

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

Road Side Assistance included in this policy - Toll free No. 8447642311
*Conditions Apply

Policy No : 172300/31/2023/4901 **Prev Policy No** : 172300/31/2022/5475
Cover Note No : - **Cover Note Dt** :
Insured's Code : 102155128 **Issue Office Code** : 172300
Insured's Name : MR. PANKAJ MITTAL (GSTIN: 06ABCPM0430H1ZX) **Issue Office Name** : DO CHANNI (GSTIN: 24AAACT0627R2Z4)
Address : B - 66 / 77, SHESH NARAYAN SOC., NR. RAGHUKUL SCHOOL, NEW VIP ROAD, BARODA **Address** : 1st Floor, Divya Jyoti Complex, Ramakaka Road, Chhani
[ACTION ACE FX - 230]
VADODARA GUJARAT 390003
HISSAR HARYANA 125001
Tel /Fax /Email : 9727710135 / / 9727710135 / **Tel /Fax /Email** : 0265-2771023 / 0265-2775553 /
kvpl62016@gmail.com 172300@orientalinsurance.co.in

Lead/Breakin No : /

Agent/Broker Details

Dev.Off.Code : NY0000000523 BAROT VAIBHAV NARENDRA
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 09/12/2022 TO MIDNIGHT OF 08/12/2023

Collection No & Dt : DC_I_IND 9930009778 - 29/11/2022 **GST INVOICE NO** :2421398499 **UIN** :0
Gross Premium : 12,547 **GST** : 2,258 **Stamp Duty** : .5 **Total** : 14,805
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
GJ 06 JF 1974 Baroda -	KCHM115415 6191147861	OTHERS	OTHERS DIESEL	550	2019	0 + 1	150

Particulars of Trailer

Chassis No.	Registration No.	Manufacturer	Make

Place : VADODARA

Date : 29/11/2022



The Oriental Insurance Company Limited

Authorised Signatory

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

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IRDA Regn. No. 556 - Now you can buy and renew selected policies online at www.orientalinsurance.org.in

Attached to and forming part of policy number **172300/31/2023/4901**

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.

- 1 Use in connection with the insured's business. The Policy does not cover : (1) Use for racing pace making, reliability trial or speed testing. (2)Use for the carriage of passengers for hire or reward. (3)Use whilst drawing a trailer except the towing (other than for reward) of any one disabled mechanically propelled vehicle

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". ** 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
20,70,000					20,70,000

SCHEDULE OF PREMIUM

A. OWN DAMAGE		B. LIABILITY	
BASIC OD COVER	24,633.00	ADD :BASIC TP COVER	7,267.00
ADD :IMT23-COVERAGE FOR IMT 21 EXCLUSIONS	5,247.45	BASIC TP TOTAL	7,267.00
ADD :OVERTURNING COVER WHEN USED AS TOOL OF TRADE-IMT-47	10,350.00	ADD :LL-PAID DRIVER, CONDUCTOR,CLEANER-IMT-28	50.00
LESS :RO UNDERWRITER DISCOUNT	2,012.00	TP TOTAL	7,317.00
LESS :BO UNDERWRITER DISCOUNT	30,173.00	TOTAL PREMIUM	12,547.00
BASIC OD TOTAL	2,798.00	ADD :IGST	2,258.00
OD TOTAL	8,045.00	STAMP DUTY	0.50
LESS :NO CLAIM BONUS-GR27	2,815.91	TOTAL AMOUNT	14,805.00
MOTOR TOTAL OD	5,230.00		

* 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

INDUSIND BANK LTD

Place : VADODARA

Date : 29/11/2022



The Oriental Insurance Company Limited

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Hypothecation/Lease 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 or on demand from the policy issuing office

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 29-NOV-22

IMPORTANT NOTICE

The Insured is not Indemnified if the vehicle is used or driven otherwise than in accordance with thisSchedule.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".

Entered By : MR. RAMESH R VASAVA

The Oriental Insurance Company Limited

Examined By : B K RATHWA

Policy Printed By : OICL

IP :

Policy Printed On : 30-NOV-22 08:04:01

Authorised Signatory

Place : VADODARA

Date : 29/11/2022



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