

## 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 :Hall No. 310-A2, 3rd Floor, "South Block of Bahu Plaza, , Rail Head Complex Jammu" Vidhata Nagar, Trikuta Nagar, , JAMMU, JAMMU,JAMMU -180004 PH: +91 191 8655849134 Fax:**

<b>PolicyRef No.</b>	201120040123701618800000	<b>Period of Insurance</b>	From 12:55 Hrs of 19/01/2024 To Midnight of 18/01/2025
<b>Geographical Area</b>	India	<b>Policy Issued on</b>	19/01/2024
<b>Insured</b>	CHANDNI GUPTA	<b>Covernote No</b>	201120040123701618800000
<b>Address</b>	D/O TARSEM KUMAR GUPTA H NO 222, BAKSHI NAGAR, NEAR KARAN HOTEL, JAMMU, JAMMU AND KASHMIR,D/O TARSEM KUMAR GUPTA H NO 222 JAMMU,JAMMU AND KASHMIR,JAMMU,SHAKTINAGAR JAMMU-180001	<b>ECovernote Date</b>	19/01/2024
<b>Contact Number</b>	(M) +7006672485	<b>RTO Location</b>	JAMMU
<b>Customer GSTIN</b>		<b>POSP Name</b>	
<b>UIN CODES:</b>	IRDAN150RP0035V01201213	<b>Aadhar Card</b>	
		<b>PAN Number</b>	
<b>Agent Name</b>	TURTLEMINT INSURANCE PRIVATE LIMITED		
<b>Agent Code</b>	IMD1007732	<b>Agent Contact No</b>	18002666468

## 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.
JK-02-CF-0033	2018/03-02-2019/03-02-2019	K12MN2298608	MA3CZF63SJ M464482	MARUTI/DZIRE/ZXI PLUS AMT	Sedan	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 `
431,892.00	0	0	0	0.00	431,892.00

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		5,857.21	Basic TP	
TOTAL OWN-DAMAGE PREMIUM (A)		5,857.21	3,416.00	
Section I - ADD ON COVERS (C)			LEGAL LIABILITY	
Passenger Assist IRDAN150RP0035V01201213/A0020V01201213		250.00	LLTo Paid Driver	
Depreciation Cover IRDAN150RP0035V01201213/A0012V01201213		3,239.19	TOTAL LIABILITY PREMIUM (B)	
TOTAL ADD-ON COVER PREMIUM (C)		3,489.19	Net Premium (A+B+C)Taxable Value	
			IGST(JAMMU AND KASHMIR)(18%)	
			TOTAL POLICY PREMIUM	
			15,118.00	

Hire Purchase/Lease/Hypothecated with :HDFC BANK LTD., B/O NARWAL, JAMMU

**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

<b>Deductible under section - I</b>	Compulsory Deductible: Rs 1000/- Voluntary Excess: Rs: 0/. Imposed Excess : Rs 0/.	<b>Under Section II-I(i) of the policy(Death of or bodily injury):</b>	Such amount necessary to meet the requirements of motor vehicle Act,1988.	<b>Under Section II-I(ii) of the policy(Damage to third party property)</b>	7,50,000.00	<b>P.A. cover for owner-Driver under section-III: CSI</b>	NA
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**Subject to I.M.T Endorsement Nos.** IMT 7, IMT 22, IMT 28, AD 01, 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
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 19/01/2024

Receipt No: CR202419017611

**Invoice No: 1146701618800000**

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 :19/01/2024**

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 :

SAC Code:997134 Description of Service:General Insurance Service

Place of Supply : JAMMU AND KASHMIR

Tax is not payable under reverse charge by the recipient.

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.

**For Liberty General Insurance Limited**

**Authorised Signatory**