


**LIBERTY GENERAL INSURANCE LIMITED****PRIVATE CAR PACKAGE POLICY****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	10th Floor, Tower A Peninsula Business Park, Ganpath Rao Kadam Marg Lower Parel MUMBAI MAHARASHTRA - 400013 Phone: +91 22 6700 1313 Fax: +91 22 6700 1606		
Policy Servicing Office	Unit no- 206, Yash Tower, 2nd Floor, CTS no. 13156/1, Rokdiya Hanuman Colony, AURANGABAD MAHARASHTRA 431001 PH: +91 240 6604663 FAX: +91 0 0		
Policy No Geographical Area Insured Address		2011-400302-22-1000015-00-000	Period Of Insurance
		India	From 00:00Hrs of 20/06/2022 To Midnight of 19/06/2023
Contact Number GSTIN No./State Name	(M) +918888559300	Customer ID 4109526265	Policy Issued On Covernote No /Covernote No Covernote Date RTO Location UIN CODES Customer UIN
	NA/MADHYA PRADESH		17/06/2022 INDORE Zone Zone-B IRDAN150RP0035V01201213

Agent Name	JAINUINE INSURANCE BROKERS PRIVATE LIMITED		
Agent Code	IMD1000855	Agent Contact No	9812345678

INSURED MOTOR VEHICLE DETAILS AND PREMIUM COMPUTATION									
Registration Mark & No.	Year of Manufacture/Date Of Registration/Invoice date	Engine No.	Chassis No.	Make/Model/Type of Body	CC/HP/GVW/KW	Licensed Carrying capacity including Driver	Trailer Registration No.	Trailer Chassis No.	Trailer IDV
MP 09 WA 1234	2016/11-07-2016/	007448	500658	TOYOTA/INNOVA CRYSTA 2.8 G 7STR/Muv	2755	7			

IDV (INSURED'S DECLARED VALUE)							
Year	IDV of Vehicle(₹)	Trailers(₹)	Side Car(₹)	Non Electrical Accessories (₹)	Electrical/Electronic Accessories(₹)	Bi Fuel kit (CNG/LPG)(₹)	Total Value (₹)
1	864,266.00	0.00	0.00	0.00	0.00	0.00 / 0.00	864,266.00

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 ₹ 6,067.15				Basic - TP ₹ 7,897.00			
DISCOUNTS UNDER OWN DAMAGE SECTION				PA Benefits			
No claim bonus 45% ₹ 2,730.22				PA Paid Drivers, Cleaners and Conductors ₹ 50.00			
TOTAL OWN-DAMAGE PREMIUM (A) ₹ 3,336.93				Personal Accident Cover-Unnamed(No. Of Persons=7,SI=100000) ₹ 350.00			
Section I - ADD ON COVERS (C)				TOTAL LIABILITY PREMIUM (B) ₹ 8,297.00			
Passenger Assist IRDAN150RP0035V01201213/A0020V01201213 ₹ 525.00				Net Premium(A+B+C) Taxable Value ₹ 23,643.00			
Depreciation Cover IRDAN150RP0035V01201213/A0012V01201213 ₹ 8,642.66				IGST(18% - MADHYA PRADESH) ₹ 4,255.74			
Roadside Assistance IRDAN150RP0035V01201213/A0021V01201213 ₹ 249.00				TOTAL POLICY PREMIUM ₹ 27,899.00			
Engine Safe Cover IRDAN150RP0035V01201213/A0011V01201314 ₹ 2,592.80							
TOTAL ADD-ON COVER PREMIUM (C) ₹ 12,009.46							

Hire Purchase/ Lease /Hypothecated with **BANK OF INDIA-**
LIMITATION AS TO USE : The Policy covers use of vehicle for any purpose other than: a) Hire or Reward b)Carriage of goods(other than sample of personal luggage) c) Organized racing d)Pace Making e)Speed Testing f)Reliability Trial g)Use in connection with motor trade.

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: Rs 2000/-	Under Section II-I (i) of the policy (Death of or bodily injury):	such amount necessary to meet the requirements of motor vehicle Act, 1988	Under Section II-I (ii) of the policy (Damage to third party property)	750,000.00	P.A. cover for owner- Driver under section III : CSI	0.00
	Voluntary Deductible: Rs 0/-						
	Imposed Excess : Rs 0/-						
	Additional excess : Rs /-						
	Theft excess : Rs /-						
	EV Charger Protection Deductible : Rs 0/-						

Subject to I.M.T Endorsement Nos. AD01,AD04,AD05,AD07,IMT 16,IMT 17,IMT 22,IMT 7
 Passenger assist cover details:-Hospital Cash: Rs 1500 per day for 30 days (per Pax.), Medical Expenses: Rs 10,000 (per Pax.), Ambulance Charges: Rs. 5000

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

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 17/06/2022

Receipt No: 10240030222100176346

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

email id - care@libertyinsurance.in

Date of Issue : 17/06/2022

Place : Mumbai

Consolidated Stamp duty has been paid as per letter of Authorization no. LOA/CSD/333/2022/1779/22 Dated 26/04/2022 issued by Main Stamp Office, Mumbai. ** Not Applicable for the State of Jammu & Kashmir.

Invoice No. 2722011000859111

Branch GSTIN No : 27AABCL9950A1ZL

SAC Code : 997134; Description of Service : General Insurance

Service; Place of Supply : MADHYA PRADESH/23

IRDA Regn. No. 150

CIN No. U66000MH2010PLC209656

Tax is not payable under reverse charge by the recipient



For Liberty General Insurance Limited

Sachin

Authorised Signatory

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.