


**MOTOR INSURANCE CERTIFICATE CUM POLICY SCHEDULE
STANDALONE OWN DAMAGE(OD)-PRIVATE CAR POLICY - ZONE B**
UIN NO:IRDAN556RP0001V01201920

Policy No	441108/31/2025/8155	Prev Policy No	441108/31/2024/7771
Cover Note No	-	Cover Note Dt	
Insured's Code	175348433	Issue Office Code	441108
Insured's Name	VISHNUPRIYA T P (GSTIN: 0)	Issue Office Name	BO SAERA TOWERS KODUNGALLUR (GSTIN: 32AAACT0627R3Z6)
Address	THARAYIL HOUSE ,V P THURUTH ,P.O.KOTTAPURAM , TRICHUR KERALA 680667	Address	1st Floor, SAERA Towers West Nada, Near O K Hall Kodungallur - 680664 KODUNGALLUR KERALA 680664

PAN No.

Validated Mobile Number/Email / / 0 / NA

E-Insurance Account No. :

CKYC No. :

Lead\Breakin No :

Agent/Broker Details

Dev.Off.Code : NG00000000181 JOSHI P.N

Agent/Broker : BA0000144644 ASHIK.O.S

Address : OLIPARAMBIL HOUSE,U.P.THURUTH, KOTTAPURAM.P.O,,THRISSUR-680667,TRICHUR,KERALA,680667

Tel /Fax /Email : 8086477551//ashikos916@gmail.com



Period of Insurance : FROM 16:30 ON 14/01/2025 TO MIDNIGHT OF 26/12/2025

Collection No & Dt : CC 1075408682 - 14/01/2025 GST INVOICE NO :3223681623 UIN :0

Gross Premium : 7,816 GST : 1,406 Stamp Duty : .5 Total : 9,222

Geographical Area : INDIA Area Extension :

Particulars of Insured Vehicle:

Registration Mark & Place	Engine/Motor No.&chassis no/VIN	Make - Model	Type Of Body	Cubic Capacity	Year Of Manf.	Seating Capacity (including Driver)
			Type of Fuel			
KL 47 L 2561	K12NP7189288	TOYOTA-GLANZA V	OTHERS	1197	2022	4 + 1
RTO KODUNGALLOOR	MBHJWC13SNM337 200	AMT	PETROL			
FASTag ID :						

Limitations as to use:-**C.P.A Cover Owner Driver(CSI):Rs 0**

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.





**Oriental
Insurance**

The Oriental Insurance Company Limited

Attached to and forming part of policy number **441108/31/2025/8155**

Limit of Liability: As per policy terms/conditions

Details of TP insurance

Name of Insurer & Address	Policy No	Period of Insurance
CHOLA MS	TCH/97669599	27/12/2022 TO MIDNIGHT OF 26/12/2025

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
8,07,500	0		0			8,07,500





**Oriental
Insurance**

The Oriental Insurance Company Limited

Attached to and forming part of policy number **441108/31/2025/8155**

The Oriental Insurance Company Ltd.

441108/31/2024/7771

27/12/2023 TO MIDNIGHT OF 26/12/2024

If the TP Insurance declaration provided above by the Insured is found incorrect/or the policy does not exist/ lapsed/Cancelled due to any reason, then subject policy becomes Null and Void from the date TP coverage has ceased to exist.

*This insurance excludes any loss/liability arising out of Third Party or personal accident.

*This insurance excludes all pre-existing damages

SCHEDULE OF PREMIUM

BASIC OD COVER	25,767.00	TOTAL PREMIUM	7,816.00
BASIC OD TOTAL	3,865.00	ADD :CGST	703.00
ADD :ADD-ON COVER NIL DEPRECIATION POLICY	7,025.00	ADD :SGST	703.00
LESS :SIP DISCOUNT	21,902.00	STAMP DUTY	0.50
LESS :Motor Add on Cover Discount(Nil.Depreciation)	2,108.00	TOTAL AMOUNT	9,222.00
OD TOTAL	8,782.00		
LESS :NO CLAIM BONUS-GR27	966.00		
MOTOR TOTAL OD	7,816.00		

Please note the coverage under this policy is restricted to Own Damage section only and no other liability in connection with the vehicle

* NCB discount - 25 %

Deductibles under Section-I :

Subject to IMT Endorsement Printed herein/attached to : IMT-6 , IMT-10 , IMT-22 , IMT-20 , OIC-1:Nil Depreciation Cover , IMT-19

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 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 BO SAERA TOWERS KODUNGALLUR (GSTIN: 32AAACT0627R3Z6) on 14-JAN-25





**Oriental
Insurance**

The Oriental Insurance Company Limited

Attached to and forming part of policy number 441108/31/2025/8155

IMPORTANT NOTICE

The Insured is not Indemnified if the vehicle is used or driven otherwise than in accordance with this Schedule. See the Clause headed "AVOIDANCE OF CERTAIN TERMS AND RIGHTS OF RECOVERY".

Entered By : Haroon C.A

Examined By : MR. SEN T V

Policy Printed By : PRTL IP :

Policy Printed On : 18-DEC-25 14:58:24

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 Whatsapp (Send "Hi" to  9560711200).





Attached to and forming part of policy number 441108/31/2025/8155

CUSTOMER INFORMATION SHEET

Sl. No	Title	Description														
1	Product Name	Stand-alone Own Damage Policy- Private Car														
2	Unique Identification Number (UIN) allotted by IRDAI	IRDAN556RP0001V01201920														
3	Structure Basis of Sum Insured (IDV)	<p>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. This is an Indemnity based (with deductions for depreciation and policy excess) covering Accidental Own Damages to the insured's vehicle arising out of use of the vehicle.</p> <p>The schedule of depreciation for fixing IDV of the vehicle :</p> <table border="1"> <thead> <tr> <th>AGE OF VEHICLE</th> <th>% OF DEPRECIATION FOR FIXING IDV</th> </tr> </thead> <tbody> <tr> <td>Not exceeding 6 months</td> <td>5%</td> </tr> <tr> <td>Exceeding 6 months but not exceeding 1 year</td> <td>15%</td> </tr> <tr> <td>Exceeding 1 year but not exceeding 2 years</td> <td>20%</td> </tr> <tr> <td>Exceeding 2 years but not exceeding 3 years</td> <td>30%</td> </tr> <tr> <td>Exceeding 3 years but not exceeding 4 years</td> <td>40%</td> </tr> <tr> <td>Exceeding 4 years but not exceeding 5 years</td> <td>50%</td> </tr> </tbody> </table> <p>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.</p> <p>1. Indemnity- Repair or TL/CTL basis</p>	AGE OF VEHICLE	% OF DEPRECIATION FOR FIXING IDV	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%
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4	Interests Insured	1. Vehicle registered in the name of the insured.														
5	Sum Insured/ Motor Insured Declared Value	<p>Section I-- LOSS OF OR DAMAGE TO THE VEHICLE INSURED</p> <p>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.</p>														





Attached to and forming part of policy number 441108/31/2025/8155

6	Policy Coverage	<p>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</p> <ul style="list-style-type: none"> i. by fire, explosion, self -ignition or lightning; ii. by burglary, housebreaking, or theft; iii. by riot and strike; iv. by earthquake (fire and shock damage); v. by flood, typhoon, hurricane, storm, tempest, inundation, cyclone, hailstorm, frost; vi. by accidental external means; vii. by malicious act; viii. by terrorist activity; ix. whilst in transit by road, rail, inland- waterway lift elevator or air; x. by landslide, rockslide. <p>Subject to a deduction for depreciation at the rates mentioned below in respect of parts replaced:</p> <ol style="list-style-type: none"> 1. For all rubber/ nylon/ plastic parts, tyres and tubes, batteries and air bags -50% 2. For fiber glass components - 30% 3. For all parts made of glass - Nil 4. Rate of depreciation for all other parts including wooden parts will be as per the following schedule depending on Age of Vehicle: <table border="1" data-bbox="625 878 1438 1541"> <thead> <tr> <th>No.</th><th>Age of Vehicle</th><th>Depreciation rate</th></tr> </thead> <tbody> <tr> <td>i.</td><td>Not exceeding 6 months</td><td>NIL</td></tr> <tr> <td>ii.</td><td>Exceeding 6 months but not exceeding 1 year</td><td>5%</td></tr> <tr> <td>iii.</td><td>Exceeding 1 year but not exceeding 2 years</td><td>10%</td></tr> <tr> <td>iv.</td><td>Exceeding 2 years but not exceeding 3 years</td><td>15%</td></tr> <tr> <td>v.</td><td>Exceeding 3 years but not exceeding 4 years</td><td>25%</td></tr> <tr> <td>vi.</td><td>Exceeding 4 years but not exceeding 5 years</td><td>35%</td></tr> <tr> <td>vii</td><td>Exceeding 5 year but not exceeding 10 years</td><td>40%</td></tr> <tr> <td>viii</td><td>Exceeding 10 years</td><td>50%</td></tr> </tbody> </table> <p>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.</p> <p>Road Side Assistance Cover (Integrated with OD Cover, no extra premium charged)</p>	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%	vii	Exceeding 5 year but not exceeding 10 years	40%	viii	Exceeding 10 years	50%
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7	Add-on covers(Available only when opted for & extra applicable premium is paid)	<ul style="list-style-type: none"> * Nil Depreciation * Engine Protect * Return to Invoice * Loss of Personal Effects * Consumables * Loss of Key * Tyre and Rim Protector * EMI protect * Alternate Car Benefit 																											



Attached to and forming part of policy number		441108/31/2025/8155
8	Loss Participation	<p>Deductible applicable</p> <p>The Company shall not be liable for each and every claim under Section - I (loss of or damage to the vehicle insured) of this Policy schedule in respect of the deductible stated in the schedule.</p> <p>Refer excess clause as per policy</p>
9	What are the major exclusions?	<p>The Company shall not be liable to make any payment in respect of :-</p> <p>(a) Consequential loss, depreciation, wear and tear, mechanical or electrical breakdown, failures or breakages;</p> <p>(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</p> <p>(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.</p> <p>Refer 'Exclusion' clause as per policy</p>
10	Special Conditions and Warranties	<p>Special Conditions, General Exceptions and warranties are as stated in policy wordings.</p> <p>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.</p>
11	Claim Intimation and settlement	<p>Claim should be notified immediately through online intimation, email to the address mentioned in policy or through any other means. Due diligence should be taken by Insured upon occurrence of loss as mentioned in conditions of the policy.</p> <p>Claim will be indemnified in any one of the methods;</p> <p>1) Repair basis -Indemnity with deduction for depreciation /excess applicable-cashless or reimbursement to Insured</p> <p>2) Total Loss/CTL basis- Based on the Net of Salvage loss/ Total loss basis after deduction of Wreck value and Excess.</p> <p>3) Cash Loss basis</p> <p>Cashless Claim Process:</p> <p>* 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.</p> <p>* 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.</p>
12	Claim service	<p>In case of claim, please obtain necessary guidance from policy issuing office regarding designated SVC i.e. claim settling office.</p> <p>* Surveyor appointment will be done within 24hrs of receiving intimation</p> <p>* Surveyor / In house Loss Assessor shall reach the place of survey within 24 hours of intimation of claim</p> <p>* Settlement Advice together with discharge voucher is sent within 7 days from the date of receipt of all documents.</p> <p>The following are the Basic Claim documents to be submitted by the insured:</p> <p>Basic Documents:</p> <p>* Motor Claim Form -claim form may be downloaded from OICL website.</p> <p>* KYC documents</p> <p>* Copy of Registration Certificate of the Insured vehicle.</p> <p>* Copy of Driving License of person driving at the time of loss.</p> <p>For cashless garage network visit: https://orientalinsurance.org.in/network-garage</p> <p>Claimant to be assisted by the cashless workshop partner to intimate the claim to the claim center.</p>



Attached to and forming part of policy number **441108/31/2025/8155**

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 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 : Website: https://orientalinsurance.org.in/2. Toll Free Number: 1800 11 84853. Policy Issuing Office - as mentioned in your Policy Schedule for any assistance.
15	GrievancesComplaints/ TAT	<ul style="list-style-type: none">* www.orientalinsurance.org.in* E-mail - 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* 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	<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 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