



LIBERTY GENERAL INSURANCE LIMITED

PRIVATE CARPACKAGE 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 :Unit 1501&1502, 15th Floor, Tower 2, One International Center, Senapati Bapat Marg, Prabhadevi, Mumbai – 400013, Maharashtra Phone: +91 226700 1313			
Policy Servicing office :B-302, 3rd Floor, ITC Centre, Majura Gate, Surat 395002, Gujarat, RUSTAMPURA (SURAT), SURAT,GUJARAT-395002 PH: +91 261 8655914100 Fax:			
PolicyRef No.	201140020225700500501000	Period of Insurance	From 00:00 Hrs of 12/10/2025 To Midnight of 11/10/2026
Geographical Area	India	Policy Issued on	02/10/2025
Insured	RAMANI KAPILBHAI KANTIBHAI	Covernote No	201140020225700500501000
Address	284-SHUBHLAXMI SOC N/R-SARDAR PATEL SCHOOL NANA VARACHHA,,GUJARAT,SURAT,VARACHHA ROAD-395006	ECovernote Date	02/10/2025
Contact Number	(M) +9979343593	RTO Location	SURAT
Customer GSTIN		POSP Name	
UIN CODES:	IRDAN150RP0035V03201213	Aadhar Card	
		PAN Number	
Agent Name	DARSHANKUMAR BHARATBHAI PATEL		
Agent Code	IMD1262675	Agent Contact No	9081023100

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.
GJ-05-RE-8990	2018/03-11-2018/03-11-2018	G4LAJM00249 2	MALBM51BL JM593564	HYUNDAI/ELITE I20/1.2 MAGNA EXECUTIVE	Hatch Back	1197.00	5	NA	NA

IDV (INSURED’S DECLARED VALUE)

IDV Of Vehicle `	Trailers `	Non Electrical Accessories `	Electrical & Electronics Accessories `	Bi-Fuel kit(CNG/LPG) `	Total Value `
283,500.00	0	0	0	0.00	283,500.00

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	1,425.01	Basic TP	3,416.00
DISCOUNTS UNDER OWN DAMAGE SECTION		PA BENEFITS	
No claim bonus 35%	498.75	Personal Accident Cover Unnamed(No. Of Persons=5, SI=100000.00)	250.00
TOTAL OWN-DAMAGE PREMIUM (A)	926.26	LEGAL LIABILITY	
Section I - ADD ON COVERS (C)		LLTo Paid Driver	50.00
Passenger Assist IRDAN150RP0035V02201213/A0020V02201213	250.00	TOTAL LIABILITY PREMIUM (B)	3,716.00
Consumables Cover IRDAN150RP0035V02201213/A0015V02201213	567.00	Section III - PA OWNER DRIVER (D)	
Depreciation Cover IRDAN150RP0035V02201213/A0012V02201213	2,097.90	PA to Owner Driver (D)	375.00
TOTAL ADD-ON COVER PREMIUM (C)	2,914.90	Net Premium (A+B+C+D)Taxable Value	7,932.00
		State Cess	0.00
		CGST(GUJARAT)(%)	713.88
		SGST(GUJARAT)(%)	713.88
		TOTAL POLICY PREMIUM	9,360.00

Hire Purchase/Lease/Hypothecated with :NA							
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/.	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 16, IMT 22, IMT 28, AD 01, AD 02, AD 04							
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
ASMITABEN K RAMANI	SPOUSE	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. Act1988. In witness whereof this Policy has been signed at Mumbai on 02/10/2025

Receipt No: CR202502103938

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 :02/10/2025 Place: SURAT	
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 :24AABCL9950A1ZR SAC Code:997134 Description of Service:General Insurance Service Place of Supply : GUJARAT	
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.	

PROPOSAL FORM PRIVATE CAR PACKAGE POLICY

Proposal for : ☐ New Vehicle ☐ Rollover ☐ Endorsement ☒ Renewal (LGI Policy No.) 201140020224702241400000

**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 a desired for underwriting purpose.)

Intermediary Details

IMD Name 

DARSHANKUMAR BHARATBHAI PATEL

Branch Name: 

SURAT

SM Name :

Contact No: 

9081023100

POSP Name :

PAN Card Number :  or

IMD Code: 

IMD1262675

Branch Code: 

400202

SM Code : 

N1694021

POSP Code :

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
HYUNDAI	ELITE I20	1.2 MAGNA EXECUTIVE	2018/03-11-2018	1197.00	o	5	Hatch Back

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	283500.00	0.00	0.00	0.00	0.00	283500.00

“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 :

IRDAN150RP0035V02201213/A0012V02201213,IRDAN150RP0035V02201213/A0015V02201213,IRDAN150RP0035V02201213/A0020V02201213,

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.

GJ-05-RE-8990

Colour of Vehicle :

Engine No.

G4LAJM002492

Chassis No

MALBM51BLJM593564

Place of Registration

SURAT

Date of Registration

03/ 11/ 2018

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 :

1197.00

Is the vehicle made in India?

☒ Yes ☐ No

Financier Details :

☐ Hypothecation Agreement

☐ Hire Purchase

☐ Lease Agreement

Body Type :

Name of Financier & Address :

Name of Insured: (Mr/Mrs/M/s/Dr) RAMANI KAPILBHAI KANTIBHAI

e-Insurance Accout 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 : 284-SHUBHLAXMI SOC N/R-SARDAR PATEL SCHOOL NANA VARACHHA

Area/Landmark: State : GUJARAT City / District : SURAT Pin Code : 395006

Contact Details: Mobile No. : 9979343593

Residence:

Office : Email ID: RAMANIKAPIL284@YAHOO.COM

PAN No.

AQWPR9468D

Date of Birth : 28/ 12/ 1985

Business/Occupation (For Individual Customer)

Aadhar No. :

Registration Address: 284-SHUBHLAXMI SOC N/R-SARDAR PATEL SCHOOL NANA VARACHHA

Any other details :

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

From Time : 00:00 Date : 12/ 10/ 2025 To the Midnight of Date : 11/ 10/ 2026

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	ASMITABEN K RAMANI	NA	NA	Spouse	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 ☐ NEFT/RTGS

Insured Bank Details:

Premium Amount (including service tax): 9360.00

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.: 2018 IDV



PRODUCT UIN CODE: IRDAN150RP0035V03201213 UIN: IRDAN150RP0035V02201213/A0012V02201213/A0015V02201213/A00150RP0035V02201213/A0015V02201213/A0020V02201213

Details of Vehicle Type and Usage

1. Fuel Type of the vehicle ☒ Petrol ☐ Diesel ☐ Any Other
2. 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
3. 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
4. Whether the vehicle is used for Commercial purposes? ☐ Yes ☒ No
5. Whether the vehicle is used for Driving tuitions ? ☐ Yes ☒ No
6. Whether the vehicle is limited to own premises? ☐ Yes ☒ No
7. 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
8. Whether the vehicle is certified as Vintage Car by Vintage & Classic Car Club of India ? ☐ Yes ☒ No
9. Whether the rally cover is required? ☐ Yes ☒ No
10. Whether the vehicle is fitted with Fiber Glass Tank? ☐ Yes ☒ No
11. 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
12. Whether insured is first registered owner of the vehicle? ☐ Yes ☐ No

Previous Insurance Details

Name and Address of Previous Insurer Liberty

Policy/Covernote no. 201140020224702241400000

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

NCB\*/loading in expiring policy 25 %

Claim lodged in last three years:

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

1. Date of purchase of the vehicle by the Proposer: 03/ 11/ 2018
2. Whether the vehicle was new or second hand at the time of purchase? ☐ New ☐ Second Hand
3. Is vehicle in good condition? ☐ Yes ☐ No if No, Please Give details
4. Has any insurer ever declined/cancelled the insurance of the proposed vehicle? ☐ Yes ☐ No
5. Policy Period; From 12/ 10/ 2024 To 11/ 10/ 2025  
Are you entitled for No Claim Bonus on Renewal ? ☒ Yes ☐ No  
\* If yes, Please mention the 35 %
6. 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.
7. 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

1. Does the owner has a valid driving licence? ☒ Yes ☐ No
2. Vehicle is primarily driven by: ☒ Registered Owner ☐ Any other  
Name Relationship: Age Yrs
3. Does the driver suffer from defective vision or hearing or any physical infirmity? ☐ Yes ☒ No Give details
4. Drivers Qualification: Driver's experience:
5. 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:
6. 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

1. Does the vehicle stands fit for insurance? ☒ Yes ☐ No ☐ Self Inspection
2. Inspection Reference No.:  
Conducted on (Mention Date & Time):

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 0  
☐ RS.2,500 ☐ RS.5000 ☐ RS.7,500 ☐ RS. 15,000
- Do you require Unnamed PA Cover ☒ Yes ☐ No
1. No. of Passengers 1  
Sum Insured per person (unnamed passengers/hirer/pillion rider, two wheelers)  
Name Sum Insured Name Sum Insured
3. Do you wish to cover Legal liability towards  
a) Driver/Cleaner/Conductor (No. of Persons 1) ☒ Yes ☐ No  
b) Unnamed Passengers (No. of Persons 5) ☒ Yes ☐ No  
c) Other employees (No. of Persons:0) ☐ Yes ☒ No  
d) Soldier/Sailor/Airman employed as Driver ☐ Yes ☐ No
4. Do you wish to have the statutory Third Party Property Damage (TPPD) liability of Rs. 6,000/- only? (IMT 20) ☐ Yes ☒ No
5. Do you require PA cover for named persons? ☐ Yes ☒ No  
Name: CSI Nominee: Relationship
6. 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
7. Legal liability to persons employed in connection with operation of the vehicle who are workmen'.The lia bility 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)(I)cover liability to employees who are workmen within the meaning of Workmen Compensation Act - 1923.)
8. 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.  
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Please give details, if you are no profit organization.  
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- ☒ 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: 201140020225700500501000

Proposal Checked By:

Date of Receipt:

Date : Place:

Proposer Name : Proposer's Sign :

V-24032015

\*I am Environment friendly Customer :

Otp Status OTP Generated Date & Time:

Phone No : OTP Entered Date & Time:

Date :

Signature