


 Attached to and forming part of policy number **252400/31/2026/58563**
***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		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-22 , IMT-20 , IMT-6

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

Hypothecation Agreement with: - HDB FINANCIAL SERVICES 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 17-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 Motor Vehicles (Amendment) Act,2019. is recoverable from the Insured. See the Clause headed "AVOIDANCE OF CERTAIN TERMS AND RIGHTS OF RECOVERY".

Entered By : KISHAN CHAND

Examined By : KISHAN CHAND

Policy Printed By : VAIS@252400

IP :

Digitally Signed

By

Policy Printed On : 17-NOV-25 16:57:18

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	12-NOV-25
Policy No	252400/31/2026/58563	Proposal No.& Date	R/252400/31/2026/38791 & 12-NOV-2025
Agent/Broker Code	BA0000155144	Policy Period (OWN DAMAGE)	FROM 17:46 ON 12/11/2025 TO MIDNIGHT OF 11/11/2026
Agent/Broker Name	ABHINAV BHATI	Policy Period (LIABILITY)	FROM 17:46 ON 12/11/2025 TO MIDNIGHT OF 11/11/2030
Insured Name	ROHIT CHAUHAN (GSTIN:)		
Insured Address	C/O BRIJLAL CHAUHAN, 391-GH PARWATIPUR WARD NO-24,,.,GORAKHPUR, , NA,	Lead /Breakin No	/
		Insured State	UTTAR PRADESH

INSURED MOTOR VEHICLE DETAILS			INSURED DECLARED VALUE (IDV) (in Rs.)		
Make	HERO MOTOCORP		Vehicle	76491	
Model & Variant	HERO SPLENDOR PLUS XTECH E20		Electrical Accessories	0	
Registration No	NEW		Non Electrical Accessories	0	
Year Of Manufacture	2025				
Engine -Chassis No	HA11FBShL00075 - MBLHAW337SHL00132		Total IDV	76491	
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	1281.99	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	1281.99	Legal Liabiltiy (WC)to driver (IMT-28)	0	
Geographical Area Extn (IMT -1)	0	Legal Liability to Employees (IMT-29)	0	
Driving Tuition Loading On OD Premium (60%)	0	Legal Liability to Passenger (IMT-46)	NA	
Sub-Total Additions	0	Driving Tuition Loading On TP Premium (60%)	NA	
		PA Paid Driver, Conductor, Cleaner-GR36B3	0	
Deductibles		Net Liability Premium (B)	3851	
Voluntary Deductibles (IMT 22A)	0	Total Premium (A+B)	4043	
Anti- Theft Device (IMT-10)	0	GST	728	
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	1090	Krishi Kalyan Cess@0.50%	0	
Sub -Total Deductibles	1090	Gross Premium Paid	4771	
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	
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)	192			

Nominee Details :	Nominee Name	Age	Relation
Payment Details :	Payment Method	Cheque No./Transaction No.	Bank Name
			Amount
			4771
Financer Type	Financer Name	HDB FINANCIAL SERVICES LIMITED	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 12-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 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,1998.

* This insurance excludes all pre existing damages

	Approved By : 659525SMD	<p align="center">For and on behalf of The Oriental Insurance Company Limited</p> <p align="center">General Manager Authorized Signature</p>
	Approved On : 12-NOV-25	
	Place : MRT	
	Printed On : 12-NOV-25	