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Signer: DS THE ORIENTAL INSURANCE COMPANY LIMITED 01
Date: Wed, Nov 19, 2025 19:14:39 IST
Reason: Signing Policy for OICL

The Oriental Insurance Company Ltd.

Policy Schedule

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	252400/31/2026/60934	**Proposal No.& Date**	R/252400/31/2026/40413 & 19-NOV-2025
Agent/Broker Code	BA0000155144	**Policy Period (OWN DAMAGE)**	FROM 19:08 ON 19/11/2025 TO MIDNIGHT OF 18/11/2026
Agent/Broker Name	ABHINAV BHATI	**Policy Period (LIABILITY)**	FROM 19:08 ON 19/11/2025 TO MIDNIGHT OF 18/11/2030
Insured Name	NITU KUMARI (GSTIN:)		
Insured Address	C/O DINA MAHTO, VILL-DHARAMPUR PO-SONAHULA,PS-GOPALPUR DIST-GOPALGANJ,Gopalganj, , NA,	**Lead /Breakin No**	/
		Insured State	BIHAR

INSURED MOTOR VEHICLE DETAILS			
Make	HERO MOTOCORP		
Model & Variant	HERO SPLENDOR PLUS XTECH E20		
Registration No	NEW		
Year Of Manufacture	2025		
Engine -Chassis No	HA11F6SHL46363 - MBLHAW467SHL71243		
Cubic Capacity	100		
Seating Capacity	1 + 1		
Type Of Body	SOLO	**Type Of Fuel**	PETROL
RTO Location			

INSURED DECLARED VALUE (IDV) (in Rs.)	
Vehicle	74083
Electrical Accessories	0
Non Electrical Accessories	0
Total IDV	74083
TMF CONTRACT NO	
Policy Type	Zone B - Rest of India
Geographical Area	INDIA

Schedule Of Premium (Amount in Rs.)

OWN DAMAGE SECTION(A)	
Vehicle	1241.63
Elec Accessories	0
Non-Elec Accessories	0
Basic Premium	1241.63
Geographical Area Extn (IMT -1)	0
Driving Tuition Loading On OD Premium (60%)	0
Sub-Total Additions	0
Deductibles	
Voluntary Deductibles (IMT 22A)	0
Anti- Theft Device (IMT-10)	0
AAI Membership (IMT-8)	0
No Claim Bonus	0
Discount for vehicle designed for handicapped	0
SIP Discount	1056
Sub -Total Deductibles	1056
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)	186

LIABILITY SECTION (B)	
Basic Third Party Liability	3851
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
Legal Liability to Employees (IMT-29)	0
Legal Liability to Passenger (IMT-46)	NA
Driving Tuition Loading On TP Premium (60%)	NA
PA Paid Driver, Conductor, Cleaner-GR36B3	0
Net Liability Premium (B)	3851
Total Premium (A+B)	4037
GST	727
SERVICE TAX	0
STAMPDUTY	0.00
Swachh Bharat Cess@0.50%	0
Krishi Kalyan Cess@0.50%	0
Gross Premium Paid	4764

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,

Nominee Details :	**Nominee Name**		**Age**		**Relation**	

Payment Details :	**Payment Method**	**Cheque No./Transaction No.**	**Bank Name**	**Amount**
				4764

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 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
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

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