



# The Oriental Insurance Company Limited

## MOTOR INSURANCE CERTIFICATE CUM POLICY SCHEDULE PRIVATE CAR PACKAGE POLICY - ZONE B

**Policy No** : 254001/31/2022/1555 **Prev Policy No** : -  
**Cover Note No** : - **Cover Note Dt** :  
**Insured's Code** : 143173393 **Issue Office Code** : 254001  
**Insured's Name** : MS. SHALINI VIDHEY (GSTIN: 0) **Issue Office Name** : BO HAPUR (GSTIN: 09AAACT0627R4ZU)  
**Address** : D/O SH. YASHWANT KUMAR **Address** : NEHRU LANE, RAILWAY ROAD, HAPUR  
R/O H.NO. 199 SOUTH SOTI GANJ MEERUT  
UP.  
Prev. Policy IFFCO TOKIO GIC LTD. No.  
ITG/82818144 Exp. Dt. 30/10/2021. **GHAZIABAD UTTAR PRADESH 245101**  
MEERUT 250001  
**Tel /Fax /Email** : / / 9837813557 / oicraj कुमार@gmail.com **Tel /Fax /Email** : 0122-7962513 / /  
vaibhav.garg@orientalinsurance.co.in  
**Lead/Breakin No** : /

### Agent/Broker Details

**Dev.Off.Code** : NZ000000422 AGENCY MANAGER B. O. HAPUR  
**Agent/Broker** : BA0000092823 RANJAN KUMAR GUPTA  
**Address** : 18, VIVEK VIHAR HAPUR, GHAZIABAD, UTTAR PRADESH, 245101  
**Tel /Fax /Email** : 8857234172//guptaranjan402@gmail.com



**Period of Insurance** : FROM 00:00 ON 31/10/2021 TO MIDNIGHT OF 30/10/2022  
**Collection No & Dt** : CC 2248002513 - 29/10/2021 **GST INVOICE NO** :0920295996 **UIN** :0  
**Gross Premium** : 8,849 **GST** : 1,592 **Stamp Duty** : .5 **Total** : 10,441  
**Geographical Area** : INDIA **Area Extension** :

### Particulars of Insured Vehicle:

Registration Mark & Place	Engine No. & Chassis No.	Make - Model	Type Of Body	Cubic Capacity	Year Of Manf. (including Driver)	Seating Capacity
			Type Of Fuel			
UP 15 CS 9350 RTO Meerut	429937 N317458	HONDA 4 WHEELER- CITY--1.5 V MT	SALOON PETROL	1497	2018	4 + 1

### Limitations as to use:

- The Policy covers use of the vehicle for any purpose other than a) Hire or Reward b) Carriage of goods (other than samples or personal luggage) c) Organized racing d) Pace making e) Speed testing f) Reliability Trials g) Use in connection with Motor Trade

Driver: 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 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-I(1) in respect of any one accident: as per Motor Vehicles Act, 1988.**

**Under Section II-I(ii) in respect of any one claim or series of claims arising out of one event is Rs. 750000**

**P.A. Cover under Section III for Registered Owner Cum Driver (CSI) : Rs. 1500000**

\*This insurance excludes all pre-existing damages

### Insured's Declared Value

For the Vehicle	For Trailers	Non Electrical Accessories	Electrical Accessories	Value of CNG LPG Kit	Total Value
6,50,000	0		0	0	6,50,000

Place : GHAZIABAD

Date : 29/10/2021



IRDA-REGNO-556



# The Oriental Insurance Company Limited

Attached to and forming part of policy number 254001/31/2022/1555

## Nominee Details :

Nominee Name	Age	Relationship
SMT. MANJU RANI	54	Mother

## SCHEDULE OF PREMIUM

A. OWN DAMAGE		B. LIABILITY	
BASIC OD COVER	20,742.00	BASIC TP COVER	3,221.00
MOTOR OD BASIC - NEW	8,296.40	BASIC TP TOTAL	3,221.00
LESS :HEAD OFFICE DISCOUNT	6,222.60	ADD :PA FOR OWNER DRIVER-GR36A	320.00
LESS :UNDERWRITER DISCOUNT	6,223.00	ADD :LL TO EMPLOYEES-IMT-29	50.00
BASIC OD TOTAL	8,296.40	TP TOTAL	3,591.00
LESS :ANTI-THEFT DISCOUNT-GR-30	207.41	TOTAL PREMIUM	8,849.00
OD TOTAL	8,089.00	STAMP DUTY	0.50
LESS :NO CLAIM BONUS-GR27	2,831.15	ADD :SGST	796.00
MOTOR TOTAL OD	5,258.00	ADD :CGST	796.00
		TOTAL AMOUNT	10,441.00

\* NCB discount - 35 %

Deductibles under Section-I : Compulsory Deductible 1000

Subject to IMT Endorsement Printed herein/attached to : IMT-22 , IMT-29 , IMT-25 , IMT-16 , IMT-28 , OIC-1:Nil Depreciation Cover

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 under this 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 BO HAPUR (GSTIN: 09AAACT0627R4ZU) on 29-OCT-21

### 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 TERMS AND RIGHTS OF RECOVERY".

For and on behalf of  
The Oriental Insurance Company Limited

Entered By : SOHAN PAL

Examined By : RAK KUMAR

Policy Printed By : 261050

IP :

Policy Printed On : 29-OCT-21 15:07:57

MILAP CHAND  
General Manager  
Authorised Signatory

This is an electronically generated document (Policy Schedule).The Policy document duly stamped will be sent by post.

Place : GHAZIABAD

Date : 29/10/2021



IRDA-REGNO-556



# The Oriental Insurance Company Limited

Attached to and forming part of policy number 254001/31/2022/1555

This is an electronically generated document (Policy Schedule).The Policy document duly stamped will be sent by post.

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)

