



**MOTOR INSURANCE CERTIFICATE CUM POLICY SCHEDULE
MOTORISED-TWO WHEELERS LIABILITY ONLY POLICY - ZONE B
UIN NO : IRDAN556P0062V01200506**

Policy No	: 441108/31/2025/8624	Prev Policy No	: 441108/31/2024/9303
Cover Note No	: -	Cover Note Dt	:
Insured's Code	: 36144838	Issue Office Code	: 441108
Insured's Name	: CLEETUS. T.V. (GSTIN: 0)	Issue Office Name	: BO SAERA TOWERS KODUNGALLUR (GSTIN: 32AAACT0627R3Z6)
Address	: THENNASSERY HOUSE PALLIPURAM. P.O. KOLOTHUMKADAVU, N. PARUR TRICHUR KERALA 650664	Address	: 1st Floor, SAERA Towers West Nada, Near O K Hall Kodungallur - 680664 KODUNGALLUR KERALA 680664
PAN No	:	Tel /Fax /Email	: 0480-2802874 / 0480-2802873 / 441108@orientalinsurance.co.in
Validated Mobile Number/Email	: 8086477551 / / 8086477551 / NA		
E-Insurance Account No	:		
CKYC No	:		

Lead/Breakin No : /

Agent/Broker Details

Dev.Off.Code	: NG0000000181 JOSHI P.N
Agent/Broker	: BA0000144644 ASHIK.O.S
Address	: OLIPARAMBIL HOUSE,U.P.THRUTH, KOTTAPURAM.P.O.,THRISSUR-680667,TRICHUR,KERALA,680667
Tel /Fax /Email	: 8086477551//ashikos916@gmail.com



Period of Insurance : FROM 00:00 ON 07/02/2025 TO MIDNIGHT OF 06/02/2026

Collection No & Dt : CC 1075409189 - 30/01/2025 GST INVOICE NO :3223712784 UIN :0

Gross Premium : 1,074 GST : 194 Stamp Duty : .5 Total : 1,268

Geographical Area : INDIA Area Extension :

Particulars of Insured Vehicle:

Registration Mark & Place	Engine/Motor No.&Chassis no/VIN	Make - Model	Year Of Manufacture	Type Of Body Type Of Fuel	Seating Capacity (including Driver)	Cubic Capacity
KL-07-BB-6518 Ernakulam	9038575 - 8038618	HONDA MOTORCYCLE- HONDA UNICORN	2006	SOLO PETROL	1 + 1	149.1

Fastag ID:

Limitations as to use:-

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-1(i) & (ii) in respect of any one accident: as per the Motor Vehicles (Amendment) Act,2019.



Attached to and forming part of policy number **441108/31/2025/8624**
P.A. Cover under Section III for Registered Owner Cum Driver (CSI) : Rs. 1500000
***This Insurance excludes all pre-existing damages**

Insured's Declared Value						
IDV of the Vehicle	IDV of Side Car	IDV of Non Electrical Accessories	IDV of Electrical Accessories	IDV of external CNG kit	Any Allied Components /Retrofit	Total Value IDV

SCHEDULE OF PREMIUM
A. OWN DAMAGE
B. LIABILITY

	BASIC TP COVER	714.00
	BASIC TP TOTAL	714.00
	ADD :PA FOR OWNER DRIVER-GR36A	360.00
	TP TOTAL	1,074.00
	TOTAL PREMIUM	1,074.00
	ADD :SGST	97.00
	ADD :CGST	97.00
	STAMP DUTY	0.50
	TOTAL AMOUNT	1,268.00

Deductibles under Section-I :

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.

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).

Claim is not admissible if Driving Licence 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 KODUNGALLUR on 30-JAN-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".





**Oriental
Insurance**

The Oriental Insurance Company Limited

Attached to and forming part of policy number **441108/31/2025/8624**

Entered By : Haroon C.A

Digitally Signed
By Authorised Signatory

Examined By : Haroon C.A

Policy Printed By : PRTL IP :

Policy Printed On : 18-DEC-25 14:58:10

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 : KODUNGALLUR

Date : 30/01/2025

UIN NO : IRDAN556P0062V01200506



IRDA-REGNO-556



THE ORIENTAL INSURANCE COMPANY LIMITED
REG OFFICE: ORIENTAL HOUSE, P.B. NO. 7037, A-25/27, ASAFA ALI ROAD, NEW DELHI - 110 002

CUSTOMER INFORMATION SHEET

Sl. No.	Title	Description
1.	Product Name	Two Wheeler Annual Third Party Liability Only Annual Policy
2.	Unique Identification Number (UIN) allotted by IRDAI	UIN NO : IRDAN556P0062V01200506
3.	Structure Basis of Sum Insured (IDV)	This is a Third Party Liability Only Policy. No accidental damage to Vehicle is covered irrespective of IDV mentioned in the policy. Benefit basis in case of triggering of Personal Accident Cover for owner-driver
4.	Interests Insured (Scope of coverage)	1. Third Party Liability arising out of use of the vehicle. 2. Personal Accident cover for Owner and/or cum driver and passengers, if applicable.
5.	Sum Insured/ Motor Insured Declared Value	<p>LIABILITY TO THIRD PARTIES Legal Liability to Third parties (TP) for Death, personal injury and property damage resulting from accident to insured vehicle as per provisions of MV Act.</p> <p>PERSONAL ACCIDENT COVER FOR OWNER-DRIVER</p> <p>Nature of injury/ Scale of compensation (i)Death 100% (ii) Loss of two limbs or sight of two eyes or one limb and sight of one eye 100% (iii) Loss of one limb or sight of one eye 50% (iv) Permanent total disablement from injuries other than named above 100% 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.</p>
6.	Policy Coverage	TP Cover: Third party liability arising out of use of the insured vehicle. Personal Accident Cover
7.	Add-on covers (Available only when opted for & extra applicable premium is paid)	NONE
8.	Loss Participation	Not Applicable subject to terms of the policy providing right of recovery to the insurer.
9.	What are the major exclusions?	1.The Company shall not be liable in respect of any claim arising whilst the vehicle insured herein a.being used otherwise than in accordance with the 'Limitations, as to Use, b.being driven by or is for the purpose of being driven by him/her in the charge of any person other than a Driver as stated in the Driver,s clause. 2.The Company shall not be liable in respect of any claim arising out of any contractual liability. 3.The Company shall not be liable in respect of death arising out of and in the course of employment of a person in the employment of the insured. 4.Any liability directly or indirectly or proximately or remotely occasioned by / contributed to by or traceable to or arising out of or in connection War, Invasion, the Act of foreign enemies, hostilities or warlike operations (whether before or after declaration of war), Civil War, Mutiny, Rebellion, Military or usurped power or by any direct or indirect consequences of any of the said occurrences. 5.Any liability directly or indirectly caused by or contributed to by or arising from nuclear weapons material. Refer 'Exclusion' clause of the policy for all exclusions.
10.	Special Conditions and Warranties in case of CPA claims.	1. The owner-driver is the registered owner of the vehicle insured herein 2. The owner-driver is the insured named in this policy 3. The owner-driver holds an effective driving licence, in accordance with the provisions



		of the Rule 3 of the Central Motor Vehicles Rule, 1989, at the time of the accident.
11.	Claim Intimation, Admissibility and settlement	<p>Claim should be notified immediately through online intimation, email to the address mentioned in policy or through any other means.</p> <p>Due diligence should be taken by Insured upon occurrence of loss as mentioned in conditions of the policy.</p> <p>Notice shall be given in writing to the Company immediately upon the occurrence of any accident and in the event of any claim. Every letter, claim, writ, summons and/or process shall be forwarded to the Company immediately on receipt by the insured. Notice shall also be given in writing to the Company immediately the insured shall have knowledge of any impending Prosecution Inquest or Fatal injury in respect of any accident which may give rise to a claim under this policy.</p> <p>No admission offer promise payment or indemnity shall be made or given by or on behalf of the Insured without the written consent of the Company</p> <p>The insured shall take all reasonable steps to maintain the insured vehicle in efficient condition and the Company shall have at all times free and full access to examine the insured vehicle</p> <p>In the event of the death of the sole insured, this policy will not immediately lapse but will remain valid for a period of three months from the date of the death of insured or until the expiry of this policy (whichever is earlier). During the said period, legal heir(s) of the insured to whom the custody and use of the Motor Vehicle passes may apply to have this Policy transferred to the name(s) of the heir(s) or obtain a new insurance policy for the Motor Vehicle.</p> <p>Refer section titled CONDITIONS for details.</p>
12.	Claim service	<p>* In case of claim, please obtain necessary guidance from policy issuing office regarding designated Legal Hub i.e. claim settling office.</p> <p>Basic Documents:</p> <ul style="list-style-type: none"> * Motor Claim Form (claim form may be downloaded from OICL website). * KYC documents . * Copy of Registration Certificate, Fitness certificate etc. of the Insured vehicle. * Copy of Driving License of person driving at the time of loss. * FIR , Charge sheet, 161 statements, panchanama, sketch map, etc.(police documents) in case of TP Injury/Death Case.
13.	Cancellation	<ol style="list-style-type: none"> 1. Policy can be cancelled by the policyholder any time during the term of the policy. 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. 3. The Company will not cancel the Statutory Motor Third Party Policy except in case of double insurance or total loss of insured vehicle. 4. The Company shall- <ol style="list-style-type: none"> i. refund proportionate premium for unexpired policy period, if the term of the policy is up to one year & no claim(s) is made during the term of the policy. 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	<ol style="list-style-type: none"> 1. Company Officials : <p>Website : https://orientalinsurance.org.in/</p> <ol style="list-style-type: none"> 2. Toll Free Number: 1800 11 8485 3. Policy Issuing Office - as mentioned in your Policy Schedule for any assistance.
15.	Grievances Complaints/ TAT	<ul style="list-style-type: none"> * www.orientalinsurance.org.in * Email - csd@orientalinsurance.co.in * IRDAI Integrated Grievance Management System https://igms.irda.gov.in * Insurance Ombudsman - Contact details of the Insurance Ombudsman have been provided in Annexure 1 of the policy document. * Ombudsman Website - https://ecoi.co.in/ombudsman.html
16.	Obligations of the Policyholder	<ul style="list-style-type: none"> * Insured is at obligation to disclose all material information in the Proposal form. * In the event of misrepresentation, mis-description or non-disclosure of any material fact by the Insured, the Policy shall be void. * To intimate any material change to the material information affecting the policy. * 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.





		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

