

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

| | | | |
|---|--|----------------------------|---|
| Policy No : | 252400/31/2026/50526 | Prev Policy No : | - |
| Cover Note No : | - | Cover Note Dt : | |
| Insured's Code : | 202974297 | Issue Office Code : | 252400 |
| Insured's Name : | VIKASH KUMAR PANDEY (GSTIN: 0) | Issue Office Name : | BO KHAIR NAGAR MEERUT (GSTIN: 09AAACT0627R4ZU) |
| Address : | S/O SHIV KUMAR PANDEY R/O RUDRAPUR NASHAHRA WARD, WARD NO.15 RUDRAPUR DEORIA, DEORIA INSP. NO. ADROIT OR1225131608 DATED 01.12.2025 DEORIA UTTAR PRADESH 274204 | 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 15:54 ON 23/10/2025 TO MIDNIGHT OF 22/10/2026

Policy Period (LIABILITY): FROM 15:54 ON 23/10/2025 TO MIDNIGHT OF 22/10/2030

Collection No & Dt : CD A/C AB0000056695 **GST INVOICE NO** :0924439066 **UIN** :0

Gross Premium : 0 **GST** : 0 **Stamp Duty** : 0 **Total** : 60

Geographical Area : **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 | HA11F6SHJ05091 - MBLHAW460SHJ03215 | HERO MOTOCORP-HERO SPLENDOR PLUS XTECH E20 | 2025 | SOLO PETROL | 1 + 1 | 100 |

FASTag ID :

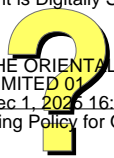
Limitations as to use:--

1 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.
P.A. Cover under Section III for Registered Owner Cum Driver (CSI) : Rs. 0





Attached to and forming part of policy number **252400/31/2026/50526**

***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 Componentes /Retrofit | Total Value IDV |
|--------------------|-----------------|-----------------------------------|-------------------------------|-------------------------|----------------------------------|-----------------|
| 0 | 0 | 0 | 0 | | | 0 |

SCHEDULE OF PREMIUM

A. OWN DAMAGE

B. LIABILITY

| | |
|---------------------|--------------|
| ADD :SGST Charges | 5.00 |
| ADD :Transfer fes | 50.00 |
| ADD :CGST Charges | 5.00 |
| TOTAL AMOUNT | 60.00 |

Deductibles under Section-I : COMPULSORY DEDUCTIBLE Rs.0

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

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

Hypothecation Agreement with: - HERO FINCORP LTD, DEORIA

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 01-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".





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 | 23-OCT-25 | |
| Policy No | 252400/31/2026/50526 | | Proposal No.& Date | R/252400/31/2026/106181898/15 & 23-OCT-2025 | |
| Agent/Broker Code | BA0000155144 | | Policy Period (OWN DAMAGE) | FROM 15:54 ON 23/10/2025 TO MIDNIGHT OF 22/10/2026 | |
| Agent/Broker Name | ABHINAV BHATI | | Policy Period (LIABILITY) | FROM 15:54 ON 23/10/2025 TO MIDNIGHT OF 22/10/2030 | |
| Insured Name | VIKRAM KUMAR PANDEY (GSTIN:) | | | | |
| Insured Address | C/O SHIV KUMAR PANDEY, R/O RUDRAPUR NASHAHRA WARD,WARD NO.15 RUDRAPUR DEORIA,DEORIA, , NA,0 | | | Lead /Breakin No | / |
| | | | | Insured State | UTTAR PRADESH |
| INSURED MOTOR VEHICLE DETAILS | | | INSURED DECLARED VALUE (IDV) (in Rs.) | | |
| Make | HERO MOTOCORP | | Vehicle | 74083 | |
| Model & Variant | HERO SPLENDOR PLUS XTECH E20 | | Electrical Accessories | 0 | |
| Registration No | NEW | | Non Electrical Accessories | 0 | |
| Year Of Manufacture | 2025 | | | | |
| Engine -Chassis No | HA11F6SHJ05091 - MBLHAW460SHJ03215 | | Total IDV | 74083 | |
| 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 |
| RTO Location | | | | | |
| Schedule Of Premium (Amount in Rs.) | | | | | |
| OWN DAMAGE SECTION(A) | | | LIABILITY SECTION (B) | | |
| Vehicle | 1241.63 | | 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 | 185.63 | | 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) | 4037 | |
| Anti- Theft Device (IMT-10) | 0 | | GST | 726 | |
| 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 | 4763 | |
| Add-On Coverages | | | Note: | | |
| NIL Depreciation | 0 | | 1. Policy Issuance is the subject to the realisation of cheque | | |
| | | | 2. Consolidated Stamp Duty paid via Challan No | | |
| Return to Invoice | 0 | | 3. The Policy is subject to a compulsory Deductible of Rs 0(IMT-22) | | |
| Key Replacement | 0 | | 4. Voluntary excess Rs(0) | | |
| Consumables | 0 | | 5. Subject to Endorsements IMT,7,10,28, | | |
| Sub Total Add-on Coverages | 0 | | | | |
| Net own Damage Premium(A) | 186 | | | | |
| Nominee Details : | Nominee Name | | Age | 1 | Relation |
| Payment Details : | Payment Method | Cheque No./Transaction No. | Bank Name | Amount | |
| | | | | 4763 | |
| Financer Type | Financer Name | HERO FINCORP LTD | Financer Branch | DEORIA | |
| POS Name | 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 23-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 0

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,1998.

* This insurance excludes all pre existing damages

Approved By : UNIV@252400

Approved On : 23-OCT-25

Place : MRT

Printed On : 01-DEC-25

For and on behalf of
The Oriental Insurance Company Limited

General Manager
Authorized Signature