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Signer: DS THE ORIENTAL INSURANCE COMPANY LIMITED 01
Date: Mon, Nov 10, 2025 17:35:12 IST
Reason: Signing Policy for OICL

Oriental Insurance **The Oriental Insurance Company Limited**

# MOTOR INSURANCE CERTIFICATE CUM POLICY SCHEDULE
## PRIVATE CAR-(3 Years) BUNDLED POLICY - ZONE B
**UIN NO:IRDAN556RP0005V02201819**

| | | | |
|---|---|---|---|
| **Policy No** : | **163600/31/2026/1030** | **Prev Policy No** : | **-** |
| Cover Note No : | - | Cover Note Dt : | |
| Insured's Code : | 202497897 | Issue Office Code : | 163600 |
| Insured's Name : | MANISHA SUHAS MORE (GSTIN: 0) | Issue Office Name : | KBO MG ROAD PUNE (GSTIN: 27AAACT0627R4ZW) |
| Address : | AVSARI MARGA AMBEDKAR NAGAR<br>INDAPUR VTC INDAPUR<br>DISTRICT PUNE<br>PUNE MAHARASHTRA 413106 | Address : | ABBAS CHAMBERS<br>3RD,FLOOR, 1,M. G. ROAD<br>PUNE (PH. NO.26130505)<br>PUNE MAHARASHTRA 411001 |
| PAN No : | XXXXXX488H | | |
| Validated Mobile Number/Email : | / / 0 / sparkpolicy@gmail.com | Tel /Fax /Email : | 020-26130052 / NIL / 163600@orientalinsurance.co.in |
| E-Insuarnce Account No. : | | | |
| CKYC 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//** |

Policy Period (OWN DAMAGE): FROM 17:21 ON 10/11/2025 TO MIDNIGHT OF 09/11/2026

Policy Period (LIABILITY) : FROM 17:21 ON 10/11/2025 TO MIDNIGHT OF 09/11/2028

Compulsory PA : FROM 17:21 ON 10/11/2025 TO MIDNIGHT OF 09/11/2028

Collection No & Dt : CC 3204001437 - 10/11/2025 GST INVOICE NO :2724955872 UIN :0

Gross Premium : 36,304 GST : 6,534 Stamp Duty : .5 Total : 42,838

Geographical Area : INDIA Area Extension :

## Particulars of Insured Vehicle:

| Registration Mark & Place | Engine/Motor No.&chassis no/VIN | Make - Model | Type Of Body / Type Of Fuel | Cubic Capacity | Year Of Manf. | Seating Capacity (including Driver) |
|---|---|---|---|---|---|---|
| NEW | 1223656585485<br>1225635698897220251 | FORCE MOTORS LTD-Tempo Trax Cruiser Classic BS-II | OTHERS<br>DIESEL | 2596 | 2025 | 9 + 1 |

FASTag ID :

**Limitations as to use:--**

1 Use only for social,domestic and pleasure purposes and for the insured business or profession.The policy covers use for any purpose other than -(a)hire or reward.(b) organised racing,or (c) speed testing.

Persons or classes of persons entitled to drive:-- Any person including the 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 ALSO that the person holding an effective learner's licence 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 the Motor Vehicles (Amendment) Act,2019.**

**P.A. Cover under Section III for Registered Owner Cum Driver (CSI) : Rs.** 1500000

Place : PUNE

Date : 10/11/2025

IRDA-REGNO-556

Oriental Insurance **The Oriental Insurance Company Limited**

**Attached to and forming part of policy number** **163600/31/2026/1030**

## Insured's Declared Value

| IDV of the Vehicle | IDV of Trailer | IDV of Non Electrical Accessories | IDV of Electrical Accessories | IDV of external CNG Kit | Any Allied components /Retrofit | Total Value IDV |
|---|---|---|---|---|---|---|
| 12,08,624 | 0 | | 0 | | | 12,08,624 |

## SCHEDULE OF PREMIUM

| A. OWN DAMAGE | | B. LIABILITY | |
|---|---|---|---|
| BASIC OD COVER | 40,404.00 | BASIC TP COVER | 24,596.00 |
| MOTOR OD BASIC - NEW | 40,404.00 | BASIC TP TOTAL | 24,596.00 |
| BASIC OD TOTAL | 4,040.00 | ADD :PA FOR OWNER DRIVER-GR36A | 900.00 |
| ADD :ADD-ON COVER NIL DEPRECIATION POLICY(IRDAN556RP0005V01201819/A0013V 01201819) | 6,768.00 | TP TOTAL | 25,496.00 |
| LESS :SIP DISCOUNT | 36,364.00 | TOTAL PREMIUM | 36,304.00 |
| OD TOTAL | 10,808.00 | STAMP DUTY | 0.50 |
| MOTOR TOTAL OD | 10,808.00 | ADD :SGST | 3,267.00 |
| | | ADD :CGST | 3,267.00 |
| | | TOTAL AMOUNT | 42,838.00 |

Deductibles under Section-I : Compulsory Deductible 2000

Subject to IMT Endorsement Printed herein/attached to : IMT-29 , IMT-22 , IMT-20

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 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 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.

In case the Own Damage cover under the Bundled Policy expires and the same is not renewed with Oriental the third party coverage under this Bundled policy will revert to Standalone Liability Only 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).

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 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.
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-NOV-25

Place : PUNE

Date : 10/11/2025

IRDA-REGNO-556

Oriental Insurance **The Oriental Insurance Company Limited**

**Attached to and forming part of policy number** **163600/31/2026/1030**

**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 : SNEHAL RAMESH NANDODE

Examined By : SNEHAL RAMESH NANDODE

Policy Printed By : 174076 IP

Policy Printed On : 10-NOV-25 17:35:11

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)

# The Oriental Insurance Company Limited

**Attached to and forming part of policy number** **163600/31/2026/1030**

## CUSTOMER INFORMATION SHEET

| Sl.No | Title | Description |
|---|---|---|
| 1 | Product Name | **Private Car Bundled Policy** |
| 2 | Unique Identification Number (UIN) allotted by IRDA | **IRDAN556RP0005V02201819** |
| 3 | Structure Basis of Sum Insured (IDV) | The Insured Declared Value (IDV) of the Vehicle will be deemed to be the Sum Insured for the purpose of this policy which is fixed at the commencement of each policy period for the insured vehicle.<br>This is an Indemnity based (with deductions for depreciation and policy excess) package product covering both Accidental Own Damages to the insured's vehicle & Third Party liability arising out of use of the vehicle.<br>The schedule of depreciation for fixing IDV of the vehicle : (see table below)<br>IDV of vehicles beyond 5 years of age and of obsolete models of the vehicles ( i.e. models which the manufacturers have discontinued to manufacture) is to be determined on the basis of an understanding between the insurer and the insured. IDV shall be treated as the 'Market Value' throughout the policy period without any further depreciation for the purpose of Total Loss (TL) / Constructive Total Loss (CTL) claims. The insured vehicle shall be treated as a CTL if the aggregate cost of retrieval and / or repair of the vehicle, subject to terms and conditions of the policy, exceeds 75% of the IDV of the vehicle.<br>1. **Indemnity- Repair or TL/CTL basis**<br>2. **Benefit basis in case of CPA( only if opted for)** |
| 4 | Interests Insured | 1.Vehicle registered in the name of the insured.<br>2. Third Party Liability arising out of use of the vehicle.<br>3. Personal Accident cover for Owner and/or driver and passengers.<br>**(only if opted for)** |

| AGE OF VEHICLE | % OF DEPRECIATION |
|---|---|
| Not exceeding 6 months | 5% |
| Exceeding 6 months but not exceeding 1 year | 15% |
| Exceeding 1 year but not exceeding 2 years | 20% |
| Exceeding 2 years but not exceeding 3 years | 30% |
| Exceeding 3 years but not exceeding 4 years | 40% |
| Exceeding 4 years but not exceeding 5 years | 50% |

| | | |
|---|---|---|
| 5 | Sum Insured/ Motor Insured Declared Value | **Section I-- LOSS OF OR DAMAGE TO THE VEHICLE INSURED**<br>The schedule of age-wise depreciation as shown in above Column no. 3 is applicable for the purpose of Total Loss/Constructive Total Loss (TL/CTL) claims only.<br>**Section II-- LIABILITY TO THIRD PARTIES**<br>Legal Liability to Third parties (TP) for Death, personal injury and property damage resulting from accident to insured vehicle<br>**Section - III:**<br>**PERSONAL ACCIDENT COVER FOR OWNER-DRIVER**<br>**(applicable only when opted for)**<br>Nature of injury/ Scale of compensation<br>(i) Death 100%<br>(ii) Loss of two limbs or sight of two eyes or one limb and sight of one eye 100%<br>(iii) Loss of one limb or sight of one eye 50%<br>(iv) Permanent total disablement from injuries other than named above 100%<br>The compensation shall be payable under only one of the items (i) to (iv) above in respect of the owner-driver arising out of any one occurrence and the total liability of the insurer shall not in the aggregate exceed the sum of Rs.15 lakhs during any one period of insurance. |
| 6 | Policy Coverage | **OD Cover (Section I):**The Company will indemnify the insured against loss or damage to the vehicle insured hereunder and/or its accessories whilst thereon<br>i. by fire, explosion, self -ignition or lightning;<br>ii. by burglary, housebreaking, or theft;<br>iii. by riot and strike;<br>iv. by earthquake (fire and shock damage); v. by flood, typhoon, hurricane, storm, tempest, inundation, cyclone, hailstorm, frost;<br>vi. by accidental external means;<br>vii. by malicious act;<br>viii. by terrorist activity;<br>ix. whilst in transit by road, rail, inland- waterway lift elevator or air;<br>x. by landslide, rockslide.<br><br>Subject to a deduction for depreciation at the rates mentioned below in respect of parts replaced:<br>1. For all rubber/ nylon/ plastic parts, tyres and tubes, batteries and air bags -50%<br>2. For fiber glass components - 30%<br>3. For all parts made of glass - Nil<br>4. Rate of depreciation for all other parts including wooden parts will be as per the following schedule depending on Age of Vehicle: |

| No. | Age of Vehicle | Depreciation rate |
|---|---|---|
| i. | Not exceeding 6 months | NIL |
| ii. | Exceeding 6 months but not exceeding 1 year | 5% |
| iii. | Exceeding 1 year but not exceeding 2 years | 10% |
| iv. | Exceeding 2 years but not exceeding 3 years | 15% |
| v. | Exceeding 3 years but not exceeding 4 years | 25% |

| | | |
|---|---|---|
| | | **vi** \| **Exceeding 4 years but not exceeding 5 years** \| **35%**<br>**vii** \| **Exceeding 5 year but not exceeding 10 years** \| **40%**<br>**viii** \| **Exceeding 10 years** \| **50%**<br><br>5. Rate of Depreciation for Painting: In the case of Painting, the depreciation rate of 50% shall be applied only on the material cost of total painting charges. In case of a consolidated bill for painting charges, the material component shall be considered as 25% of total painting charges for the purpose of applying the depreciation.<br><br>**Road Side Assistance Cover (Integrated with OD Cover, no extra premium charged)**<br>**TP Cover (Section II):** Third party liability arising out of use of the insured vehicle. |
| 7 | Add-on covers(Available only when opted for & extra applicable premium is paid) | * Nil Depreciation<br>* Engine Protect<br>* Return to Invoice<br>* Loss of Personal Effects<br>* Consumables<br>* Loss of Key<br>* Tyre and Rim Protector<br>* EMI protect<br>* Alternate Car Benefit |
| 8 | Loss Participation | Deductible applicable<br>The Company shall not be liable for deductible amount as stated in policy schedule, in each and every claim under Section - I (loss of or damage to the vehicle insured) of this Policy.<br>**Refer 'Excess' clause as per policy** |
| 9 | What are the major exclusions? | The Company shall not be liable to make any payment in respect of :-<br>(a) consequential loss, depreciation, wear and tear, mechanical or electrical breakdown, failures or breakages;<br>(b) damage to tyres and tubes unless the vehicle is damaged at the same time in which case the liability of the company shall be limited to 50% of the cost of replacement. and<br>(c) any accidental loss or damage suffered whilst the insured or any person driving the vehicle with the knowledge and consent of the insured is under the influence of intoxicating liquor or drugs.<br>**Refer 'Exclusion' clause as per policy** |
| 10 | Special Conditions and Warranties | Special Conditions, General Exceptions and warranties are as stated in policy wordings.<br>In case of Theft of vehicle, immediate notice should be given to insurance company along-with FIR. Notice should be given to RTO about the theft of vehicle. Further, insured is advised to follow theft claim guidelines obtained from claim settling office.<br>In case of Death of Registered Owner of vehicle, the policy will not lapse immediately but will remain valid for 3 months from the date of death of Registered Owner or expiry of the policy whichever is earlier. RC should be transferred in the name of legal heir within these 3 months or a new policy can be obtained by the legal heir. |

| | | |
|---|---|---|
| 11 | Claim Intimation, Admissibility and settlement | Claim should be notified immediately through online intimation, email to the address mentioned in policy or through any other means.<br>Due diligence should be taken by Insured upon occurrence of loss as mentioned in conditions of the policy.<br>Claim will be indemnified in any one of the methods;<br>1) **Repair basis** -Indemnity with deduction for depreciation /excess applicable¿cashless or reimbursement to Insured<br>2) **Total Loss/CTL basis-** Based on the Net of Salvage loss/ Total loss basis after deduction of Wreck value and Excess.<br>3) **Cash Loss basis**<br>Cashless Claim Process:<br>* In Cashless settlement, when repair of vehicle is done in authorized workshop, Insured and Workshop sign the satisfaction note accepting this mode of settlement. Amount of claim admissible is paid to the workshop and balance is borne by Insured.<br>* After completion of repairs, Insurer will give clearance to release the vehicle from the workshop once all the documents are received and the liability is admitted. |
| 12 | Claim service | * In case of claim, please obtain necessary guidance from policy issuing office regarding designated SVC i.e. claim settling office.<br>* Surveyor appointment will be done within 24hrs of receiving intimation<br>* Surveyor / In house Loss Assessor shall reach the place of survey within 24 hours of intimation of claim<br>* Settlement Advice together with discharge voucher is sent within 7 days from the date of receipt of all documents.<br>The following are the Basic Claim documents to be submitted by the insured:<br>**Basic Documents:**<br>* Motor Claim Form ¿claim form may be downloaded from OICL website.<br>* KYC documents<br>* Copy of Registration Certificate of the Insured vehicle.<br>* Copy of Driving License of person driving at the time of loss.<br>* FIR in case of TP Injury/Death Case.<br>For cashless garage network visit:<br>https://orientalinsurance.org.in/network-garage . Claimant to be assisted by the cashless workshop partner to intimate the claim to the claim center. |
| 13 | Cancellation | 1. Policy can be cancelled by the policyholder any time during the term of the policy.<br>2. The Company can cancel the policy on grounds of established fraud by giving a prior notice of 7 days to the policyholder. In this case, no refund of premium shall be done.<br>3. The Company will not cancel the Statutory Motor Third Party Policy except in case of double insurance or total loss of insured vehicle.<br>4. The Company shall-<br>i. refund proportionate premium for unexpired policy period,if the term of the policy is upto one year & no claim(s) is made during the term of the policy.<br>ii. refund premium for the unexpired policy period, in respect of policy with the term more than one year and risk coverage for such policy years has not commenced. |
| 14 | Policy Servicing | 1. Company Officials :<br>Website: https://orientalinsurance.org.in/<br>2. Toll Free Number: 1800 11 8485<br>3. Policy Issuing Office - as mentioned in your Policy Schedule for any assistance. |

Oriental Insurance **The Oriental Insurance Company Limited**

**Attached to and forming part of policy number 163600/31/2026/1030**

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|---|---|---|
| 15 | GrievancesComplaints/ TAT | www.orientalinsurance.org.in<br>* E-mail - csd@orientalinsurance.co.in<br>* IRDAI Integrated Grievance Management System https://igms/irda.gov/in<br>* Insurance Ombudsman -Contact details of the Insurance Ombudsman have been provided in Annexure 1 of the policy document.<br>* Ombudsman Website- https://ecoi.co.in/ombudsman.html<br>* TAT: Decision on claim within 7 days of receipt of Survey report. Surveyor to be appointed within 24 hrs of claim intimation. Surveyor to submit report within 15 days of appointment. |
| 16 | Obligations of the Policyholder | * Insured is at obligation to disclose all material information in the Proposal form.<br>* In the event of misrepresentation, mis-description or non-disclosure of any material fact by the Insured, the Policy shall be void<br>* To intimate any change to the material information affecting the policy.<br>* Any change in the ownership of the vehicle, any kind of modification in the vehicle/RC which might enhance the risk is considered as material information and should be informed to insurance company for necessary endorsement on policy.<br>For all above, Insured can contact our policy issuing office, details of which are mentioned in the policy schedule. |

**Legal Disclaimer Note:** The information must be read in conjunction with the policy document. In case of any conflict between the CIS and the policy document, the terms and conditions mentioned in the policy document shall prevail.
Declaration by the Policy Holder:

I have read the above and confirm having noted the details.
Place:
Date:

Signature of Policy Holder