

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

**Policy No** : 163600/31/2026/869 **Prev Policy No** : -  
**Cover Note No** : - **Cover Note Dt** :  
**Insured's Code** : 201086275 **Issue Office Code** : 163600  
**Insured's Name** : SURAJ SUNIL GHULE (GSTIN: 0) **Issue Office Name** : KBO MG ROAD PUNE (GSTIN: 27AAACT0627R4ZW)  
**Address** : MOHMMADWADI NEAR BHAIKAVNATH MANDIR PUNE INSPECTION BY - AAA RISK MANAGEMENT - OICL02593023 **Address** : ABBAS CHAMBERS 3RD,FLOOR, 1,M. G. ROAD PUNE (PH. NO.26130505) PUNE MAHARASHTRA 411001  
**PAN No** : XXXXXX863N **Tel /Fax /Email** : 020-26130052 / NIL / 163600@orientalinsurance.co.in  
**Validated Mobile No /Email** : / / 9067887858 / **CKYC No**:  
**E-Insurance Account No**: sparkpolicy@gmail.com **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 19:06 ON 10/10/2025 TO MIDNIGHT OF 09/10/2026  
**Collection No & Dt** : CC 3204001269 - 10/10/2025 **GST INVOICE NO** :2724889168 **UIN** :0  
**Gross Premium** : 9,526 **GST** : 1,714 **Stamp Duty** : .5 **Total** : 11,240  
**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 42 M 8909     | Baramati - Baramati | G12BN428337 MA3ERLF1S004515 04BG | EECO-- AMBULANCE | SALOON PETROL             | 1510  | 2016          | 4 + 1                     | 1196           |

**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** : 10/10/2025



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Attached to and forming part of policy number **163600/31/2026/869**

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. 1500000

\*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 |
|-------------------------|----------------|-----------------------------------|-------------------------------|-------------------------|-------------|---------------------------------|----------------------------|-----------------|
| 1,50,000                |                |                                   |                               |                         |             |                                 |                            | 1,50,000        |

#### SCHEDULE OF PREMIUM

##### A. OWN DAMAGE

##### B. LIABILITY

|                                           |          |                                               |           |
|-------------------------------------------|----------|-----------------------------------------------|-----------|
| BASIC OD COVER                            | 1,875.00 | ADD :BASIC TP COVER                           | 7,267.00  |
| ADD :IMT23-COVERAGE FOR IMT 21 EXCLUSIONS | 281.25   | BASIC TP TOTAL                                | 7,267.00  |
| BASIC OD TOTAL                            | 1,875.00 | ADD :PA FOR OWNER DRIVER-GR36A                | 320.00    |
| LESS :SIP DISCOUNT                        | 582.00   | ADD :LL-PAID DRIVER, CONDUCTOR,CLEANER-IMT-28 | 50.00     |
| OD TOTAL                                  | 1,574.00 | ADD :LOADING FOR CARRYING PASSENGERS-IMT-46   | 240.00    |
| MOTOR TOTAL OD                            | 1,574.00 | ADD :LL TO EMPLOYEES-IMT-29                   | 50.00     |
|                                           |          | ADD :IMT29-LL TO EMPLOYEES                    | 25.00     |
|                                           |          | TP TOTAL                                      | 7,927.00  |
|                                           |          | TOTAL PREMIUM                                 | 9,526.00  |
|                                           |          | ADD :CGST                                     | 857.00    |
|                                           |          | ADD :SGST                                     | 857.00    |
|                                           |          | STAMP DUTY                                    | 0.50      |
|                                           |          | TOTAL AMOUNT                                  | 11,240.00 |

**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

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: -

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

Place : PUNE

Date : 10/10/2025



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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](http://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 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 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 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 10-OCT-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 : Imran Shagirbhai Atar

Policy Printed By : PRTL IP :

Policy Printed On : 10-OCT-25 19:06:38

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](http://www.orientalinsurance.org.in) and through other digital platforms including Whatsapp (Send "Hi" to  9560711200)

Place : PUNE

Date : 10/10/2025

