

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 6700 1313 Fax: +91 22 06700 1606			
Policy Servicing office :1st Floor, Office No - A-8,Stadium Junction,, Puthyara Road, Opp Pathoor Tower, , KOZHIKODE,KERALA-673001 PH: +91 1111 6700 1313 Fax: +91 22 06700 1606			
Policy No.	201150030322700241200000	Period of Insurance	From 00:00 Hrs of 21/08/2022 To Midnight of 20/08/2023
Geographical Area	India	Policy Issued on	20/08/2022
Insured	ANJALI KOCHUKUTTAN	Covernote No/Ecovernote No	201150030322700241200000
Address	5 301 4 345 AISWARYA IRUMBANAM,THIRUVAMKULAM ERNAKULAM,682309 0,KERALA,ERNAKULAM,THEVARA-682013	Covernote Date	20/08/2022
Contact Number	(M) +9605050584	RTO Location	THRIPUNITHURA Zone: Zone B
GSTIN No/State	NA / KERALA	POSP Name	
UIN CODES:	IRDAN150RP0035V01201213	POSP Code	
		Aadhar/PAN No	/
		POSP Contact Number	
Agent Name	GIRNAR INSURANCE BROKERS PRIVATE LIMITED		
Agent Code	IMD1116373	Agent Contact No	2303737

INSURED MOTOR VEHICLE DETAILS AND PREMIUM COMPUTATION

Registration Mark & No.	Year of Manufacture/ Date of Registration/In voice 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.
KL-39-E-4959	2012/01-12-2012/01-12-2012	D074943	MA1LSRHJH C2J22825	MAHINDRA & MAHINDRA/VERIT O/1.5 D6 BS-IV/Sedan	1461.00	5	NA	NA



IDV (INSURED DECLARED VALUE)

Year	IDV Of Vehicle	Trailers	Side Car	Non Electrical Accessories	Electrical & Electronics Accessories	Bi-Fuel kit(CNG/LPG)	Total Value
1	246,660.00	0	0	0.00	0.00	0.00	246,660.00

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	2892.95	Basic TP	3,416.00
TOTAL OWN-DAMAGE PREMIUM (A)		LEGAL LIABILITY	
	2,892.95	LLTo Paid Driver	50.00
		TOTAL LIABILITY PREMIUM (B)	3,466.00
		Section III - PA OWNER-DRIVER (D)	
		PA Owner-Driver (D)	375.00
		Net Premium (A+B+D)Taxable Value	6,734.00
		State Cess	0.00
		CGST (9%)	606
		SGST (9%)	606.06
		TOTAL POLICY PREMIUM	7,946.00

Hire Purchase/Lease/Hypothecated with :INDUSIND BANK LTD.							
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 1000/- Voluntary Excess: Rs:0 Imposed Excess : Rs 0/. Additional 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 22, IMT 28,							

NOMINATION DETAILS			
Name of the Nominee	Relationship with Insured	Name of Appointee (if nominee is minor)	Relationship with the Nominee
KOCHUKUTTAN .	FATHER	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 20/08/2022 Receipt No: 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 :20/08/2022 Place: KOZHIKODE Consolidated Stamp duty has been paid as per letter of Authorization no. CSD/414/2022/3177 Dated 21/07/2022 issued by Main Stamp Office, Mumbai. ** Not Applicable for the State of Jammu & Kashmir. Branch GSTIN :27AABCL9950A1ZL SAC Code:997134 Description of Service:General Insurance Service Place of Supply : KERALA/32 IRDA Regn. No. 150 CIN No. U66000MH2010PLC209656 Tax is not payable under reverse charge by the recipient.		For Liberty General Insurance Limited 
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.

Break in insurance.