



The Oriental Insurance Company Limited

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

Road Side Assistance included in this policy - Toll free No.18003091209
*Conditions Apply

Policy No	: 441700/31/2024/16864	Prev Policy No	: -
Cover Note No	: -	Cover Note Dt	:
Insured's Code	: 177557717	Issue Office Code	: 441700
Insured's Name	: MUHAMMED FAHAD P P (GSTIN: 0)	Issue Office Name	: BO STADIUM ROAD MUVATTUPUZZHA (GSTIN: 32AAACT0627R3Z6)
Address	: PAREKKATTIL HOUSE KALLELIMOOLA, VAZHAKKULAM SOUTH VAZHAKKULAM P.O., ERNAKULAM ERNAKULAM KERALA 683105	Address	: T.H.TOWER, FIRST FLOOR, STADIUM ROAD, MARKET P.O., MUVATTUPUZZHA. KERALA 686673
Tel /Fax /Email	: / / 0 / NA	Tel /Fax /Email	: 0485-2833926, 0485-2834926 / 0485-2830696 / 441700@orientalinsurance.co.in/prakash.pk@orientalinsurance.co.in

Lead/Breakin No : /

Agent/Broker Details	
Dev.Off.Code	: NG0000000343 SHAHUL HAMEED.M.M
Agent/Broker	: BA0000154332 HAMNA.A.M
Address	: PUTHIRI HOUSE, VALLOM, RAYONPURAM.P.O., PERUMBAVOOR, ERNAKULAM-683543, ERNAKULAM, KERALA, 683543
Tel /Fax /Email	: 9847899547/9847899547//vasheems@gmail.com



Period of Insurance : FROM 14:49 ON 22/01/2024 TO MIDNIGHT OF 21/01/2025

Collection No & Dt : DC_I_IND 5236017541 - 22/01/2024 GST INVOICE NO : 3222161631125 UIN : 0

Gross Premium : 5,844 GST : 1,052 Stamp Duty : .5 Total : 6,896

Geographical Area : INDIA Area Extension :

Particulars of Insured Vehicle:

Registration Mark & Place	Engine No. & Chassis No.	Make - Model	Type Of Body Type Of Fuel	Cubic Capacity	Year Of Manf. (including Driver)	Seating Capacity
KL 07 BR 1255 ERNAKULAM	1S00687885 H3480935	MARUTI-MARUTI SWIFT VDI BS IV	HATCHBACK DIESEL	1248	2011	4 + 1

Limitations as to use:

- 1 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

Place :

Date : 22/01/2024



IRDA-REGNO-556



The Oriental Insurance Company Limited

Attached to and forming part of policy number 441700/31/2024/16864

Insured's Declared Value					
For the Vehicle	For Trailers	Non Electrical Accessories	Electrical Accessories	Value of CNG LPG Kit	Total Value
2,00,000	0		0	0	2,00,000

SCHEDULE OF PREMIUM			
A. OWN DAMAGE		B. LIABILITY	
BASIC OD COVER	6,860.00	BASIC TP COVER	3,416.00
MOTOR OD BASIC - NEW	2,058.00	BASIC TP TOTAL	3,416.00
LESS :HEAD OFFICE DISCOUNT	2,744.00	ADD :PA FOR OWNER DRIVER-GR36A	320.00
LESS :UNDERWRITER DISCOUNT	2,058.00	ADD :LL TO EMPLOYEES-IMT-29	50.00
BASIC OD TOTAL	2,058.00	TP TOTAL	3,786.00
OD TOTAL	2,058.00	TOTAL PREMIUM	5,844.00
MOTOR TOTAL OD	2,058.00	STAMP DUTY	0.50
		ADD :SGST	526.00
		ADD :CGST	526.00
		TOTAL AMOUNT	6,896.00

Deductibles under Section-I : Compulsory Deductible 1000

Subject to IMT Endorsement Printed herein/attached to : IMT-22 , IMT-29 , IMT-16 , IMT-10

Details of IMT Endorsements are also available on the Company's Web Portal 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 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 STADIUM ROAD MUVATTUPUZZHA (GSTIN: 32AAACT0627R3Z6) on 22-JAN-24

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 : SHAHUL HAMEED

Examined By : RAJI S PANICKER

Policy Printed By : OICL

IP :

Policy Printed On : 22-JAN-24 17:26:58

Authorised Signatory

Place :

Date : 22/01/2024



IRDA-REGNO-556




The Oriental Insurance Company Limited

Attached to and forming part of policy number 441700/31/2024/16864

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 and through other digital platforms including Whatsapp (Send "Hi" to  9560711200)

