

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

<b>Policy No</b> :	<b>252400/31/2026/67277</b>	<b>Prev Policy No</b> :	<b>-</b>
<b>Cover Note No</b> :	<b>-</b>	<b>Cover Note Dt</b> :	
<b>Insured's Code</b> :	<b>203548119</b>	<b>Issue Office Code</b> :	<b>252400</b>
<b>Insured's Name</b> :	<b>ADARSH V DWIVEDI (GSTIN: )</b>	<b>Issue Office Name</b> :	<b>BO KHAIR NAGAR MEERUT (GSTIN: 09AAACT0627R4ZU)</b>
<b>Address</b> :	<b>C/O VARUN 758-B, KRISHNA NAGAR PVT COLONY JATEPUR UTTARI,,GORAKHPUR  GORAKHPUR UTTAR PRADESH 273004</b>	<b>Address</b> :	<b>DIVISIONAL OFFICE, 346 KHAIR NAGAR, OPP. FILMISTAN CINEMA MEERUT  UTTAR PRADESH 250002</b>
<b>PAN No</b> :		<b>Tel /Fax /Email</b> :	<b>01214063570 / 0121-2422283 /</b>
<b>Validated Mobile Number /Email</b> :	<b>/ / 0 / NA</b>		
<b>E-Insurance Account No</b> :			
<b>CKYC No</b> :			
<b>Lead/Breakin No</b> :	<b>/</b>		

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



**Policy Period (OWN DAMAGE):** FROM 18:24 ON 25/12/2025 TO MIDNIGHT OF 24/12/2026

**Policy Period (LIABILITY):** FROM 18:24 ON 25/12/2025 TO MIDNIGHT OF 24/12/2030

**Collection No & Dt** : CD A/C AB0000056695      **GST INVOICE NO** :0924670046      **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	YG01ADR4C0018 0 - MBLYGU033R4C0 0184	HERO MOTOCORP-MAVRICK 440 TOP	2025	SOLO PETROL	2 + 1	440

**FASTag ID** :

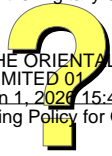
**Limitations as to use:--**

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 **252400/31/2026/67277**
**\*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

 Details of IMT Endorsements are also available on the Company's Web Portal [www.orientalinsurance.org.in](http://www.orientalinsurance.org.in)

Hypothecation Agreement with: -

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](http://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-JAN-26

**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 :

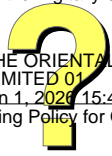
Digitally Signed

By

Policy Printed On : 01-JAN-26 15:47:47

Authorised Signatory





Attached to and forming part of policy number **252400/31/2026/67277**

This is an electronically generated digitally signed document(Policy Schedule).The stamp duty has been centrally deposited with the appropriate authority or stamp defaced & retained in the office

In case of any query regarding the Policy please call Toll Free No. 1800 11 8485 and 011 33208485.

CIN: U66010DL1947GOI007158 All the Amounts mentioned in this policy are in Indian Rupees

IRDA Regn. No. 556 - Now you can buy and renew selected policies online at [www.orientalinsurance.org.in](http://www.orientalinsurance.org.in) and through other digital platforms including Whatsapp (Send "Hi" to 9560711200)

**THE ORIENTAL INSURANCE COMPANY LIMITED**

REG OFFICE: ORIENTAL HOUSE, P.B. NO. 7037, A-25/27, ASAF ALI ROAD, NEW DELHI - 110 002

**CUSTOMER INFORMATION SHEET**

Sl. No.	Title	Description
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**Legal Disclaimer Note:** The information must be read in conjunction with the policy document. In case of any conflict

Place :

Date : 01/01/2026

UIN NO : IRDAN556RP0006V02201819



IRDA-REGNO-556



**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	25-DEC-25	
Policy No	252400/31/2026/67277		Proposal No.& Date	R/252400/31/2026/45412 & 25-DEC-2025	
Agent/Broker Code	BA0000155144		Policy Period (OWN DAMAGE)	FROM 18:24 ON 25/12/2025 TO MIDNIGHT OF 24/12/2026	
Agent/Broker Name	ABHINAV BHATI		Policy Period (LIABILITY)	FROM 18:24 ON 25/12/2025 TO MIDNIGHT OF 24/12/2030	
Insured Name	ADAESH V DWIVEDI (GSTIN: )				
Insured Address	C/O VARUN, 758-B, KRISHNA NAGAR PVT COLONY JATEPUR UTTARI,,GORAKHPUR, , NA,			Lead /Breakin No	/
			Insured State	UTTAR PRADESH	
INSURED MOTOR VEHICLE DETAILS			INSURED DECLARED VALUE (IDV) (in Rs.)		
Make	HERO MOTOCORP		Vehicle	227928	
Model & Variant	MAVRICK 440 TOP		Electrical Accessories	0	
Registration No	NEW		Non Electrical Accessories	0	
Year Of Manufacture	2025				
Engine -Chassis No	YG01ADR4C00180 - MBLYGU033R4C00184		Total IDV	227928	
Cubic Capacity	440		TMF CONTRACT NO		
Seating Capacity	2 + 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	4202.99		Basic Third Party Liability	15117	
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	3837.99		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)	15117	
Voluntary Deductibles (IMT 22A)	0		Total Premium (A+B)	16294	
Anti- Theft Device (IMT-10)	0		GST	2932	
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	3573		Krishi Kalyan Cess@0.50%	0	
Sub -Total Deductibles	3573		Gross Premium Paid	19226	
Add-On Coverages			Note:		
NIL Depreciation	912		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	912				
Net own Damage Premium(A)	1177				
Nominee Details :	Nominee Name		Age		Relation
Payment Details :	Payment Method	Cheque No./Transaction No.	Bank Name	Amount	
				19226	
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](http://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 25-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 MVAct,1988 is recoverable from the insured.See the clause headed "AVOIDANCE OF CERTAIN AND RIGHTS OF RECOVERY".

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**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 : 922137SMD  
 Approved On : 25-DEC-25  
 Place : MRT  
 Printed On : 25-DEC-25

**For and on behalf of**  
**The Oriental Insurance Company Limited**

**General Manager**  
**Authorized Signature**