



### LIBERTY GENERAL INSURANCE LIMITED

#### COMMERCIAL VEHICLE PACKAGE POLICY - GOODS CARRYING VEHICLES

##### 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 :** KANKARIA CENTRE 2/1, 2nd FLOOR,, RUSSELL STREET,, PARK CIRCUS, KOLKATA, West Bengal-700071 PH: +91 33 40951200  
**Fax:**

PolicyRef No.	201330140124700258700000	Period of Insurance	From: 00:00 Hrs of 16/11/2024
Geographical Area	India	To:	Midnight of 15/11/2025
Insured Address	HAMIDA BIBI HASNECHA, CHAK KASHIPUR,,WEST BENGAL,SOUTH 24 PARGANAS,CHAK KASHIPUR-743318	Policy Issued on	14/11/2024
Contact Number	6290857941	Covernote No	201330140124700258700000
Customer GSTIN		Covernote Date	14/11/2024
UIN CODES:	IRDAN150RP0033V02201213	RTO Location	24 PARAGANAS
		POS Name	
		Aadhar Number	
		PAN Number	
Agent Name	CERTIGO INSURANCE BROKERS PRIVATE LIMITED	Agent Contact No	9926920400
Agent Code	IMD1244948		

#### INSURED MOTOR VEHICLE DETAILS AND PREMIUM COMPUTATION

Registration Mark & No.	Year of Manufacture/ Date of Registration/ Invoice Date	Engine No.	Chassis No.	Trailer Registration No	Trailer Chassis No	Make/Model/ Type of Vehicle	Type of Body	Vehicle Sub Class	CC/HP/GVW/K W	Public/ Private Carrier	Licensed Carrying capacity including Driver
WB-19-L-0484	2021/23-11-2021/23-11-2021	XS99727	MYK43128			TATA MOTORS LTD/INTRA/V30	OPEN	Goods Carrying (Other than 3-wh)- Public Carriers	2565	Public	3

#### IDV (INSURED DECLARED VALUE)

IDV Of Vehicle	Chassis IDV	Body IDV	Non Electrical Accessories	Electrical & Electronics Accessories	Bi-Fuel kit(CNG/LPG)	Trailer	Total Value
595,634.00	595,634.00	0.00	0	0	0	0	595,634.00

#### Section I - OWN DAMAGE (A)

Own Damage Premium on Vehicle and accessories		Section II - LIABILITY (B)	
Basic Cover		Third Party Premium	
Basic OD		Basic Cover	
2,056.13		Basic TP	
EXTENSIONS UNDER OWN DAMAGE SECTIONS		EXTENSIONS UNDER THIRD PARTY SECTION	
Cover for Lamps tyres/tubes mudguards(IMT 23)		Legal Liability	
308.42		Legal liability to Driver(1)/Cleaner(1)/Conductor(0)	
LOADING UNDER OWN DAMAGE SECTION		TOTAL LIABILITY PREMIUM	
DISCOUNTS UNDER OWN DAMAGE SECTION		16,149.00	
No claim bonus 35%		Section III - PA OWNER DRIVER (D)	
827.59		Net Premium (A+B+C)Taxable Value	
TOTAL OWN-DAMAGE PREMIUM (A)		17,686.00	
TOTAL OWN-DAMAGE PREMIUM + ADD-ON COVER PREMIUM(A+C)		State Cess	
1,536.96		0.00	
1536.96		CGST(WEST BENGAL)	
		1110.27	
		SGST(WEST BENGAL)	
		1110.27	
		TOTAL POLICY PREMIUM	
		19,907.00	

Hire Purchase/Lease/Hypothecated with :NA

#### LIMITATIONS AS TO USE -The Policy covers use only for carriage of goods within the meaning of the Motor Vehicles Act

The Policy does not cover 1) Use for Organized racing, Pace Making, Reliability Trial, Speed Testing 2) Use whilst drawing a trailer except the towing (other than for reward) of any one disabled Mechanically propelled vehicle 3) Use for carrying passengers in vehicles: except employees (other than driver) not exceeding the no. permitted in registration document and coming under purview of Workmen's Comp Act 1923.

#### 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 when not used for transport of goods at the time of the accident 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 500 Voluntary Deductible: Rs 0.00	Under Section II-(i) of the policy (Death of or bodily injury):	Such amount as is necessary to meet there requirements of the Motor Vehicles Act, 1988.	Under Section II-(ii) of the policy(Damage to third party property)	7,50,00	P.A. cover for owner- Driver under section- III: CSI	NA
Subject to I.M.T Endorsement Nos.	IMT 28,IMT 23 ,IMT 21				0		

#### NOMINATION DETAILS

Name of the Nominee	Relationship with Insured	Name of Appointee (if nominee is minor)	Relationship with the Nominee
	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 14/11/2024

Receipt No: CR20230610756

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 :14/11/2024

Place: KOLKATA

Stamp Duty of Rs. xxx/- is paid as provided under Article (xxxx) of Indian Stamp Act, 1899 and included in Consolidated Stamp Duty Paid to the Government of Maharashtra Treasury vide Order of Addl. Controller of Stamps, Mumbai at General Stamp Office, Fort, Mumbai 400001., vide this Order No (LOA/ENF-2/CSD/88/2024/Validity Period Dt. 28/08/2024 to 27/08/2025)OW.NO.4330/ Dated 28/08/2024).

LGI Branch GSTIN :19AABCL9950A1Z1

SAC Code:997134 Description of Service:General Insurance Service

Place of Supply : WEST BENGAL

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.

Authorised Signatory

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	CERTIGO INSURANCE BROKERS PRIVATE LIMITED	IMD Code	IMD1244948
Branch Name	KOLKATA1	Branch Code	301401
SM Name :		SM Code :	N1622758

Contact No.: 9926920400

POSP Name :

PAN Card Number :

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

Type of Cover :  Package (Comprehensive) Policy  Package (Act & Theft) Policy  Package(Act,Theft and Fire) Policy  Package(Fire & Theft) Policy  Act only policy  
 Purpose for which vehicle will be used:  Goods Carrying (Private Carrier)  Goods Carrying (Public Carrier)  Passenger Carrying  Misc. D  
 Type of Vehicle:  Four Wheeler  Three Wheeler  Other (Please Specify)

#### 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
TATA MOTORS LTD	INTRA	V30	2021 / 23-11-2021	1496.00	2565	3	OPEN

#### Insured Declared Value

IDV of the Vehicle	Electrical Accessories	Non Electrical Accessories	Trailer	Value of CNG/LPG kit	Total IDV
595634.00	0	0	0	0.00	595634.00

"Add On Covers" Selected:	<input type="checkbox"/> Depreciation Cover	<input type="checkbox"/> Consumable Cover	<input type="checkbox"/> Road Side Assistance Cover	<input type="checkbox"/> Engine Safe Cover	<input type="checkbox"/> Gap Value (Incl Taxes & Regn.)
	<input type="checkbox"/> Gap Value Cover	<input type="checkbox"/> Additional Towing Expenses Cover		<input type="checkbox"/> EMI Protection Cover	
	<input type="checkbox"/> Tyre Protection Cover	<input type="checkbox"/>			

#### UIN Code of Add On covers selected :

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.	WB-19-L-0484	Colour of Vehicle					
Engine No.	XS99727	Chassis No	MYK43128				
Place of Registration	24 PARAGANAS	Date of Registration	23/11/2021				
Trailer Chassis No. (if any)		Vehicle type	<input checked="" type="checkbox"/> Indigenous	<input type="checkbox"/> Imported Rated under:	<input type="checkbox"/> Zone A	<input type="checkbox"/> Zone B	<input checked="" type="checkbox"/> Zone C

Is the vehicle attached with any of the Fleet?  Yes  No No. of vehicles attached with fleet Cubic Capacity : 1496.00

Is the vehicle made in India?  Yes  No

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

#### Name of Financier & Address :

Name of Insured: (Mr/Mrs/M/s/Dr) HAMIDA BIBI

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 : HASNECHA, CHAK KASHIPUR

Area/Landmark: Hasnecha, Chak Kashipur State : WEST BENGAL City / District : SOUTH 24 PARGANAS Pin Code : 743318

Contact Details: Mobile No.: Residence: Office : Email ID: sourav.sardar470@gmail.com PAN No. EIOPB0728N

Date of Birth : 01/01/1930

#### Business/Occupation (For Individual Customer)

Registration Address: HASNECHA, CHAK KASHIPUR

Aadhar No.:

Any other details : CHAK KASHIPUR

Period of Insurance From Time: 00:00 Hrs of Date: 16/11/2024 To the Midnight of Date: 15/11/2025

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			
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 Commercial Vehicles Compulsory PA cover to Owner Driver cannot be granted

where a vehicle is owned by a company, a partnership firm or a similar body corporate or where the owner driver does not hold an effective driving license.

Persons 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): 19907.00

Bank Name and Branch:

Cheque / DD No.: NA

Bank A/C No.:

Cheque / DD Date: 14/11/2024

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

Details of Electrical Accessories:			
Item Details	Make & Model	Year Of Manfature	IDV
		2021	

Details of Non-Electrical Accessories:			
Item Details	Make & Model	Year Of Manfature	IDV
		2021	

Trailer IDV			
Trailer Towed :	Trailer IDV :	Trailer IDV :	0

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give details: <input type="checkbox"/> Bi-fuel <input type="checkbox"/> CNG <input type="checkbox"/> LPG <input type="checkbox"/> Externally Fitted <input type="checkbox"/> Manufactured/Fitted		<input type="checkbox"/> Owner Driver only <input type="checkbox"/> Any person other than Paid Driver	
3. Will the vehicle be exclusively used for: a) Private, Social, Pleasure and Professional Purposes <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No b) Carriage of goods other than Samples or Personal Luggage			
4. Whether the vehicle is used for Driving tuitions? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No			
5. Whether the vehicle is limited to own premises? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No			
6. Whether the vehicle is specially designed for use of Blind/Handicapped/ Mentally Challenged Person <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No If so, whether the same is endorsed as such by RTA? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No			
7. Whether the vehicle is certified as Vintage Car by Vintage & Classic Car Club of India? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No			
8. Whether the rally cover is required? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No			
9. Whether the vehicle is fitted with Fibre Glass Tank? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No			
10. Whether the vehicle belongs to the Embassy/Consulate of a foreign country? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No If so, is the Duty element is included in the IDV? <input type="checkbox"/> Yes <input type="checkbox"/> No			
11. Whether insured is first registered owner of the vehicle? <input type="checkbox"/> Yes <input type="checkbox"/> No			
12. Whether the vehicle is confined to Sites? (Applicable to Goods Carrying Vehicles) <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No			
13. Whether the commercial vehicle is also used for Private purposes (Excluding use for hire or reward)? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No			
14. Whether Cover required for lamps, tyres /tubes mudguard/side parts. (IMT 23 Cover) <input type="checkbox"/> Yes <input type="checkbox"/> No			
15. Whether Cover for Overturning loading required? (Applicable to MISC D only) <input type="checkbox"/> Yes <input type="checkbox"/> No			
16. If the vehicle is owned by schools/corporate, will it be used exclusively for transportation of own staff / Students and guests? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No			
<b>Previous Insurance Details</b>			
Name and Address of Previous Insurer		Reliance general	
Policy/Covernote no.		15062233340023147	
Type of Cover:	<input checked="" type="checkbox"/> Package (Comprehensive) Policy <input type="checkbox"/> LongTerm Policy	<input type="checkbox"/> Act only Policy <input type="checkbox"/> SAOD Policy	<input type="checkbox"/> Bundle Policy <input type="checkbox"/> 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:	0		
Claim amount	0		
1. Date of purchase of the vehicle by the Proposer: 23/11/2021			
2. Whether the vehicle was new or second hand at the time of purchase? <input type="checkbox"/> New <input type="checkbox"/> Second Hand			
3. Is the vehicle in good condition? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No			
4. Has any insurer ever declined/cancelled the insurance of the proposed vehicle? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No			
5. Policy Period: From 16/11/2023 To 15/11/2024			
6. Are you entitled for No Claim Bonus on Renewal? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No * If yes, Please mention the 35			
Is the vehicle fitted with Anti - Theft Device which is approved by ARAI? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No			
7. Are you a member of the Automobile Association of India? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No			
If Yes, Please state : Membership No. _____ Date of expiry: _____			
<b>Driver's Detail</b>			
1. Does the owner has a valid driving licence? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No			
2. Vehicle is primarily driven by: <input type="checkbox"/> Registered Owner <input checked="" type="checkbox"/> Any other Name: _____ Relationship: _____ Age: _____			
3. Does the driver suffer from defective vision or hearing or any physical infirmity? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No Give details			
4. Driver's 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? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No If YES, give details as under including the pending prosecutions: Driver's Name: _____ Date of Accident: _____ Circumstances of Accident/Loss: _____			
<b>Inspection Details</b>			
1. Does the vehicle stands fit for insurance? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No <input type="checkbox"/> Self Inspection			
2. Inspection Reference No.: _____ Conducted on (Mention Date & Time): _____			
<b>Additional Coverage Details</b>			
Do you require PA cover for Paid Driver, Cleaners and Conductors? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No			
Name: _____ CSI _____			
Do you wish to cover Geographical Area Extension under your proposed insurance? <input type="checkbox"/> Bangladesh <input type="checkbox"/> Bhutan <input type="checkbox"/> Nepal <input type="checkbox"/> Sri Lanka <input type="checkbox"/> Maldives <input type="checkbox"/> Pakistan			
<b>Do you require Unnamed PA Cover</b>			
1. No. of Passengers 0 Yrs Date of Birth: _____			
2. 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:2) <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No b) Unnamed Passengers (No. of Persons:0) <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No c) Other employees (No. of Persons:0) <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No d) Soldier/Sailor/Airman employed as Driver <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No			
4. Do you wish to have the statutory Third Party Property Damage (TPPD) liability of Rs. 6,000/- only? (IMT 20) <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No			
5. Do you require PA cover for named persons? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> 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? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No			
7. 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. <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No Drivers (No. of persons: _____) Employees (Workmen) (No. of persons: _____)			
* I am environment friendly customer			
OTP Status:		OTP Generated Date & Time:	
Phone No:		OTP Entered Date & Time:	
Date: _____			
Signature _____			

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