

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:

00:00 Hrs of 20/11/2024 PolicyRef No. 201330140124700260900000 Period of Insurance From: Geographical Area To: Midnight of 19/11/2025 India AHASAN GOLDER 15/11/2024 **Insured Policy Issued on**

> 201330140124700260900000 BELPUR, **Covernote No** BERACHAMPA, DEGANGA, ,, WEST

KUMARPUR B.O-743423

9804362410 **Contact Number Covernote Date** 15/11/2024

Customer GSTIN UIN CODES: IRDAN150RP0033V02201213 **RTO Location** Zone: Zone C

> **POSP Name Aadhar Number PAN Number**

CERTIGO INSURANCE BROKERS PRIVATE LIMITED Agent Name

BENGAL, MONDALGACHI, SOHAI

IMD1244948 Agent Code 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		Public/ Private Carrier	Licensed Carrying capacity including Driver
WB-25-K-9593	2021/22-11-2021/22-11- 2021	15CRAIL05J YXS79884	MAT535073M YJ36791			TATA MOTORS LTD/INTRA/V30	OPEN	Goods Carrying (Other than 3-wh)- Public Carriers	2565	Public	3
IDIA (INCHIDED DECL A DED MATTIE)											

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 `	
526,500.00	526,500.00	0.00	Surall 0		4	0	0 5	0	526,500.00	
	Section I - OWN	DAMAGE (A)	ş-		(A)	Ger.	Section II - LIABILIT	TY (B)		
Own Damage Premium on Vehicle and accessories						Third Party Premium				
Basic Cover	S. C. C.	0				Basic Cover				
Basic OD 1,817.48					1,817.48	Basic TP ' 16,049.00				
EXTENSIONS UNDER OWN DAMAGE SECTIONS						EXTENSIONS UNDER THIRD PARTY SECTION				
Cover for Lamps tyres/tubes mudguards(IMT 23) 272.62						Legal Liability				
LOADING UNDER OWN DAMAGE SECTION						Legal liability to Driver(1)/C	Cleaner(1)/Conductor(0)	`	100.00	
DISCOUNTS UNDER OWN DAMAGE SECTION						TOTAL LIABILITY PRE	MIUM	, ce"	16,149.00	
No claim bonus 35% 731.54						Section	on III - PA OWNER DRIVE	CR (D)		
TOTAL OWN-DA	MAGE PREMIU	M (A)	The series	•	1,358.56	Net Premium (A+B+C)Tax	able Value	Inst	17,508.00	
TOTAL OWN-DAMAG	SE PREMIUM + ADI	O-ON COVER PREM	MIUM (A+C)	•	1358.56	State Cess	7.00	TI.	0.00	
						CGST(WEST BENGAL)	SINC	`	1094.25	
			8//			SGST(WEST BENGAL)		`	1094.25	
						TOTAL POLICY PREMI	UM	`	19.697.00	

Hire Purchase/Lease/Hypothecated with :CHOLAMANDALAM INVESTMENT & FINANCE CO 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.

DRIVERS CLAUSE

Address

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

Lilling Of Liabil	ity					
		Under Section II-I(i) of the policy (Death of or bodily injury):		Under Section II-I(ii) of the policy(Damage to third party	P.A. cover for owner- Driver under section-	
Section-I	184012 200		Motor Vehicles Act, 1988.	property)	III: CSI	-6
Subject to I.M.	T Endorsement Nos.	IMT 7, IMT 28,IMT 23 ,IMT 21	, , , ,	700		

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 15/11/2024

Receipt No: CR202309104715 Invoice No:

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 :15/11/2024

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:19AABCL9950A1ZI

SAC Code:997134 Description of Service:General Insurance Service

Place of Supply: WEST BENGAL

Tax is not payable under reverse charge by the recipient.

Authorised Signatory

For Liberty General Insurance Limited

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

Insurance is the Subject matter of Solictation.	Trade I and discloved above halongs to 1 horty Mittiel and used by the I that y Canaral Insurance I th	

Vehicle Registration No. MB-25-K-9593
Variant Manufacture Coule CapacityKW Size Coule CapacityKW Coule
Trailer Manual Content Manual Cont
Total in Se2500.00
S28500.00
"Add On Covers" Selected: Depreciation Cover Cover Cover Road Side Assistance Cover Engine Safe Gap Value (Incl Tax Cover Tyre Protection Cover Addional Towing Expenses Cover EMI Protection Cover UIN Code of Add On Covers selected: Whether you have opted for any Add on Coverage's last year. Whether you have for for any Add on Coverage's last year. Whether you have for for any Add on Coverage's last year. Whether you have for
Cover
Tyre Protection Cover
Whether you have opted for any Add on Coverage's last year.
Windown Special Spec
Windown Special Spec
Vehicle Registration No. MB-25-K-9593
Scrallo
Place of Registration
Vehicle type Indigenous Imported Zone A Zone A Zone C Rated Under: Zone A Zone C Rated Under: Zone A Zone C
State vehicle attached with any of the Fleet?
State vehicle made in India
Financier Details Mayothecation Agreement
Name of Financier & Address: CHOLAMANDALAM INVESTMENT & FINANCE CO LTD,KOLKATA Name of Insured: (Mr/Mrs/Ms/Dr) AHASAN GOLDER e-Insurance Accout Number I would like to open e-Insurance account with Insurance from Time: O0:00 Hrs of Date: 20/11/2024 To the Midnight of Date: 19/11/2025 CHOLAMANDALAM INVESTMENT & FINANCE CO LTD,KOLKATA AHASAN GOLDER I WEST BENACE CO LTD,KOLKATA AHASAN GOLDER I would like to open e-Insurance account with Insurance from Time: OCOUNT WITH Insurance from Tim
Name of Insured: (Mr/Mrs/Ms/Dr)
e-Insurance Accout Number Insurance Account with Insurance Account
(Mandatory to provide PAN card No.in case customer wishes to open E-Insurance Account.) Name of Contact Person: (For Corporate) Communication Address: BELPUR, BERACHAMPA,DEGANGA Area/Landmark: BELPUR, BERACHAMPA,DEGANGA Contact Details: Mobile No.: Residence: Office: Email ID: mpg770038@gmail.com PAN No. DDIPG4573C Date of Birth: 10/09/1990 Business/Occupation (For Individual Customer) Registration Address: BELPUR, BERACHAMPA,DEGANGA Aadhar No.: Any other details: SOHAI KUMARPUR B.O Period of Insurance From Time: 00:00 Hrs of Date: 20/11/2024 To the Midnight of Date: 19/11/2025
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Personal accident Cover for Owner Driver is compulsory in liability only Cover. Please give details of nomination:
Total acoustic porter for other private to comparately in habitity only covers i loade give actual of Hornination.
Particulars Name of Name of Nominee/ Existing Name of New Nominee Age Relationship Name of Appointee Relation
Passenger Nominee (In case of change of (If Nominee is a the
existing Nominee) minor)
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 gran
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 Part Approx 2014 Broads
Premium Amount (including service tax): 19697.00 Bank Name and Branch:
Cheque / DD No.: NA Bank A/C No.:
Cheuqe / DD Date: 15/11/2024 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
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:
Details of Electrical Accessories:

Year Of Manfacture

2021

Trailer IDV:

Make & Model

Item Details

Trailer IDV
Trailer Towed:

IDV

0

	give details Bi-fuel CNG LPG Externally Fitted ManufacturedFitted	Owner Driver only Any person other than Paid Driver If 'VES', give details of such other persons:
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	If 'YES', give details of such other persons: Non fare Paying Passengers (No. of persons): 0
	☐ Yes ☑ No	Note: 1. Section146 of Motor Vehicles Act-1988 makes it mandatory for the owner of the
4.	Whether the vehicle is used for Driving tuitions? ☐ Yes ☑ No	vehicle to ensure that he or any other person authorized by him to drive a vehicle in public
5.	Whether the vehicle is limited to own premises? □ Yes ☑ No	place has insurance against third party risks. The explanation to Section146 exempts the
6.	Whether the vehicle is specially designed for use of Blind/Handicapped/ Mentally Challenged Person	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 such by RTA?	death / bodily injury of a third party)
7.	☐ Yes ☐ No Whether the vehicle is certified as Vintage Car by Vintage & Classic Car Club of India?	Any other Coverage details Break In Insurance Declaration
1.	Whether the vehicle is certified as Vintage Car by Vintage & Classic Car Club of India? ☐ Yes ☐ No	□"I/We hereby Declare and Undertake
8.	Whether the rally cover is required? ☐ Yes ☐ No	*That, the vehicle proposed to be insured had, during the period in which it was not covered
9.	Whether the vehicle is fitted with Fibre Glass Tank? □ Yes ☑ No	by valid and effective insurance policy issued by any insurer/s, met with an accident on
10	Whether the vehicle belongs to the Embassy/Consulate of a foreign country?	at (Add more date/s with time if vehicle had met with accident more than once)
	☐ Yes ☑ No If so, is the Duty element is included in the IDV? ☐ Yes ☐ No	□*That, the vehicle proposed to be insured had, during the period in which it was not covered by
11	Whether insured is first registered owner of the vehicle? Yes No	L EL LØ C C C C C C C C C C C C C C C C C C
	Whether the vehicle is confined to Sites? (Applicable to Goods Carrying Vehicles) Yes No Whether the commercial vehicle is also used for Private purposes (Excluding use for hire or	(*Select the appropriate check box and provide relevant information against selected entry)
10	reward)? Yes No	I/we understand that all and/or any kind of liabilities arising out of accident/s which had occurred prior
14	Whether Cover required for lamps, tyres /tubes mudguard/side parts. (IMT 23 Cover) ☑ Yes □ No	to risk inception date and time as mentioned in the Policy Document issued by Liberty
15	Whether Cover for Overturning loading required? (Applicable to MISC D only)	General Insurance Limited in consideration of these presents will be completely out
16	If the vehicle is owned by schools/corporate, will it be used exclusively for transportation of own	of ambit of said Policy and said Company will not be in any manner liable or held responsible therefore.
	staff / Students and guests?	I/we further undertake that if this declaration and/or any of its part is found to be incorrect in any
	vious Insurance Details ne and Address of Previous Insurer Reliance general	manner, all the benefits under the Policy will then stand forfeited and the contract of insurance
	cy/Covernote no. 150622323340023300	will be treated as treated as void ab-initio".
	e of Cover: ☑ Package (Comprehensive) Policy ☐ Act only Policy ☐ Bundle Policy	NCB Declaration
71	☐ LongTerm Policy ☐ SAOD Policy ☐ Others	I / We declare that the rate of NCB claimed by me/us is correct and that no claim as arisen in the expiring policy
NCE	B*/Loading in expiring policy 25	period (copy of the policy enclosed) I/We further undertake that if this declaration is found to be incorrect, all benefits under the policy in respect of Section I of the policy will be forfeited.
	im lodged in last three years:	Declaration
Yea		"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 the certificate and schedule of insurance upon the undertaking of the insurer that the complete
	Date of purchase of the vehicle by the Proposer: 22/11/2021	policy terms and conditions will be made available free of cost upon my/our request".
	Whether the vehicle was new or second hand at the time of purchase?	I hereby declare and confirm that the PUC certificate of the vehicle proposed for insurance is valid as on date.
	□ New □ Second Hand	Any other Material Information Declaration and Consent
3.	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
4.	Has any insurer ever declined/cancelled the insurance of the proposed vehicle?	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
5.	Policy Period: From 20/11/2023 To 19/11/2024	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?	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 35	
	Is the vehicle fitted with Anti - Theft Device which is approved by ARAI? □ Yes ☑ No Are you a member of the Automobile Association of India? □ Yes ☑ No	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.
	If Yes, Please state :	"I/We have insurable interest in the subject matter of this insurance and we hereby declare that the Cost
	Membership No. Date of expiry:	of the same and the premium for this insurance is paid from legal sources of funds."
_	ver's Detail	I, the undersigned proposer hereby declare and confirm that I have understood the features, terms and
	Does the owner has a valid driving licence? ☑ Yes □ No	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
2.	Vehicle is primarily driven by: □ Registered Owner ⊡ Any other Name Relationship: Age	information/statement given in proposal is found to be untrue, the policy shall be treated as void ab initio
3.	Name Relationship: Age Does the driver suffer from defective vision or hearing or any physical infirmity?	and the premium paid shall be forfeited to the Company.
	☐ Yes ☑ No Give details	Please give details, if you are politically exposed person or relative of politically exposed person.
4.	Driver's qualification: Driver's experience:	Places give details if you are no profit experiention
	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: Use the driver over hear involved (agreeinted for explaint any agrident of least).	
_	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:	☐ 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.
_	Driver's Name:	Prohibition of Rebates (Section 41) of the Insurance Act-1938
	Date of Accident:	1. No person shall allow or offer to allow, either directly or indirectly as an inducement to any person to
	Circumstances of Accident/Loss	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
_	pection Details	on the policy, nor shall any person taking out or renewing or continuing a policy accept any rebate
	Does the vehicle stands fit for insurance? ☑ Yes □ No □ Self Inspection Inspection Reference No.:	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
	Conducted on (Mention Date & Time):	fine, as may be prescribed under Insurance Act, 1938 or any amendment thereto for the time being in
	ditional Coverage Details	force.
	Do you require PA cover for Paid Driver, Cleaners and Conductors? ☐ Yes ☑ No	For use by Intermediary only Cover Note No. issued (if any)
	Name: CSI	Date of Issuance Time of Issuance
	Do you wish to cover Geographical Area Extension under your proposed insurance?	Period of Insurance: From (Time) (Date)
	□ Bangladesh □ Bhutan □ Nepal □ Sri Lanka □ Maldives □ Pakistan	To the midnight of (Date)
_	Do you require Unnamed PA Cover	Premium Amount (in Rs.)
_	No. of Passengers 0 Yrs Date of Birth:	Porti Norse i
۷.	Sum Insured per person (unnamed passengers/hirer/pillion rider, two wheelers) Name Sum Insured Sum Insured Sum Insured	Bank Name :
3.	Do you wish to cover Legal liability towards	Cheque No. / DD No. / Cash:
	a) Driver/Cleaner/Conductor (No. of Persons:2)	Date
_		For Office use only
	c) Other employees (No. of Persons:0)	Customer ID:
-	d) Soldier/Sailor/Airman employed as Driver ☐ Yes ☑ No Do you wish to have the statutory Third Party Property Damage (TPPD) liability of	Proposal Number:
_	Rs. 6,000/- only? (IMT 20)	Policy / Cover Note Number: 201330140124700260900000
_	Do you require PA cover for named persons? Yes No	
	Name: CSI Nominee: Relationship	Proposal Checked By:
	The Policy provides additional Third Party Property Damage liability limits of	Date of Receipt:
	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?	Date : Place:
	Legal liability to persons employed in connection with operation of the vehicle who are	Proposer Name : Proposer's Sign
	'workmen'.The liability 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:)	V1 -20042015
	* I am environment friendly customer	
	OTP Status: OTP Generated Date & Time: Phone No: OTP Entered Date & Time:	
	Phone No: OTP Entered Date & Time:	

Signature

PRODUCT UIN CODE: IRDAN150RP0033V02201213

Phone No: **Date:**