

**MOTOR INSURANCE CERTIFICATE CUM POLICY SCHEDULE
 MOTORISED TWO WHEELERS-(5 Years) BUNDLED POLICY - ZONE B
 UIN NO : IRDAN556RP0006V02201819**

Policy No :	252400/31/2026/40749	Prev Policy No :	-
Cover Note No :	-	Cover Note Dt :	
Insured's Code :	200860783	Issue Office Code :	252400
Insured's Name :	RITA JAYPRAKASH KANOJIYA (GSTIN:)	Issue Office Name :	BO KHAIR NAGAR MEERUT (GSTIN: 09AAACT0627R4ZU)
Address :	C/O JAYPRAKASH KANOJIYA VILL-BARWA KHURD BARHAJ POST- HORLAPUR, THAA-KUBERSTHAN KUSHINAGAR, KUSHINAGAR,,PADRAUNA (KUSHINAGAR) GORAKHPUR UTTAR PRADESH 274304	Address :	DIVISIONAL OFFICE, 346 KHAIR NAGAR, OPP. FILMISTAN CINEMA MEERUT UTTAR PRADESH 250002
PAN No :		Tel /Fax /Email :	01214063570 / 0121-2422283 /
Validated Mobile Number /Email :	/ / 0 / NA		
E-Insurance Account No :			
CKYC No :			
Lead/Breakin No :	/		

Agent/Broker Details	
Dev.Off.Code :	NY0000001702 AMIT SINGH
Agent/Broker :	BA0000155144 ABHINAV BHATI
Address :	A 512, RISHIK TOWER,NEAR PARAS JOYOTI BANQUET HALL,,STAR CITY, TALANGARI,ALIGARH,UTTAR PRADESH,202001
Tel /Fax /Email :	8218003891//abhinavbhatimeerut@gmail.com



Policy Period (OWN DAMAGE): FROM 19:23 ON 06/10/2025 TO MIDNIGHT OF 05/10/2026

Policy Period (LIABILITY): FROM 19:23 ON 06/10/2025 TO MIDNIGHT OF 05/10/2030

Collection No & Dt : CD A/C AB0000056695 GST INVOICE NO :0924388616 UIN :0

Gross Premium : 0 GST : 0 Stamp Duty : 0 Total : 0

Geographical Area : INDIA Area Extension :

Particulars of Insured Vehicle:

Registration Mark & Place	Engine/Motor No.&chassis no/VIN	Make - Model	Year Of Manufacture	Type Of Body Type Of Fuel	Seating Capacity (incl)	Cubic Capacity
NEW	HA11F4S9J03647 - MBLHAW43XS9J5 4396	HERO MOTOCORP-HERO HF DELUXE SELF E20	2025	SOLO PETROL	1 + 1	100

FASTag ID :

Limitations as to use:--

- Use only for social,domestic and pleasure purposes and for the insured business or profession.The policy covers use for any purpose other than -(a)hire or reward.(b) organised racing,or (c) speed testing.

Persons or classes of persons entitled to drive:--Any person including the insured:PROVIDED that a person driving holds an effective driving licence at the time of the accident and is not disqualified from holding or obtaining such a licence:PROVIDED ALSO that the person holding an effective learner's licence may also drive the vehicle and that such a person satisfies the requirements of rule 3 of the Central Motor Vehicles Rules, 1989.

Limit of Liability:Under Section II-1(i) & (ii) in respect of any one accident: as per the Motor Vehicles (Amendment) Act,2019.

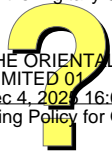
Place :

Date : 04/12/2025

UIN NO : IRDAN556RP0006V02201819



IRDA-REGNO-556


 Attached to and forming part of policy number **252400/31/2026/40749**
P.A. Cover under Section III for Registered Owner Cum Driver (CSI) : Rs. 0
***This insurance excludes all pre-existing damages**
Insured's Declared Value

IDV of the Vehicle	IDV of Side Car	IDV of Non Electrical Accessories	IDV of Electrical Accessories	IDV of external CNG kit	Any Allied Components /Retrofit	Total Value IDV
0	0	0	0			0

SCHEDULE OF PREMIUM
A. OWN DAMAGE
B. LIABILITY
Deductibles under Section-I : COMPULSORY DEDUCTIBLE Rs.0

Subject to IMT Endorsement Printed herein/attached to : IMT-20 , IMT-22 , IMT-6

 Details of IMT Endorsements are also available on the Company's Web Portal www.orientalinsurance.org.in

Hypothecation Agreement with: - SHRIRAM FINANCE LIMITED

Hire Purchase/Lessor Agreement with: -

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 provided by this policy is governed by the terms,conditions,warranties,exclusions,INDIA MOTOR TARIFF(2002)endorsements, and OIC add-on cover endorsements as outlined in the prospectus and customer information sheet. These details can be found on the company's website www.orientalinsurance.org.in or requested from the policy issuing office.You can store our policy in **Digilocker**.The insured is requested to visit our website or nearest office for policy servicing,claim procedures,and lodging grievances.If not resolved,you may approach the insurance ombudsman of your region,a list of which is available on our website or at any of our offices.You may also lodge a complaint at IRDAI:<https://bimabharosa/irdai.gov.in/>.

In case the Own Damage cover under the Bundled Policy expires and the same is not renewed with Oriental the third party coverage under this Bundled policy will revert to Standalone Liability Only Policy.

This Policy is issued on the condition that the insured vehicle has a valid PUC and FASTag ID(Wherever Applicable) and they must remain valid throughout the period of this insurance.

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 Licence 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 XI of the Motor Vehicles (Amendment) Act,2019. The Policy does not cover liability for death,bodily injury or damage as excluded in section 150(2) (ii) and (iii); (b) and (c) of the Motor Vehicles (Amendment) Act,2019.

In witness whereof the undersigned being authorised by and on behalf of the company has/have herein to set his/their hands at on 04-DEC-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 Motor Vehicles (Amendment) Act,2019. is recoverable from the Insured. See the Clause headed "AVOIDANCE OF CERTAIN TERMS AND RIGHTS OF RECOVERY".

Entered By : S K TANDON

Examined By : S K TANDON

Policy Printed By : UNIV@252400

IP :

Digitally Signed

Policy Printed On : 04-DEC-25 16:01:38

 By
 Authorised Signatory




The Oriental Insurance Company Ltd.
Policy Schedule

Report ID : PGIR0928

Page No: 1

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	06-OCT-25	
Policy No	252400/31/2026/40749		Proposal No.& Date	R/252400/31/2026/32404 & 06-OCT-2025	
Agent/Broker Code	BA0000155144		Policy Period (OWN DAMAGE)	FROM 19:23 ON 06/10/2025 TO MIDNIGHT OF 05/10/2026	
Agent/Broker Name	ABHINAV BHATI		Policy Period (LIABILITY)	FROM 19:23 ON 06/10/2025 TO MIDNIGHT OF 05/10/2030	
Insured Name	RITA JAYPRAKASH KANOJIYA (GSTIN:)				
Insured Address	C/O JAYPRAKASH KANOJIYA, VILL-BARWA KHURD BARHAJ POST-HORLAPUR, THAA-KUBERSTHAN KUSHINAGAR, KUSHINAGAR,,PADRAUNA (KUSHINAGAR), , NA,			Lead /Breakin No	/
			Insured State	UTTAR PRADESH	
INSURED MOTOR VEHICLE DETAILS			INSURED DECLARED VALUE (IDV) (in Rs.)		
Make	HERO MOTOCORP		Vehicle	58143	
Model & Variant	HERO HF DELUXE SELF E20		Electrical Accessories	0	
Registration No	NEW		Non Electrical Accessories	0	
Year Of Manufacture	2025				
Engine -Chassis No	HA11F4S9J03647 - MBLHAW43XS9J54396		Total IDV	58143	
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	974.48		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	974.48		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	
			Net Liability Premium (B)	3851	
Deductibles			Total Premium (A+B)	3997	
Voluntary Deductibles (IMT 22A)	0		GST	720	
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	828		Gross Premium Paid	4717	
Sub -Total Deductibles	828				
Add-On Coverages					
NIL Depreciation			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,	
Return to Invoice	0				
Key Replacement	0				
Consumables	0				
Sub Total Add-on Coverages	0				
Net own Damage Premium(A)	146				
Nominee Details :	Nominee Name		Age		Relation
Payment Details :	Payment Method	Cheque No./Transaction No.	Bank Name		Amount
					4717
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 06-OCT-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
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,1988.
 * This insurance excludes all pre existing damages

Approved By : 659525SMD

Approved On : 06-OCT-25

Place : MRT

Printed On : 08-NOV-25

For and on behalf of
The Oriental Insurance Company Limited

General Manager
Authorized Signature