


# MOTOR INSURANCE CERTIFICATE CUM POLICY SCHEDULE

## GCCV-PRIVATE CARRIERS OTHER THAN THREE

### WHEELERS PACKAGE POLICY - ZONE C

<b>Policy No</b>	: 121800/31/2022/923	<b>Prev Policy No</b>	: 121800/31/2021/1132
<b>Cover Note No</b>	: -	<b>Cover Note Dt</b>	:
<b>Insured's Code</b>	: 128626641	<b>Issue Office Code</b>	: 121800
<b>Insured's Name</b>	: VIRAKI BROTHERS (GSTIN: 27AAAFV3761F1Z7)	<b>Issue Office Name</b>	: BCDO - 9 (GSTIN: 27AAACT0627R4ZW)
<b>Address</b>	: PLOT NO.30, SECT.19D, VASHI, NAVI MUMBAI 400 703 NAVI MUMBAI MAHARASHTRA 400703	<b>Address</b>	: SBI ANNEXE BUILDING, 3RD FLOOR, BANK STREET FORT MUMBAI MAHARASHTRA 400001
<b>Tel /Fax /Email</b>	: / / 0 / NA	<b>Tel /Fax /Email</b>	: 22617337/22617335/22617339 / (022)22617331 / madhavi.gurav@orientalinsurance.co.in

Lead/Breakin No : /

<b>Agent/Broker Details</b>	
<b>Dev.Off.Code</b>	: NZ0000000564 AGENCY MANAGER, MCDO9
<b>Agent/Broker</b>	: BA0000087726 PARTE CHANDRAKANT SHANKAR
<b>Address</b>	: 2 A2, MATRUSHRADDHA CO-OP. HSG. SOC. ,,TILAK NAGAR, DOMBIVALI EAST,DIST.THANE,THANE,MAHARASHTRA,421201
<b>Tel /Fax /Email</b>	: 9820902213/9820902213//CHANDRAKANT.PARTE@REDIFFMAIL.COM

Period of Insurance : FROM 00:00 ON 22/03/2022 TO MIDNIGHT OF 21/03/2023

Collection No & Dt : DC\_I\_IND 3029013239 - 07/03/2022 GST INVOICE NO :2720759741 UIN :0

Gross Premium : 10,870 GST : 1,450 Stamp Duty : .5 Total : 12,320

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
MH 43 BX 0464 Vashi - Vashi	4SPCR16CYX610 827 MAT505233M8C0 5071	TATA 610 SFC DCR33HSD 100B6M5 TT	OTHERS DIESEL	5300	2021	1 + 1	2956

#### 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 carriage of goods within the meaning of the Motor Vehicles Act. The Policy does not cover: 1) Use for organised racing, pace-making, reliability trial or speed testing. (2) Use whilst drawing a trailer except the towing (other than for reward) of any one disabled mechanically propelled vehicle. (3) Use for carrying passengers in the

Place : MUMBAI

Date : 07/03/2022



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.

MILAP CHAND  
General Manager  
Authorised Signatory

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

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Attached to and forming part of policy number **121800/31/2022/923**

vehicles; except employees (other than the driver) not exceeding the number permitted in the registration document and coming under the purview of Workmen's Compensation Act 1923.

Driver: Any person including 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 when not used for the transport of goods at the time of the accident and that such a person satisfies the requirements of Rule 3 of the Central Motor Vehicles Rules, 1989.

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
9,85,164		64,175			10,49,339

**SCHEDULE OF PREMIUM**

A. OWN DAMAGE		B. LIABILITY	
BASIC OD COVER	12,676.02	ADD :BASIC TP COVER	8,438.00
ADD :IMT23-COVERAGE FOR IMT 21 EXCLUSIONS	1,901.40	BASIC TP TOTAL	8,438.00
LESS :BO UNDERWRITER DISCOUNT	11,662.00	ADD :LL-PAID DRIVER, CONDUCTOR,CLEANER-IMT-40	100.00
BASIC OD TOTAL	2,915.42	TP TOTAL	8,538.00
OD TOTAL	2,915.00	TOTAL PREMIUM	10,870.00
LESS :NO CLAIM BONUS-GR27	583.00	STAMP DUTY	0.50
MOTOR TOTAL OD	2,332.00	ADD :SGST_TP	506.00
		ADD :CGST_TP	506.00
		ADD :CGST_OD	219.00
		ADD :SGST_OD	219.00
		TOTAL AMOUNT	12,320.00

\* NCB discount - 20 %

**Deductibles under Section-I** : Compulsory Deductible 500

Subject to IMT Endorsement Printed herein/attached to : IMT-21 , IMT-40 , IMT-23 , IMT-42

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: -

Place : MUMBAI

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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 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 BCDO - 9 (GSTIN: 27AAACT0627R4ZW) on 07-MAR-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 : Suresh R. Mali

For and on behalf of  
The Oriental Insurance Company Limited

Examined By : Mr SOMTHANKAR UMESH S

Policy Printed By : OICL

IP :

MILAP CHAND  
General Manager  
Authorised Signatory

Policy Printed On : 07-MAR-22 21:08:02

Place : MUMBAI

Date : 07/03/2022



For and on behalf of  
The Oriental Insurance Company Limited

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