

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

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

Policy No : 172300/31/2024/357 **Prev Policy No** : -
Cover Note No : - **Cover Note Dt** :
Insured's Code : 169621268 **Issue Office Code** : 172300
Insured's Name : PANKAJ MITTAL (GSTIN: 06ABCPM0480H1ZX) **Issue Office Name** : DO CHANNI (GSTIN: 24AAACT0627R2Z4)
Address : VP - 12, RIVERA TOWN AND COUNTRY CLUB, VILLAGE - SAKARIYA, TA - WAGHODIA, BARODA - 391510 **Address** : 1st Floor, Divya Jyoti Complex, Ramakaka Road, Chhani
VADODARA GUJARAT 390003
HISSAR HARYANA 125001
Tel /Fax /Email : / / 9727710135 / kvpl62016@gmail.com **Tel /Fax /Email** : 0265-2771023 / 0265-2775553 / 172300@orientalinsurance.co.in
Lead/Breakin No : /

POSP/Broker Details

Dev.Off.Code : NA0000007581 MR. K.R. PATEL
POSP : PS0000000979 NIBHA KUMARI SINGH
Address : L-54, MARUTINANDAN SOCIETY, BAJWA ROAD, VADODARA, VADODARA, GUJARAT, 391770
Tel /Fax /Email : 9429137052/NIBHAKSINGH96@GMAIL.COM



Period of Insurance : FROM 15:55 ON 20/04/2023 TO MIDNIGHT OF 19/04/2024

Collection No & Dt : CSH 9930000768 - 20/04/2023 **GST INVOICE NO** :242231366 **UIN** :0
Gross Premium : 16,317 **GST** : 2,937 **Stamp Duty** : .5 **Total** : 19,254
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
NEW	5H.4101V1/2220182	DIGMAX BACKHOE LOADER	OTHERS	100	2023	0 + 1	100
-	ECE07618CP0077722						

Particulars of Trailer

Chassis No.	Registration No.	Manufacturer	Make

Place : VADODARA

Date : 20/04/2023



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

Page 1 of 3

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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 only for ambulance purposes - The Policy does not cover (1) Use for hire or reward or for racing, pace making, reliability trial or speed testing. (2) Use whilst drawing a trailer except the towing (other than for reward) of any one of disabled mechanically propelled vehicle
- 2 Use only for agricultural and forestry purposes. The Policy does not cover (1) Use for hire or reward or 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 greater number of trailers in all than is permitted by law
- 3 Use in connection with the Insured's business. The Policy does not cover : (1) Use for hire or reward or for racing pace making reliability trial or speed testing. Use for the carriage of passengers for hire or reward.
- 4 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
- 5 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 greater number of trailers in all than is permitted by law.
- 6 Use in connection with the insured's business. The Policy does not cover : (1) Use for hire or reward or for racing pace making reliability trial or speed testing. (2) Use for 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
- 7 Use for Fire Brigade or Salvage Corps purposes. The Policy does not cover : (1) Use for hire or reward or 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

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
30,87,500					30,87,500

SCHEDULE OF PREMIUM

A. OWN DAMAGE		B. LIABILITY	
BASIC OD COVER	36,741.25	ADD :BASIC TP COVER	7,267.00
ADD :IMT23-COVERAGE FOR IMT 21 EXCLUSIONS	7,826.81	BASIC TP TOTAL	7,267.00
ADD :OVERTURNING COVER WHEN USED AS TOOL OF TRADE-IMT-47	15,437.50	ADD :LL-PAID DRIVER, CONDUCTOR,CLEANER-IMT-28	50.00
LESS :BO UNDERWRITER DISCOUNT	45,005.00	TP TOTAL	7,317.00
LESS :RO UNDERWRITER DISCOUNT	6,001.00	TOTAL PREMIUM	16,317.00
BASIC OD TOTAL	1,172.75	ADD :IGST	2,937.00
OD TOTAL	9,000.00	STAMP DUTY	0.50
MOTOR TOTAL OD	9,000.00	TOTAL AMOUNT	19,254.00

Place : VADODARA

Date : 20/04/2023



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

Page 2 of 3

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Attached to and forming part of policy number **172300/31/2024/357**

Deductibles under Section-I :

Subject to IMT Endorsement Printed herein/attached to : IMT-28 , IMT-23 , IMT-47 , IMT-6

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

Hypothecation Agreement with: HDFC 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 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 20-APR-23

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".

Entered By : KRUPA N MANKAD

The Oriental Insurance Company Limited

Examined By : Mr.Dharamveer kumar

Policy Printed By : OICL IP :

Policy Printed On : 20-APR-23 17:35:08

Authorised Signatory

Place : VADODARA

Date : 20/04/2023



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Page 3 of 3

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