



LIBERTY GENERAL INSURANCE LIMITED
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 :New Office Address: Unit No-402 , Final Plot No 100, Bhambhurda, Behind Hotel Pride, Shivaji Nagar, Pune-411005, Maharashtra, PUNE, PUNE,MAHARASHTRA-411027 PH: +91 020 8655949146 Fax:				
PolicyRef No.	201440030125700176800000	Period of Insurance	From: 16:44 Hrs of 23/10/2025	
Geographical Area	India		To: Midnight of 22/10/2026	
Insured	VIJAYKUMAR VITHTHAL GAYKWAD	Policy Issued on	23/10/2025	
Address	C/O: VITHAL MAHADEV THOPTE, AIP- C/O:, ALANDEVADI POST - ALANDE / -, -, - 412205 ALANDEVADI, ALANDE, PUNE, MAHARASHTRA - 412206 ,,,MAHARASHTRA,PUNE,KETKA VALE- 412205	Covernote No	201440030125700176800000	
Contact Number	9552422135	Covernote Date	23/10/2025	
Customer GSTIN		RTO Location	PUNE	Zone: Zone C
UIN CODES:	IRDAN150RP0033V01201213	POSP Name		
		Aadhar Card		
		PAN Number		
Agent Name	SPARKSHIELD INSURANCE BROKER PRIVATE LIMITED			
Agent Code	IMD1270246	Agent Contact No	8421887858	

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	2025/23-10-2025/23-10-2025	DG5001SHL38843	MBNAW53NNSCL55580	MiscDPackage	AGRICULTURALTRACTORS(>6HP)	NA	NA	NA	SWARAJ	744 FE TRACTOR	OPEN	48.00	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`
760,000.00	760,000.00	0.00	0	0.00	0.00	0	760,000.00
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				904.40	Basic TP		7,267.00
EXTENSIONS UNDER OWN DAMAGE SECTIONS					EXTENSIONS UNDER THIRD PARTY SECTION		
Cover for lamps, tyres, tubes etc. - IMT 23				135.66	PA Benefits		
LOADING UNDER OWN DAMAGE SECTION					Legal Liability		
TOTAL OWN-DAMAGE PREMIUM (A)				1040.06	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)				1040.06	TOTAL LIABILITY PREMIUM (B)		7,317.00
					Section III - PA OWNER DRIVER (D)		
					PA Owner Driver (D)		375.00
					Net Premium Taxable Value (A+B+D)		8,732.00
					State Cess		0.00
					CGST(MAHARASHTRA)(9%)		785.88
					SGST(MAHARASHTRA)(9%)		785.88
					TOTAL POLICY PREMIUM		10,304.00

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:Rs3800	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)	7,50,000.00
Subject to I.M.T Endorsement Nos.		IMT 28, IMT 7, IMT 21,IMT 23,	

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. Act1988. In witness whereof this Policy has been signed at Mumbai on 23/10/2025	
Receipt No:	For Liberty General Insurance Limited
Invoice No: 1461700176800000	
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 :23/10/2025	
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/45/2025/(Validity Period Dt. 23/04/2025 to 20/04/2026)/OW.NO.1407/ Dated 23/04/2025).	
LGI Branch GSTIN :27AABCL9950A1ZL	
IRDA Registration No. 150	
CIN No. U66000MH2010PLC209656	
SAC Code:997134 Description of Service:General Insurance Service	
Place of Supply : MAHARASHTRA	
Tax is not payable under reverse charge by the recipient.	Authorised Signatory
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.	

