

LIBERTY GENERAL INSURANCE LIMITED

POS COMMERCIAL VEHICLE PACKAGE POLICY - MISCELLANEOUS AND SPECIAL TYPE OF VEHICLES

CERTIFICATE OF INSURANCE CUM POLICY SCHEDULE

IMPORTANT 1)The Validity of this Certificate of Insurance cum Schedule is subject to realization of the premium cheque.

2) No Claim Bonus will only be allowed provided the Policy is renewed within 90 days of the expiry date of the previous policy.

3) In the event of misrepresentation, fraud or non-disclosure of material facts, the company reserves the right to cancel the policy from inception.

Policy issuing office :Unit 1501&1502, 15th Floor, Tower 2, One International Center, Senapati Bapat Marg, Prabhadevi, Mumbai – 400013, Maharashtra Phone: +91 226700 1313			
Policy Servicing office : 'The Capitol', 4th Floor, New D.P. Road,, Near Ashoka Hotel, Vishal Nagar,, Pimple Nilakh,, PUNE, PUNE, MAHARASHTRA-411027 PH: +91 020 30856567 Fax:			
PolicyRef No.	201440030124700110900000	Period of Insurance	From: 21:53 Hrs of 19/12/2024
Geographical Area	India		To: Midnight of 18/12/2025
Insured	ANNA BABURAV EKAD	Policy Issued on	19/12/2024
Address	AT POST SAWADI ,TAL -KARMALA, DIST - SOLAPUR,,,MAHARASHTRA,SOLAPUR,KAR MALA-413203	Covernote No	201440030124700110900000
Contact Number	9657985211	Covernote Date	19/12/2024
Customer GSTIN		RTO Location	AKLUJ Zone: Zone C
UIN CODES:	IRDAN150RP0033V01201213	POSP Name:	YASMIN ILIYAS
		POSP Code:	POS1021611
		Aadhar Card/Pan Number:	DQIPSS412P
		POSP Conatct Number:	9067887858
Agent Name			
Agent Code		Agent Contact No	

INSURED MOTOR VEHICLE DETAILS AND PREMIUM COMPUTATION

Registration Mark & No.	Year of Manufacture/ Date of Registration/ Invoice Date	Engine No.	Chassis No.	Vehicle Class	Vehicle Sub Class	Trailer Registration No	Trailer Chassis No	Trailer IDV	Make	Model Build	Type of Body	CC/HP/KW	GVW	Licensed Carrying capacity including Driver
New	2024/19-12-2024/19-12-2024	EZ4002SGN56972	MBNBU53NSRHN08488	MiscDPackage	AGRICULTURAL TRACTORS (>6HP)	NA	NA	NA	SWARAJ	744 XT N TRACTOR	OPEN	50.00	0	1

IDV (INSURED DECLARED VALUE)

IDV Of Vehicle `	Chassis IDV `	Body IDV `	Trailers `	Non Electrical Accessories `	Electrical /electronic Accessories `	Bi-Fuel kit (CNG/LPG) `	Total Value `
744,800.00	744,800.00	0.00	0	0.00	0.00	0	744,800.00

Section I - OWN DAMAGE (A)		Section II - LIABILITY (B)	
Own Damage Premium on Vehicle and accessories		Third Party Premium	
Basic Cover		Basic Cover	
Basic OD	1,329.47	Basic TP	7,267.00
EXTENSIONS UNDER OWN DAMAGE SECTIONS		EXTENSIONS UNDER THIRD PARTY SECTION	
Cover for lamps, tyres, tubes etc. - IMT 23	199.42	PA Benefits	
LOADING UNDER OWN DAMAGE SECTION		Legal Liability	
TOTAL OWN-DAMAGE PREMIUM (A)	1528.89	Legal liability to Driver(1)/Cleaner(0)/Conductor(0) - IMT28	50.00
Section I - ADD ON COVERS (C)		DISCOUNTS UNDER THIRD PARTY SECTION	
TOTAL OWN-DAMAGE PREMIUM + ADD-ON COVER PREMIUM (A+C)	1528.89	TOTAL LIABILITY PREMIUM (B)	7,317.00
		Section III - PA OWNER DRIVER (D)	
		Net Premium Taxable Value (A+B)	8,846.00
		State Cess	0.00
		CGST(MAHARASHTRA)(9%)	796.14
		SGST(MAHARASHTRA)(9%)	796.14
		TOTAL POLICY PREMIUM	10,438.00

NOMINATION DETAILS

Name of the Nominee	Relationship with Insured	Name of Appointee (if nominee is minor)	Relationship with the Nominee
	NA	NA	NA

Hire Purchase/Lease/Hypothecated with :KOTAK MAHINDRA BANK LTD., .

LIMITATIONS AS TO USE - Use only for agricultural and forestry purposes: The Policy does not cover (1) Use for hire or reward or for racing pace making reliability trial or speed testing, (2) Use for the carriage of passengers for hire or reward, (3) Use whilst drawing a greater number of trailers in all than is permitted by law.

The Policy does not cover use for a)Organized racing, b)Pace Making, c)Reliability Trial, d)Speed Testing e)Use whilst drawing a trailer except the towing (other than for reward) of any one disabled Mechanically propelled vehicle (only for passengers carrying vehicles).

DRIVERS CLAUSE

Persons or Classes of Person entitled to drive:Any person including the insured: Provided that a person driving holds an effective driving license at the time of the accident and is not disqualified from holding or obtaining such a license.Provided also that the person holding an effective learner's license may also drive the vehicle and that such a person satisfies the requirements of Rule 3 of the Central Motor Vehicle Rules, 1989.

Limits of Liability							
Deductible Under Section-I	Compulsory Deductible:Rs3724	Under Section II-I(i) of the policy (Death of or bodily injury):	Such amount as is necessary to meet there requirements of the Motor Vehicles Act, 1988.	Under Section II-I(ii) of the policy(Damage to third party property)	7,50,00 0.00	P.A. cover for owner-Driver under section-III: CSI	NA

Subject to I.M.T Endorsement Nos.	IMT 28, IMT 7, IMT 21, IMT 23,
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I/We hereby certify that the Policy to which this Certificate relates as well as this Certificate of Insurance are issued in accordance with the provisions of chapter X and chapter XI of M.V. Act,1988.

In witness whereof this Policy has been signed at Mumbai on 19/12/2024

Receipt No:

Invoice No: 1461700110900000

In case of claim, Please contact us at : Toll Free No -18002665844.

Email id – care@libertyinsurance.in

Insurance is the subject matter of solicitation;

Date of Issue :19/12/2024

Place: PUNE

Stamp Duty of Rs. xxx/- is paid as provided under Article (xxxx) of Indian Stamp Act, 1899 and included in Consolidated Stamp Duty Paid to the Government of Maharashtra Treasury vide Order of Addl. Controller of Stamps, Mumbai at General Stamp Office, Fort, Mumbai 400001., vide this Order No (LOA/ENF-2/CSD/88/2024/(Validity Period Dt. 28/08/2024 to 27/08/2025)/OW.NO.4330/ Dated 28/08/2024).

LGI Branch GSTIN :27AABCL9950A1ZL

IRDA Registration No. 150

CIN No. U66000MH2010PLC209656

SAC Code:997134 Description of Supply :
Place of Supply : MAHARASHTRA

Tax is not payable under reverse charge by the recipient.

I/We hereby declare that though our aggregate turnover in any preceding financial year from 2017-18 onwards is more than the aggregate turnover notified under sub-rule (4) of rule 48, we are not required to prepare an invoice in terms of the provisions of the said sub-rule

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 Vehicle Act, 1988 is recoverable from the Insured. See the clause headed "AVOIDANCE OF CERTAIN TERMS AND RIGHT OF RECOVERY". For legal interpretation English version will be good.



For Liberty General Insurance Limited

Authorised Signatory

