

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,, SCO - 174/175,, Sector 9C, CHANDIGARH,CHANDIGARH-160009 PH: +91 172 6700 1313 Fax: +91 22 06700 1606			
Policy No.	201120050220700193600000	Period of Insurance	From 00:00 Hrs of 24/07/2020 To Midnight of 23/07/2021
Geographical Area	India	Policy Issued on	23/07/2020
Insured	ANIL CHANDAK	Covernote No	201120050220700193600000
Address	HO.NO. 1B 114,,NIIT FARIDABAD,,HARYANA,FARIDABAD,FACTORY AREA FARIDABAD-121001 (M) +8744063335	ECovernote Date	23/07/2020
Contact Number	NA / HARYANA	RTO Location	FARIDABAD
GSTIN No/State	IRDAN150RP0035V01201213	Zone:	Zone B
UIN CODES:		POSP Name	
		POSP Code	
		Aadhar/PAN No	/
		POSP Contact Number	
Agent Name	SMC INSURANCE BROKERS PVT LTD		
Agent Code	IMD1002342	Agent Contact No	180026663666

INSURED MOTOR VEHICLE DETAILS AND PREMIUM COMPUTATION

Registration Mark & No.	Year of Manufacture	Engine No.	Chassis No.	Make/Model/Type of Body	CC/HP/GVW	Licensed Carrying capacity including Driver	Trailer Registration No.	Trailer Chassis No.
HR-51-AR-8378	2012	1853190	O106671	MARUTI/ERTIGA/V DI/Muv	1248	7	NA	NA

IDV (INSURED’S DECLARED VALUE)

Year	IDV Of Vehicle	Trailers	Side Car	Non Electrical Accessories	Electrical & Electronics Accessories	Bi-Fuel kit(CNG/LPG)	Total Value
1	245,353.00	0	0	0.00	0.00	0.00	245,353.00

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	Basic TP
DISCOUNTS UNDER OWN DAMAGE SECTION	PA BENEFITS
No claim bonus 25%	TOTAL LIABILITY PREMIUM (B)
TOTAL OWN-DAMAGE PREMIUM (A)	Section III - PA OWNER-DRIVER (D)
	PA Owner-Driver (D)
	Net Premium (A+B+D)/Taxable Value
	IGST (18%)
	TOTAL POLICY PREMIUM

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/. 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 22,							

NOMINATION DETAILS

Name of the Nominee	Relationship with Insured	Name of Appointee (if nominee is minor)	Relationship with the Nominee
NISHA CHANDAK	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. Act,1988.  
In witness whereof this Policy has been signed at Mumbai on 23/07/2020  
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 :23/07/2020  
Place: CHANDIGARH  
Consolidated Stamp duty has been paid as per letter of Authorization no. CSD/08/2020/1355/2020 dated 29/04/2020 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 : HARYANA/06  
IRDA Regn. No. 150  
CIN No. U66000MH2010PLC209656  
Tax is not payable under reverse charge by the recipient.



For Liberty General Insurance Limited

S. Neguthi

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.