


**MOTOR INSURANCE CERTIFICATE CUM POLICY SCHEDULE
MISCELLANEOUS CLASS D VEHICLES PACKAGE POLICY - ZONE A
UIN NO:IRDAN556RP0082V01200506**

Policy No : 163600/31/2026/779	Prev Policy No : 63019505490000
Cover Note No : -	Cover Note Dt :
Insured's Code : 200242200	Issue Office Code : 163600
Insured's Name : S P AUTOMOTIVE (GSTIN: 27ANVPS9324F1ZA)	Issue Office Name : KBO MG ROAD PUNE (GSTIN: 27AAACT0627R4ZW)
Address : RICHIRICH COMPOUND BNR VATIKA HOTEL, GHODBUNDER ROAD, VERSOVA MIRAROAD THANE THANE MAHARASHTRA 401107	Address : ABBAS CHAMBERS 3RD,FLOOR, 1,M. G. ROAD PUNE (PH. NO.26130505) PUNE MAHARASHTRA 411001
PAN No : XXXXXX324F	Tel /Fax /Email : 020-26130052 / NIL / 163600@orientalinsurance.co.in
Validated Mobile No /Email : / / 8421887858 / sparkpolicy@gmail.com	CKYC No :
E-Insurance Account No :	Lead/Breakin No : /

Agent/Broker Details

Dev.Off.Code :

Agent/Broker : LC0000000995 M/S SPARKSHIELD INSURANCE BROKER PVT LTD

Address : 262 B 93 AVENU MALL 2ND FLOOR WANOWARIE, PUNE 411022 MOB NO mob no : 8421887858,PUNE,MAHARASHTRA,411022

Tel /Fax /Email : 8421887858/8421887858/



Period of Insurance : FROM 00:00 ON 28/09/2025 TO MIDNIGHT OF 27/09/2026

Collection No & Dt : CC 3204001163 - 23/09/2025 **GST INVOICE NO** :2724853764 **UIN** :0

Gross Premium : 10,758 **GST** : 1,936 **Stamp Duty** : .5 **Total** : 12,694

Geographical Area : INDIA **Area Extension** :

Particulars of Insured Vehicle:

Registration No.	RTO Place	Engine/Motor No.&chassis no/VIN	Make - Model	Type Of Body Type Of Fuel	G.V.W	Year Of Manf.	Seating Cap (incl Driver)	Cubic Capacity
MH 04 KU 2136	Thane - Thane	TMM4E80893 MA1HB2TMHM3G11 OBD2 RTD 040	CRUZIO 3100WB	OTHERS DIESEL	5450	2021	6 + 2	2596

Particulars of Trailer

Chassis No.	Registration No.	Manufacturer	Make
-------------	------------------	--------------	------

FASTag ID :

Limitations as to Use:--

The Policy covers use only under a permit within the meaning of the Motor Vehicles (Amendment) Act,2019, or such a carriage falling under sub-section (3) of section 66 of the Motor Vehicles (Amendment) Act,2019.The Policy does not cover use for --- (a) organised racing (b) speed testing.

Persons or classes of persons entitled to drive:--Any person including insured : PROVIDED that a person driving holds an effective driving licence at the time of the accident and is not disqualified from holding or obtaining such a licence:PROVIDED

Place : PUNE

Date : 23/09/2025



IRDA-REGNO-556



Attached to and forming part of policy number **163600/31/2026/779**

ALSO that the person holding an effective learner's licence may also drive the vehicle when not used for the transport of passengers 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) & (ii) in respect of any one accident: as per the Motor Vehicles (Amendment) Act, 2019.

P.A. Cover under Section III for Owner - Driver (CSI) : Rs. 0

*This insurance excludes all pre-existing damages

Insured's Declared Value (IDV)

IDV of Vehicle/ Chassis	IDV of Trailer	IDV of Non Electrical Accessories	IDV of Electrical Accessories	IDV of external CNG Kit	IDV of Body	Any Allied Components /Retrofit	IDV of Articulated Trailer	Total Value IDV
17,00,000								17,00,000

SCHEDULE OF PREMIUM

A. OWN DAMAGE		B. LIABILITY	
BASIC OD COVER	20,536.00	ADD :BASIC TP COVER	7,267.00
ADD :IMT23-COVERAGE FOR IMT 21 EXCLUSIONS	3,080.40	BASIC TP TOTAL	7,267.00
BASIC OD TOTAL	20,536.00	ADD :IMT29-LL TO EMPLOYEES	25.00
LESS :SIP DISCOUNT	17,405.00	ADD :LL TO EMPLOYEES-IMT-29	50.00
OD TOTAL	6,211.00	TP TOTAL	7,317.00
LESS :NO CLAIM BONUS-GR27	2,795.13	TOTAL PREMIUM	10,758.00
MOTOR TOTAL OD	3,416.00	ADD :SGST	968.00
		ADD :CGST	968.00
		STAMP DUTY	0.50
		TOTAL AMOUNT	12,694.00

* NCB discount - 45 %

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-23 , IMT-47 , IMT-29 , IMT-46 , 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 provided by this policy is governed by the terms, conditions, warranties, exclusions, INDIA MOTOR TARIFF(2002)endorsements, and OIC add-on cover endorsements as outlined in the prospectus and customer information sheet. These details can be found on the company's website www.orientalinsurance.org.in or requested from the policy issuing office. You can store our policy in Digilocker. The insured is requested to visit our website or nearest office for policy

Place : PUNE

Date : 23/09/2025



IRDA-REGNO-556



Attached to and forming part of policy number **163600/31/2026/779**

servicing, claim procedures, and lodging grievances. If not resolved, you may approach the insurance ombudsman of your region, a list of which is available on our website or at any of our offices.

You may also lodge a complaint at IRDAI: <https://bimabharosa.irdai.gov.in/>.

This Policy is issued on the condition that the insured vehicle has a valid PUC and FASTag ID (Wherever Applicable) and they must remain valid throughout the period of this insurance.

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 ab initio (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 XI of the Motor Vehicles (Amendment) Act, 2019. The Policy does not cover liability for death, bodily injury or damage as excluded in section 150(2) (ii) and (iii); (b) and (c) of the Motor Vehicles (Amendment) Act, 2019.

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 KBO MG ROAD PUNE (GSTIN: 27AAACT0627R4ZW) on 23-SEP-25

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 Motor Vehicles (Amendment) Act, 2019 is recoverable from the Insured. See the Clause headed "AVOIDANCE OF CERTAIN TERMS AND RIGHTS OF RECOVERY".

Entered By : Imran Shagirbhai Atar

Examined By : MR. P.D. GEDAM

Policy Printed By : PRTL IP :

Policy Printed On : 23-SEP-25 19:35:57

Digitally Signed
By
Authorised Signatory

This is an electronically generated digitally signed document (Policy Schedule). The stamp duty has been centrally deposited with the appropriate authority or stamp defaced & retained in the office.

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)

Place : PUNE

Date : 23/09/2025



IRDA-REGNO-556