Oriental Insurance The Oriental Insurance Company Limited

This Document is Digitally Signed
Signer: DS THE ORIENTAL INSURANCE COMPANY LIMITED 01
Date: Wed, Aug 12, 2026 14:13:03 IST
Reason: Signing Policy for OICL

MOTOR INSURANCE CERTIFICATE CUM POLICY SCHEDULE

PCCV-4 (more) wheeled vehicles-capacity > 6 and 3 wheelers-carrying passengers-capacity > 17 PACKAGE POLICY - ZONE B

UIN NO:IRDAN556P0081V01200506

Policy No	**: 321204/31/2027/1608**	**Prev Policy No**	**: 2311331250100000486**
Cover Note No	: -	Cover Note Dt	:
Insured's Code	: 207381547	Issue Office Code	: 321204
Insured's Name	: MR.BANTI SARMAH. (GSTIN: 0)	Issue Office Name	: BO SOLAPARA ROAD GUWAHATI (GSTIN: 18AAACT0627R4ZV)
Address	: W/O-RAJIB SARMAH.C/O-MADHUSMITA MISHRA,UTTARAYAN PRE STIGE SURVEY BELTOLA KAMRUP.ASSAM. KAMRUP ASSAM 781028	Address	: 2nd Floor,House No. 49 Solapara Road, Opposite Capital Travels, GUWAHATI ASSAM 781008
PAN No	: XXXXXX601G	Tel /Fax /Email	: (0361) 2523658, 7896003022 / NA / 321204@orientalinsurance.co.in, chanrei.makan@orientalinsurance.co.in

Validated Mobile No /Email: / / 98******79 / NAA

CKYC No:

E-Insurance Account No:

Lead/Breakin No: /

Agent/Broker Details

Dev.Off.Code	**:**	**NG0000000203 Mrs. Gautomi Hazarika Agarwal**
Agent/Broker	**:**	**BA0000109012 MR.KAMAL PATHAK**
Address	**:**	**H/NO.41,P.B.ROAD,REHABARI,SUHAGPUR,,GUWAHATI,KAMRUP(M),ASSAM,PIN-781008,GUWAHATI,ASSAM,781008**
Tel /Fax /Email	**:**	**9864051479//pkamalpathak840@gmail.com**

Period of Insurance : FROM 00:00 ON 12/08/2026 TO MIDNIGHT OF 11/08/2027

Collection No & Dt : DC_I_IND 4048002065 - 11/08/2026 GST INVOICE NO :1825111217 UIN :0

Gross Premium : 57,956 GST : 10,432 Stamp Duty : .5 Total : 68,388

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
AS 01 NC 3817	Guwahati -	VEDX5354931K6P MC2R4RT0MB068025	10.90 L STARLINE BUS 10.90 L STARLINE BUS	CLOSED DIESEL		2021	35 + 1	3298

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

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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 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	Total Value IDV
21,10,500							21,10,500

SCHEDULE OF PREMIUM

A. OWN DAMAGE		B. LIABILITY	
BASIC OD COVER	36,623.97	ADD :BASIC TP COVER	45,038.00
LESS :SIP DISCOUNT	23,806.00	BASIC TP TOTAL	45,038.00
BASIC OD TOTAL	12,817.97	ADD :LL-PAID DRIVER, CONDUCTOR,CLEANER-IMT-40	100.00
OD TOTAL	12,818.00	TP TOTAL	45,138.00
MOTOR TOTAL OD	12,818.00	TOTAL PREMIUM	57,956.00
		ADD :CGST	5,216.00
		ADD :SGST	5,216.00
		STAMP DUTY	0.50
		TOTAL AMOUNT	68,388.00

Deductibles under Section-I : Compulsory Deductible 1500

Subject to IMT Endorsement Printed herein/attached to : IMT-36 , IMT-22 , IMT-40 , IMT-23 , IMT-6

Details of IMT Endorsements are also available on the Company's Web Portal www.orientalinsurance.org.in

Hypothecation Agreement with: S.A.R.B.JORHAT.(STATE BANK OF INDIA)

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

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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 BO SOLAPARA ROAD GUWAHATI (GSTIN: 18AAACT0627R4ZV) on 11-AUG-26

IMPORTANT NOTICE
The Insured is not Indemnified if the vehicle is used or driven otherwise than in accordance with thisSchedule.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 : MS. G.A. HAZARIKA

Examined By : MR. P.C.DAS

Policy Printed By : 377368 IP :

Policy Printed On : 12-AUG-26 14:13:02

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)

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

CUSTOMER INFORMATION SHEET

Sl. No.	Title	Description
1.	Product Name	**PCCV Package Policy**
2.	Unique Identification Number (UIN) allotted by IRDAI	**UIN NO:IRDAN556P0081V01200506**
3.	StructureBasis 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.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. It also covers personal accident for owner-driver. The schedule of depreciation for fixing IDV of the vehicle :- 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% 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. **1. Indemnity- Repair or TL/CTL basis** **2. Benefit basis in case of CPA(only if opted for)**
4.	Interests Insured	1. Vehicle registered in the name of the insured. 2. Third Party Liability arising out of use of the vehicle. 3. Towing of disabled Vehicle. 4. Personal Accident cover for Owner and/or driver and passengers. (**only if opted for**)
5.	Sum Insured/ Insured Declared Value (IDV)	**Section I-- LOSS OF OR DAMAGE TO THE VEHICLE INSURED** 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. **Section II-- LIABILITY TO THIRD PARTIES** Legal Liability to Third parties (TP) for Death, personal injury and property

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		damage resulting from accident to insured vehicle **Section III--TOWING OF DISABLED VEHICLE** **Section - IV:** **PERSONAL ACCIDENT COVER FOR OWNER-DRIVER** (applicable only when opted for) 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 accident occurred whilst operation of vehicle by 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 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. Subject to a deduction for depreciation based on age of the vehicle, at the rates mentioned below in respect of parts replaced:- 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:

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%

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.

Road Side Assistance Cover (Integrated with OD Cover, no extra premium

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		charged) **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 * Return to Invoice * Consumables * EMI Protect
8.	Loss Participation	Deductible applicable 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. **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 (a) consequential loss, depreciation, wear and tear, mechanical or electrical breakdown, failures or breakages nor for damage caused by overloading or strain of the insured vehicle nor for loss of or damage to accessories by burglary, housebreaking or theft unless such insured vehicle is stolen at the same time. (b) damage to Tyres and Tubes unless the vehicle insured is damaged at the same time in which case the liability of the company shall be limited to 50% of the cost of **Refer 'Exclusion' clause as per policy.**
10.	Special Conditions and Warranties	Special Conditions, General Exceptions and warranties are as stated in policy wordings. 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. 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 and settlement	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. Post intimation, surveyor will be deputed to assess the loss. In case of major losses, spot survey is essential and if there is no spot survey, appropriate claim amount may be deducted if the liability is admitted. Claim will be indemnified in any one of the methods; **1) Repair basis -** Indemnity with deduction for consumables ,depreciation & excess applicable- under cashless or reimbursement mode to Insured **2) Total Loss/CTL basis-** Based on the Net of Salvage loss/ Total loss basis after deduction of Wreck value and Excess. **3) Cash Loss basis** Cashless Claim Process: * 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. * 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. * Surveyor appointment will be done within 24hrs of receiving intimation

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		* Surveyor / In house Loss Assessor shall reach the place of survey within 24 hours of intimation of claim * Settlement Advice together with discharge voucher is sent within 7 days from the date of receipt of all documents. The following are the Basic Claim documents to be submitted by the insured: **Basic Documents:** * Motor Claim Form - claim form may be downloaded from OICL website. * KYC documents * Copy of Registration Certificate of the Insured vehicle. * Copy of Driving License of person driving at the time of loss. * Copy of permit, load challan, fitness , GR etc. * FIR in case of TP Injury/Death Case. For cashless garage network visit: 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. 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-- 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. 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 : Website: https://Orientalinsurance.org.in/ 2. Toll Free Number: 1800 11 8485 3. Policy Issuing Office - as mentioned in your Policy Schedule for any assistance.
15.	Grievances Complaints/ TAT	* 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	* 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 policydocument shall prevail.
Declaration by the Policy Holder:
I have read the above and confirm having noted the details.

Place :
Date :

Signature of Policy Holder

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