

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. 201330140124700263300000 Period of Insurance From: 00:00 Hrs of 18/11/2024

Geographical Area India To: Midnight of 17/11/2025

Insured SURAJ SHAW Policy Issued on 16/11/2024

6 A K D ROAD NAIHATI M GARIFA NORTH

Address :16TH MILE ALGARAH BAZAR Covernote No 201330140124700263300000

KALIMPONG WEST BENGAL,734214,KURSEONG,,DARJILING,1

24 PARGANAS24 PARAGANAS NORTH,,WEST BENGAL,DARJILING,MIRIK-734214

Contact Number 9830544955 Covernote Date 16/11/2024

Customer GSTIN

UIN CODES: IRDAN150RP0033V02201213 RTO Location BARRACKPORE Zone: Zone C

POSP Name

Aadhar Number PAN Number

Agent Name CERTIGO INSURANCE BROKERS PRIVATE

Agent Code IMD1266794 Agent Contact No 9926920400

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	GVW/K		Licensed Carrying capacity including Driver
WB-23-F-426	2021/06-04-2021/06-04-2021	15CRAIL05B YXS20351	MAT535073M YB10791			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
641,655.00	641,655.00	0.00	0			0	0	0	641,655.00
5	Section I - OWN I	DAMAGE (A)					Section II - LIABILIT	Y (B)	
Own Damage Prem	nium on Vehicle ar	nd accessories				Third Party Premium			
Basic Cover						Basic Cover	M and		
Basic OD			`	-0.10	2,214.99	Basic TP	of the sure	•	16,049.00
EXTENSIONS UNI	DER OWN DAM	AGE SECTION	S	- ance		EXTENSIONS UNDER T	HIRD PARTY SECTION		
Cover for Lamps tyre	es/tubes mudguard	s(IMT 23)	1001	SIL	332.25	Legal Liability	aner.	J ne	
LOADING UNDER	R OWN DAMAGI	E SECTION	1 10 11			Legal liability to Driver(1)/C	Cleaner(1)/Conductor(0)	Sura	100.00
DISCOUNTS UND	ER OWN DAMA	GE SECTION	W Cotte			TOTAL LIABILITY PRE	MIUM	Tru	16,149.00
No claim bonus 20%	6	100	18 60		509.45	Section	on III - PA OWNER DRIVE	R (D)	
TOTAL OWN-DAN	MAGE PREMIUN	M (A)	//		2,037.79	Net Premium (A+B+C)Tax	xable Value	`	18,187.00
TOTAL OWN-DAMAG	E PREMIUM + ADD	-ON COVER PREM	MIUM (A+C)		2037.79	State Cess		`	0.00
						CGST(WEST BENGAL)		`	1155.36
						SGST(WEST BENGAL)	•1	`	1155.36
					Marie To				

Hire Purchase/Lease/Hypothecated with :INDOSTAR CAPITAL FINANCE LTD, kolkata

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.

TOTAL POLICY PREMIUM

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	Compulsory Deductible:RS 500	Under Section II-I(i) of the policy	Such amount as is necessary to	Under Section II-I(ii) of the	7,50,00	P.A. cover for owner-	NA
Under	Voluntary Deductible: Rs 0.00	(Death of or bodily injury):	meet there requirements of the	policy(Damage to third party	0	Driver under section-	K
Section-I	CL Sulle		Motor Vehicles Act, 1988.	property)		III: CSI	200
Subject to I.M	.T Endorsement Nos.	IMT 7, IMT 28,IMT 23 ,IMT 21	4 10 11				.100

NOMINATION DETAILS

NOTIFICATION BETAILS		VATA A	000	
Name of the Nominee	Relationship with Insured	(6.0)	Name of Appointee (if nominee is minor)	Relationship with the Nominee
	NA	0//	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 16/11/2024

Receipt No: CR202315106346

Invoice No:

For Liberty General Insurance Limited

Date of Issue :16/11/2024

Place: KOLKATA

Stomp Duty of Pa, ywy is poid as provided under Article (ywyy) of Indian Stomp Act. 19

Insurance is the subject matter of solicitation; CIN No. U66000MH2010PLC209656

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:19AABCL9950A1ZI

SAC Code:997134 Description of Service:General Insurance Service

In case of claim ,Please contact us at : Toll Free No -18002665844, Email id – care@libertvinsurance.in IRDA Registration No. 150

Place of Supply: WEST BENGAL

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.

For PA to owner Driver For PA to Named Passenger

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.

□ Cash □ Cheque □ Demand Draft ☑ Credit Card Insured Bank Details: **Premium Payment Details** □ NEFT/RTGS

Bank Name and Branch:

Premium Amount (including service tax): 20498.00

Bank A/C No.:

Cheque / DD No.: NA

Cheuqe / DD Date: 16/11/2024

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

Item Details Make & Model **Year Of Manfacture IDV** 2021

Details of Non-Electrical Accessories:

Item Details	Make & Model	Year Of Manfacture	IDV
		2021	

Trailer IDV

Tranci ID v		
Trailer Towed :	Trailer IDV :	0

Trade Logo displayed above belongs to Liberty Mutua

_	give details	ManufacturedFitted	☐ Owner Driver only ☐ Any person other than Paid Driver
3	Will the vehicle be exclusively used for: a) Private, Social, Pleasure and F ☐ Yes ☐ No b) Carriage of goods other than Samples or Persona	·	If 'YES', give details of such other persons: Non fare Paying Passengers (No. of persons): 0
	☐ Yes ☑ No	ai Luggage	Note: 1. Section146 of Motor Vehicles Act-1988 makes it mandatory for the owner of the
4.		No	vehicle to ensure that he or any other person authorized by him to drive a vehicle in public
	-	No	place has insurance against third party risks. The explanation to Section146 exempts the
	Whether the vehicle is specially designed for use of Blind/Handicapped/ N		paid driver.) 2. As per Section 147 (2)(a) The liability is 'as incurred' in the case of
	☐ Yes ☑ No If so, whether the same is endorsed as su	uch by RTA?	death / bodily injury of a third party)
	☐ Yes ☑ No		Any other Coverage details
	Whether the vehicle is certified as Vintage Car by Vintage & Classic Car (Break In Insurance Declaration
	☐ Yes ☑ No Whether the relly sever is required?		"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
	Whether the vehicle belongs to the Embassy/Consulate of a foreign countries of the Embassy/Consulate of the Embassy/Consu		at (Add more date/s with time if vehicle had met with accident more than once)
		□ Yes □ No	
11	Whether insured is first registered owner of the vehicle?	103 🗖	□*That, the vehicle proposed to be insured had, during the period in which it was not covered by
\rightarrow	Whether the vehicle is confined to Sites? (Applicable to Goods Carrying V	Verlicies) L 103 L 100	by valid and effective insurance policy issued by any insurer/s, had NOT met with any accident
	Whether the commercial vehicle is also used for Private purposes (Exclud	allig asc for thic or	(*Select the appropriate check box and provide relevant information against selected entry)
_	reward)? Yes No		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
_	Whether Cover required for lamps, tyres /tubes mudguard/side parts. (IMT Whether Cover for Overturning loading required? (Applicable to MISC D o	1 23 COVCI) E 1 C3 E 1 10	General Insurance Limited in consideration of these presents will be completely out
_	If the vehicle is owned by schools/corporate, will it be used exclusively for	• /	of ambit of said Policy and said Company will not be in any manner liable or held responsible therefore.
-	staff / Students and guests?	·	Live from the angular depart of the second s
Prev	vious Insurance Details		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 insurance
Nam	ne and Address of Previous Insurer Reliance general		will be treated as treated as void ab-initio".
	cy/Covernote no. 150622323340023354		NCB Declaration
Туре		Act only Policy Bundle Policy	I / We declare that the rate of NCB claimed by me/us is correct and that no claim as arisen in the expiring policy
NCB	□ LongTerm Policy □ S */Loading in expiring policy 0		period (copy of the policy enclosed) I/We further undertake that if this declaration is found to be incorrect, all
	m lodged in last three years:		benefits under the policy in respect of Section I of the policy will be forfeited. Declaration
Year		Expiring Year (3)	"I am/we are aware that the complete terms and conditions of this insurance policy are available at
	of Claims: 0		the official website of the insurer (www.libertyinsurance.in). I/We hereby consent to receiving only
Clair	m amount 0		the certificate and schedule of insurance upon the undertaking of the insurer that the complete policy terms and conditions will be made available free of cost upon my/our request".
_	1	04/2021	I hereby declare and confirm that the PUC certificate of the vehicle proposed for insurance is valid
_	Whether the vehicle was new or second hand at the time of purchase?		Any other Material Information Declaration and Consent
_	□ New □ Second Hand Is the vehicle in good condition?	□ Yes □ No	I/We hereby declare that the statements, answers given by me /us in this proposal form are true to the
\rightarrow	Has any insurer ever declined/cancelled the insurance of the proposed vel	phiele?	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, answers and particulars provided herein above are the basis on which this insurance is
6.	Are you entitled for No Claim Bonus on Renewal?	☑ Yes □ No	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.
_	* If yes, Please mention the 20		
_	Is the vehicle fitted with Anti - Theft Device which is approved by ARAI?	1.00	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.
_	Are you a member of the Automobile Association of India?	LI Yes MI INO	
_	If Yes, Please state : Membership No. Date of exp		"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."
	rer's Detail	piry.	I, the undersigned proposer hereby declare and confirm that I have understood the features, terms and
_	Does the owner has a valid driving licence?		conditions of the policy and questions contained in the proposal form. I also understand that the answers
_	Vehicle is primarily driven by: □ Registered Owner □		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
	Name Relationship:	Age	and the premium paid shall be forfeited to the Company.
3.	Does the driver suffer from defective vision or hearing or any physical infirm	rmity?	Please give details, if you are politically exposed person or relative of politically exposed person.
	☐ Yes ☑ No Give details		
_	Driver's qualification: Age & Date of Birth of the Owner: Age Yrs	Date of Birth:	Please give details, if you are no profit organization.
_	b. Age & Date of Birth of the Driver: Age Yrs	Date of Birth:	
_	Has the driver ever been involved / convicted for causing any accident of l		☐ I hereby agree to receive a one pager policy document
	If YES, give details as under including the pending prosecutions:		☐ I hereby confirm having a valid personal accident policy for sum Insured of minimum Rs.15 lakhs.
_	Driver's Name:		Prohibition of Rebates (Section 41) of the Insurance Act-1938
_	Date of Accident: Circumstances of Accident/Loss		1. No person shall allow or offer to allow, either directly or indirectly as an inducement to any person to
_	pection Details		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
_	Does the vehicle stands fit for insurance? ☑ Yes □ No	Self Inspection	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.
_	Inspection Reference No.:		
2.			2. Any person making default in complying with the provision/s of this section shall be punishable with
_	Conducted on (Mention Date & Time):		fine, as may be prescribed under Insurance Act, 1938 or any amendment thereto for the time being in
Add	ditional Coverage Details		fine, as may be prescribed under Insurance Act, 1938 or any amendment thereto for the time being in force.
Add I	ditional Coverage Details Do you require PA cover for Paid Driver, Cleaners and Conductors?	□ Yes ☑ No	fine, as may be prescribed under Insurance Act, 1938 or any amendment thereto for the time being in
Add I	Do you require PA cover for Paid Driver, Cleaners and Conductors? Name: CSI	□ Yes ☑ No	fine, as may be prescribed under Insurance Act, 1938 or any amendment thereto for the time being in force. For use by Intermediary only
Add I	Do you require PA cover for Paid Driver, Cleaners and Conductors? Name: CSI Do you wish to cover Geographical Area Extension under your proposed in	□ Yes ☑ No insurance?	fine, as may be prescribed under Insurance Act, 1938 or any amendment thereto for the time being in force. For use by Intermediary only Cover Note No. issued (if any) Date of Issuance Period of Insurance: From (Time) Time of Issuance (Date)
Add I	Do you require PA cover for Paid Driver, Cleaners and Conductors? Name: Do you wish to cover Geographical Area Extension under your proposed in Bangladesh Bhutan Nepal Sri Lanka	□ Yes ☑ No insurance? Maldives □ Pakistan	fine, as may be prescribed under Insurance Act, 1938 or any amendment thereto for the time being in force. For use by Intermediary only Cover Note No. issued (if any) Date of Issuance Period of Insurance: From (Time) To the midnight of (Date)
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Add 	Do you require PA cover for Paid Driver, Cleaners and Conductors? Name: Do you wish to cover Geographical Area Extension under your proposed in Bangladesh Bhutan Nepal Sri Lanka Market Do you require Unnamed PA Cover	□ Yes ☑ No insurance? Maldives □ Pakistan Date of Birth:	fine, as may be prescribed under Insurance Act, 1938 or any amendment thereto for the time being in force. For use by Intermediary only Cover Note No. issued (if any) Date of Issuance Period of Insurance: From (Time) To the midnight of (Date)
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Addd	Do you require PA cover for Paid Driver, Cleaners and Conductors? Name: CSI	Yes	fine, as may be prescribed under Insurance Act, 1938 or any amendment thereto for the time being in force. For use by Intermediary only Cover Note No. issued (if any) Date of Issuance Period of Insurance: From (Time) To the midnight of Premium Amount (in Rs.) Bank Name: Cheque No. / DD No. / Cash: Date For Office use only Customer ID: Proposal Number: Policy / Cover Note Number: 201330140124700263300000 Proposal Checked By: Date: Place:
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Call Toll Free No: 1800 266 5844

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