominee Name			Age		Relation		
Payment Details :		Payment Method		Cheque No./Transaction No.		Bank Name			Amount
									4764
Financer Type				Financer Name		IDFC FIRST BANK 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".



Approved By : 659525SMD

Approved On : 19-NOV-25

Place : MRT

Printed On : 19-NOV-25

For and on behalf of

The Oriental Insurance Company Limited

General Manager

Authorized Signature