

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, GANPATRAO KADAM MARG,LOWER PAREL, MUMBAI, MAHARASHTRA-400013 Phone:+91 22 67001300 Fax: +91 22 06700 1606	
Policy Servicing office :Unit no- 206, Yash Tower, 2nd Floor,, CTS no. 13156/1, Rokdiya Hanuman Colony,, , CHHATRAPATI SAMBHAJINAGAR, CHHATRAPATI SAMBHAJINAGAR,MAHARASHTRA-431001 PH: +91 240 6604663 Fax:	
PolicyRef No. 201140030224700172700000	Period of Insurance From 16:18 Hrs of 13/08/2024 To Midnight of 12/08/2025
Geographical Area India	Policy Issued on 13/08/2024
Insured Address RAVINDRA CHAMPALAL KHINVASARA PLOT NO 16 MIDC CHIKALTHANAAURANGABAD,,MAHARASHTRA,AURANGABAD,CHIKALTHANA INDUSTRIAL AREA-431006	Covernote No 201140030224700172700000
Contact Number (M) +7722082347	ECovernote Date 13/08/2024
Customer GSTIN IRDAN150RP0035V02201213	RTO Location AURANGABAD Zone: Zone B
UIN CODES:	POSP Name Aadhar Card PAN Number
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 Vehicle	Type of Body	CC/HP/GVW /KW	Licensed Carrying capacity including Driver	Trailer Registration No.	Trailer Chassis No.
MH-20-DJ-0814	2014/22-09-2014/22-09-2014	2KDU604048	MBJ11JV4007487135	TOYOTA/INN OVA/2.5 V	Muv	2494.00	8	NA	NA

IDV (INSURED'S DECLARED VALUE)

IDV Of Vehicle `	Trailers `	Non Electrical Accessories `	Electrical & Electronics Accessories `	Bi-Fuel kit(CNG/LPG) `	Total Value `
388,412.00	0	0	0	0.00	388,412.00

Own Damage Premium on Vehicle and accessories		Section II - LIABILITY (B)	
Section I - OWN DAMAGE (A)		Third Party Premium	
Basic Cover		Basic Cover	
Basic OD	6,134.97	Basic TP	7,897.00
TOTAL OWN-DAMAGE PREMIUM (A)	6,134.97	PA BENEFITS	
		PA to Paid Driver	50.00
		Personal Accident Cover Unnamed(No. Of Persons=8, SI=100000.00)	400.00
		LEGAL LIABILITY	
		TOTAL LIABILITY PREMIUM (B)	8,347.00
		Section III - PA OWNER DRIVER (D)	
		PA to Owner Driver (D)	375.00
		Net Premium (A+B+C+D)/Taxable Value	14,857.00
		State Cess	0.00
		CGST(MAHARASHTRA)(9%)	1337.13
		SGST(MAHARASHTRA)(9%)	1337.13
		TOTAL POLICY PREMIUM	17,531.00

Hire Purchase/Lease/Hypothecated with :STATE BANK OF INDIA, ,

LIMITATIONS 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/- Voluntary Excess: Rs: 0/. Imposed Excess : Rs 0/.	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)	7,50,000.00	P.A. cover for owner-Driver under section-III: CSI	15,00,000.00

Subject to I.M.T Endorsement Nos. IMT 7, IMT 16, IMT 17, IMT 22

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

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 13/08/2024

Receipt No: CR202413088429

Invoice No: _____ **For Liberty General Insurance Limited**

In case of claim ,Please contact us at : Toll Free No -18002665844, Email id – care@libertyinsurance.in IRDA Registration No. 150 Insurance is the subject matter of solicitation;CIN No. U66000MH2010PLC209656 Date of Issue :13/08/2024

Place: CHHATRAPATI SAMBHAJINAGAR
 Stamp duty for the said policy is paid vide GRASS DEFACE no.0004656521201617, Dt. 10/02/2017 as prescribed in Government Notification Revenue & Forest Department no. Mudrank 2004/4125/CR/690/M-1, Dt 31/12/2004.
 LGI Branch GSTIN :27AABCL9950A1ZL
 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.

Break in insurance.

PROPOSAL FORM PRIVATE CAR PACKAGE POLICY

Proposal for : New Vehicle Rollover Endorsement Renewal (LGI Policy No.) _____

Note: 1) Please Complete the proposal form in BLOCK LETTERS and tick boxes whichever applicable
 2) Attach additional sheets if space given is insufficient
 3) The queries made/details stated below are the minimum requirements to be furnished by a proposer. (The Company may seek any other information as desired for underwriting purpose.)

Intermediary Details

IMD Name: JAINUINE INSURANCE BROKERS PRIVATE LIMITED IMD Code: IMD1000855
 Branch Name: CHHATRAPATI SAMBHAJINAGAR Branch Code: 400302
 SM Name: _____ SM Code: N1639408
 Contact No: 9812345678
 POSP Name: _____ POSP Code: _____
 PAN Card Number: _____ or Aadhar Card No.: _____

(Mandatory to provide PAN Card No. or Aadhar Card No. in case of POSP)

Type of Cover : Package (Comprehensive) Policy for 1 year Package (Comprehensive) Policy for 3 years Bundled Cover (1year Own Damage & 3 years Third Party)

Vehicle Details

Vehicle Make	Model	Variant	Year of Manufacture / Invoice Date	Cubic Capacity/KW	Gross Vehicle Weight (GVW) For Goods carrying Vehicle	Seating Capacity/LCC (Including Driver/Cleaner)	Body Type
TOYOTA	INNOVA	2.5 V	2014/22-09-2014	2494.00	o	8	Muv

Insured Declared Value

Year	For Vehicle Rs.	Electrical Accessories	Non Electrical Accessories	Trailer/Side Car (if any)	Value of CNG/LPG kit (if not part of standard vehicle)	Total IDV Rs.
1	388412.00	0.00	0.00	0.00	0.00	388412.00

"Add On Covers" Selected:

Depreciation Cover Consumable Cover Passenger Assist Cover Road Side Assistance Cover Engine Safe Cover
 Key Loss Cover GAP(Incl. Taxes & Regn. charges) GAP Value Towing Expenses Cover
 EMI Cover Protection Tyre Protection Cover

UIN Code of Add on covers selected :

Invoice Price Value: _____ Road Tax: _____ First time Registration Charges: _____
 Whether you have opted for any Add on Coverage's last year. Yes No

If yes, please specify the Add on Coverage's

Vehicle Registration No. MH-20-DJ-0814 **Colour of Vehicle :** _____
Engine No. 2KDU604048 **Chassis No** MBJ11JV4007487135
Place of Registration AURANGABAD **Date of Registration** 22/ 09/ 2014

Trailer Chassis No. (if any) _____ **Vehicle type** Indigenous Imported Rated under: Zone A Zone B
 Is the vehicle attached with any of the Fleet? Yes No No. of vehicles attached with fleet _____ Cubic Capacity : 2494.00
 Is the vehicle made in India? Yes No

Financier Details : Hypothecation Agreement Hire Purchase Lease Agreement Body Type : _____

Name of Financier & Address : STATE BANK OF INDIA , _____

Name of Insured: (Mr/Mrs/Ms/Dr) RAVINDRA CHAMPALAL KHINVASARA _____

e-Insurance Account Number : _____ I would like to open e-Insurance account with _____ Insurance Repository

(Mandatory to provide PAN card No.in case customer wishes to open E-Insurance Account.)

Name of Contact Person : (For Corporate) _____

Communication Address : PLOT NO 16 MIDC CHIKALTHANAAURANGABAD _____

Area/Landmark: _____ State : MAHARASHTRA City / District : AURANGABAD Pin Code : 431006

Contact Details: Mobile No. : 7722082347 Residence: _____

Office : _____ Email ID: Ketan3579@gmail.com PAN No. ACQPK8748P

Date of Birth : 22/ 09/ 1963 Business/Occupation (For Individual Customer) _____

Aadhar No. : _____

Registration Address: PLOT NO 16 MIDC CHIKALTHANAAURANGABAD _____

Any other details : _____

Period of Insurance for Package Policy of 1 year & 3 years :

From Time : 16:18 **Date :** 13/ 08/ 2024 **To the Midnight of Date :** 12/ 08/ 2025

Personal accident Cover for Owner Driver is compulsory in liability only Cover. Please give details of nomination:

Particulars	Name of Passenger	Name of Nominee/ Existing Nominee	Name of New Nominee (In case of change of existing Nominee)	Age	Relationship	Name of Appointee (If Nominee is a minor)	Relationship with the nominee
For PA to owner Driver	NA	NA	NA	NA		NA	
For PA to Named Passenger							

(In case of more than 1 named passengers, please provide details in the above format on a separate sheet)

Note . Personal Accident Cover for Owner Driver is compulsory for Sum Insured of Rs 15,00,000/- for Private Car • Compulsory PA cover to Owner Driver cannot be granted where a vehicle owned by a company, a partnership firm or a similar body corporate or where the owner driver does not hold an effective driving license. or classes of Person entitled to drive: Please refer overleaf. Any Limitations as to use of Motor vehicle: Please refer overleaf.

In the event of dishonor of Cheque(s), insurance cover provided under this document automatically stands cancelled from inception irrespective of whether a separate communication is sent or not.

Premium Payment Details Cash Cheque Demand Draft Credit Card **Insured Bank Details:** _____

NEFT/RTGS

Premium Amount (including service tax): 17531.00 **Bank Name and Branch** _____

Cheque / DD No: NA **Bank A/C No.:** _____

Cheque / DD Date: NA **IFSC Code** _____

In case the annualized premium is more than Rs. 25000/-, the proposer is requested to provide a cancelled cheque of his/her bank account if the premium is not paid from the same

Electrical Accessories:

Item Details: _____ Make & Model: _____ Year of Manf.: _____ IDV _____

Details of Non-Electrical Accessories:

Item Details: _____ Make & Model: _____ Year of Manf.: 2014 IDV _____

Details of Vehicle Type and Usage

- Fuel Type of the vehicle Petrol Diesel Any Other
- Whether the Vehicle driven by Non-Conventional source of Power Yes No If yes please give details Bi-fuel CNG LPG Externally Fitted Manufactured Fitted
- Will the vehicle be exclusively used for: a) Private, Social, Pleasure and Professional Purposes Yes No b) Carriage of goods other than Samples or Personal Luggage Yes No
- Whether the vehicle is used for Commercial purposes? Yes No
- Whether the vehicle is used for Driving tuitions ? Yes No
- Whether the vehicle is limited to own premises? Yes No
- Whether the vehicle is specially designed for use of Blind/Handicapped/ Mentally Challenged Person Yes No If so, whether the same is endorsed as such by RTA? Yes No
- Whether the vehicle is certified as Vintage Car by Vintage & Classic Car Club of India ? Yes No
- Whether the rally cover is required? Yes No
- Whether the vehicle is fitted with Fiber Glass Tank? Yes No
- Whether the vehicle belongs to the Embassy/Consulate of a foreign country? Yes No If so, is the Duty element is included in the IDV? yes No
- Whether insured is first registered owner of the vehicle? Yes No

Previous Insurance Details

Name and Address of Previous Insurer

Policy/Covernote no. _____

Type of Covers: Package (Comprehensive) Policy Act only Policy Bundle Policy Long Term Policy SAOD Policy Others

NCB*/loading in expiring policy 0 %

Claim lodged in last three years:

Year	Expiring Year (1)	Expiring Year (2)	Expiring Year (3)
No.of Claims:			
Claim amount			

- Date of purchase of the vehicle by the Proposer: 22/ 09/ 2014
- Whether the vehicle was new or second hand at the time of purchase? New Second Hand
- Is vehicle in good condition? Yes No if No, Please Give details _____
- Has any insurer ever declined/cancelled the insurance of the proposed vehicle? Yes No
- Policy Period; From _____ To _____
Are you entitled for No Claim Bonus on Renewal ? Yes No
* If yes, Please mention the _____ %
- Is the vehicle fitted with Anti - Theft Device which is approved by ARAI? Yes No
If answer of the above question is Yes, Please submit the certificate for the same.
- Are you a member of the Automobile Association of India? Yes No
If Yes, Please state _____
Name of Association _____
Membership No . _____ Date of Expiry _____

Driver's Detail

- Does the owner has a valid driving licence? Yes No
- Vehicle is primarily driven by: Registered Owner Any other
Name _____ Relationship: _____ Age _____ Yrs
- Does the driver suffer from defective vision or hearing or any physical infirmity? Yes No Give details _____
- Drivers Qualification: _____ Driver's experience: _____
- Age & Date of Birth of the Owner: Age _____ Yrs _____ Date of Birth: _____
b. Age & Date of Birth of the Driver: Age _____ Yrs _____ Date of Birth: _____
- Has the driver ever been involved / convicted for causing any accident of loss? Yes No
If YES, give details as under including the pending prosecutions:
Driver Name: _____
Date of Accident : _____
Loss / Cost (Rs.): _____
Circumstances of Accident or Loss _____

Inspection Details

- Does the vehicle stands fit for insurance? Yes No Self Inspection
- Inspection Reference No.: LB0816509
Conducted on (Mention Date & Time): 13/08/2024 09:50:00

Additional Coverage Details

Do you require PA cover for Paid Driver, Cleaners and Conductors? Yes No

Do you wish to cover Geographical Area Extension under your proposed insurance?

Bangladesh Bhutan Nepal Sri Lanka Maldives Pakistan

Voluntary excess: Do you wish to take the Voluntary excess over an above the compulsory excess. If Yes please mention SI _____
 RS.2,500 RS.5000 RS.7,500 RS. 15,000

Do you require Unnamed PA Cover Yes No

- No. of Passengers 1
Sum Insured per person (unnamed passengers/hirer/pillion rider, two wheelers)
Name _____ Sum Insured _____ Name _____ Sum Insured _____
- Do you wish to cover Legal liability towards
a) Driver/Cleaner/Conductor (No. of Persons 0) Yes No
b) Unnamed Passengers (No. of Persons: 8) Yes No
c) Other employees (No. of Persons:0) Yes No
d) Soldier/Sailor/Airman employed as Driver Yes No
- Do you wish to have the statutory Third Party Property Damage (TPPD) liability of Rs. 6,000/- only? (IMT 20) Yes No
- Do you require PA cover for named persons? Yes No
Name: _____ CSI _____ Nominee: _____ Relationship _____
- The Policy provides additional Third Party Property Damage liability limits of Rs.1,00,000/- for Two Wheelers and Rs. 7,50,000/- for other classes of vehicles. Do you wish to cover the additional limit? Yes No
- Legal liability to persons employed in connection with operation of the vehicle who are workmen'.The liability of the Employer under the Workmens' Compensation Act-1923 is covered under the Motor Vehicles Act -1988 Yes No
Drivers (No. of persons: _____) Employees (Workmen) (No. of persons: _____)

(Note: The Motor Vhicle Act - 1988 under Sec. 147(1)(ii)(l)cover liability to employees who are workmen within the meaning of Workmen Compensation Act - 1923.)

- Coverage for liability against Third Party Risks (Death or Bodily Injury) required in respect of Owner Driver only Any person other than Paid Driver

If 'YES', give details of such other persons: _____

Non fare Paying Passengers (No. of persons: _____)

Note: 1. Section146 of Motor Vehicles Act-1988 makes it mandatory for the owner of the vehicle to ensure that he or any other person authorized by him to drive a vehicle in public place has insurance against third party risks. The explanation to Section146 exempts the paid driver.) 2. As per Section 147 (2)(a) The liability is 'as incurred' in the case of death / bodily injury of a third party)

Any other Coverage details _____

Break in Insurance Declaration

"I/We hereby Declare and Undertake

That, the vehicle proposed to be insured had, during the period in which it was not covered by valid and effective insurance policy issued by any insurer/s, met with an accident on _____ at _____ Add more date/s with time if vehicle had metwith an accident more than once)
 *That, the vehicle proposed to be insured had, during the period in which it was not covered by valid and effective insurance policy issued by any insurer/s, had NOT met with anyaccident

(*Select the appropriate check box and provide relevant information against selectedentry)
I/we understand that all and/or any kind of liabilities arising out of accident/s which had occurred prior to risk inception date and time as mentioned in the Policy Document issued by Liberty General Insurance Limited in consideration of these presents will be completely out of ambit of said Policy and said Company will not be in any manner liable or held responsible therefore.

I/we further undertake that if this declaration and/or any of its part is found to be incorrect in any manner, all the benefits under the Policy will then stand forfeited and the contract of nsurance will be treated as void ab-initio".

NCB Declaration

I / We declare that the rate of NCB claimed by me/us is correct and that no claim as arisen in the expiring policy period (copy of the policy enclosed) I/We further undertake that if this declaration is found to be incorrect, all benefits under policy respect of Section I of the policy will forfeited.

Declaration

"I am/we are aware that the complete terms and conditions of this insurance policy are available at the official website of the insurer (www.libertyinsurance.in). I/We hereby consent to receiving only the certificate and schedule of insurance upon the undertaking of the insurer that the complete policy terms n conditions will made available free of cost upon my/our request".
I hereby declare and confirm that the PUC certificate of the vehicle proposed for insurance is valid as on date.

Any other Material Information Declaration and Consent

I/We hereby declare that the statements, answers given by me /us in this proposal form aretrue to the best of my knowledge and belief and I/We hereby agree that this declaration shall form the basis of the contract between me/us and the Liberty General Insurance Ltd. It is hereby understood and agreed that the statements, answersand particulars provided herein above are the basis on which this insurance is being granted and that if, after the insurance is effected, it is found that any of the statements, answers or particulars are incorrect or untrue in any respect, the company shall have no liability under this Insurance.

I/We agree and undertake to convey to Liberty General Insurance Limited any change / alterations carried out in the risk proposed for insurance after submission of this proposal form.

"I/We have insurable interest in the subject matter of this insurance and we hereby declare that the Cost of the same and the premium for this insurance is paid from legal sources of funds.

I, the undersigned proposer hereby declare and confirm that I have understood the features, terms and conditions of the policy and questions contained in the proposal form. I also understand that the answers to the questions contained in the proposal form, forms the basis of the contract of insurance. If any information/statement given in proposal is found to be untrue, the policy shall be treated as void ab initio and the premium paid shall be forfeited to the Company.

Please give details, if you are politically exposed person or relative of politically exposed person.

Please give details, if you are no profit organization.

I hereby agree to receive a one pager policy document

I hereby confirm having a valid personal accident policy for sum Insured of minimum Rs.15 lakhs.

Prohibition of Rebates (Section 41) of the Insurance Act-1938

1. No person shall allow or offer to allow, either directly or indirectly as an inducement to any person to take out or renew or continue an insurance in respect of any kind or risk relating to lives or property in India, any rebate of the whole or part of the commission payable or any rebate of the premium shown on the policy, nor shall any person taking out or renewing or continuing a policy accept any rebate except such rebate as may be allowed in accordance with the prospectus or tables of the Insurer.

2. Any person making default in complying with the provision/s of this section shall be punishable with fine, as may be prescribed under Insurance Act, 1938 or any amendment thereto for the time being in force.

For use by intermediary

Cover Note No. issued (if any) _____

Period of Insurance for Package Policy of 1 year & 3 years :

From (Time) _____ (Date) _____

To the midnight of date _____

Premium Amount (in Rs.) _____

Bank Name : _____

Cheque No. / DD No. / Cash: _____

Date _____

For Office use only

Customer ID _____

Proposal Number: _____

Policy / Cover Note Number: 201140030224700172700000

Proposal Checked By: _____

Date of Receipt: _____

Date : _____

Place: _____

Proposer Name : _____

Proposer's Sign : _____

*I am Environment friendly Customer :

Otp Status _____ OTP Generated Date & Time: _____

Phone No : _____ OTP Entered Date & Time: _____

Date : _____

Signature