

**MOTOR INSURANCE CERTIFICATE CUM POLICY SCHEDULE  
MISCELANEOUS CLASS D VEHICLES PACKAGE POLICY -  
ZONE C**

<b>Policy No</b> : 172300/31/2022/5326	<b>Prev Policy No</b> : 172300/31/2021/6116
Cover Note No : -	Cover Note Dt :
Insured's Code : 91539641	Issue Office Code : 172300
Insured's Name : PANKAJ MITTAL (GSTIN: 06ABCPM0480H1ZX)	Issue Office Name : DO CHANNI (GSTIN: 24AAACT0627R2Z4)
Address : 1234-A SECTOR 14- SIRSA ROAD HISAR -125001 HARYANA	Address : 1st Floor,Divya Jyoti Complex, Ramakaka Road, Chhani
HISAR HARYANA	VADODARA GUJARAT 390003
Tel /Fax /Email : 9727710135 / / 9727710135 / kvpl62016@gmail.com	Tel /Fax /Email : 0265-2771023 / 0265-2775553 / 172300@orientalinsurance.co.in
Lead/Breakin No : /	

**Agent/Broker Details**

**Dev.Off.Code** : NA0000007579 DO-CHANNI,DIRECT  
**Agent/Broker** : BA0000122563 AJITKUMAR SINGH  
**Address** : L 54 MARUTINANDAN SOCIETY,BAJWA  
ROAD,CHHANI,BARODA,GUJARAT,391740  
**Tel /Fax /Email** : //9429137052//N/



Period of Insurance : FROM 00:00 ON 03/12/2021 TO MIDNIGHT OF 02/12/2022

Collection No & Dt : DC\_I\_IND 9930010628 - 02/12/2021 GST INVOICE NO :2420428764 UIN :0  
Gross Premium : 11,854 GST : 2,134 Stamp Duty : .5 Total : 13,988  
Geographical Area : INDIA Area Extension :

**Particulars of Insured Vehicle:**

Registration Mark & Place	Engine No. & Chassis No.	Make - Model	Type Of Body Type Of Fuel	G.V.W	Year Of Manf.	Seating Cap (incl Driver)	Cubic Capacity
NL 01 AD 0133 Kohima -	E613CDJK245293 E ECE02199VJ0033 718	OTHERS	OTHERS DIESEL	550	2018	1 + 1	150

**Limitations as to Use**

The Policy covers use only under a permit within the meaning of the Motor Vehicle Act 1988 or such a carriage falling under Sub-section 3 of Section 66 of the Motor Vehicles Act 1988.

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

Place : VADODARA  
Date : 01/12/2021



For and on behalf of  
The Oriental Insurance Company Limited

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

Authorised Signatory

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

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IRDA Regn. No. 556 - Now you can buy and renew selected policies online at [www.orientalinsurance.org.in](http://www.orientalinsurance.org.in)

Attached to and forming part of policy number **172300/31/2022/5326**

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". \*\* When the vehicle is used for transport of goods add the following words : - when not used for the transport of goods at the time of the accident \*\* When the vehicle is used for transport of passengers add the following words: - when not used for the transport of passengers at the time of the accident

Limit of Liability:Under Section II-1(i) in respect of any one accident: as per Motor Vehicles Act, 1988.  
Under Section II-1 (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 Owner - Driver (CSI) : Rs. 0

\*This insurance excludes all pre-existing damages

**Insured's Declared Value (IDV)**

For the Vehicle	For Trailers	Non Electrical Accessories	Electrical Accessories	Value of CNG LPG Kit	Total Value
19,62,000					19,62,000

**SCHEDULE OF PREMIUM**

A. OWN DAMAGE		B. LIABILITY	
BASIC OD COVER	23,347.80	ADD :BASIC TP COVER	6,847.00
ADD :IMT23-COVERAGE FOR IMT 21 EXCLUSIONS	4,973.67	BASIC TP TOTAL	6,847.00
ADD :OVERTURNING COVER WHEN USED AS TOOL OF TRADE-IMT-47	9,810.00	ADD :LL-PAID DRIVER, CONDUCTOR,CLEANER-IMT-28	50.00
LESS :RO UNDERWRITER DISCOUNT	1,907.00	TP TOTAL	6,897.00
LESS :BO UNDERWRITER DISCOUNT	28,598.00	TOTAL PREMIUM	11,854.00
BASIC OD TOTAL	2,652.80	ADD :IGST	2,134.00
OD TOTAL	7,626.00	STAMP DUTY	0.50
LESS :NO CLAIM BONUS-GR27	2,669.27	TOTAL AMOUNT	13,988.00
MOTOR TOTAL OD	4,957.00		

\* NCB discount - 35 %

**Deductibles under Section-I :** Compulsory Deductible of 0.5% of IDV of the vehicle subject to a minimum of Rs.2000/-

Subject to IMT Endorsement Printed herein/attached to : IMT-28 , IMT-47 , IMT-6

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: KOTAK MAHINDRA BANK LTD

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**

Place : VADODARA

Date : 01/12/2021



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**WARRANTED THAT AT NO TIME THE GROSS LADEN OF WEIGHT OF THE VEHICLE EXCEEDS THE GROSS VEHICLE WEIGHT MENTIONED IN THE SCHEDULE OF THE POLICY.**

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).

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.  
25% will be deducted from Claim Amount in the absence of Spot Survey.

No claim is admissible if driving license is found fake or is not valid, whether or not in the knowledge of the insured.  
In witness whereof the undersigned being authorised by and on behalf of the company has/have herein to set his/their hands at DO CHANNI (GSTIN: 24AAACT0627R2Z4) on 01-DEC-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 MV Act, 1988 is recoverable from the Insured. See the Clause headed "AVOIDANCE OF CERTAIN TERMS AND RIGHTS OF RECOVERY".

Entered By : MR. RAMESH R VASAVA

For and on behalf of  
The Oriental Insurance Company Limited

Examined By : Barot Vaibhav Narendra

Policy Printed By : OICL

IP :

Policy Printed On : 05-DEC-21 13:09:17

Authorised Signatory

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Place : VADODARA

Date : 01/12/2021



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