

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:

Fax:		• •	1 20°		
PolicyRef No.	201330140124700252300000	Period of Insurance Fr	rom: 00:00 Hrs of 10/11/20)24	
Geographical Area	India	T	o: Midnight of 09/11/202	51CE "	
Insured	MR NASIRAUDDIN	Policy Issued on	08/11/2024		- 1
Address	DUBGARIA BARASAT 24 PGS NORTH, C MANOTOSH GHOSH, KALIBARI, ISUBA DUTTAPUKUR, NORTH 24 PARGANAS WEST BENGAL - 743248,, WEST BENGAL, NORTH 24 PARGANAS, NOAPA (NORTH 24 PARGANAS)-700125	ATI,	201330140124700252	300000	C.
Contact Number	9830544955	Covernote Date	08/11/2024		
Customer GSTIN	: per 11	SU	The retain	IST TICE"	
UIN CODES:	IRDAN150RP0033V02201213	RTO Location	BARASAT	Zone: Zone C	
De al Inc	Cor.	POSP Name		ibe alm	
enere		Aadhar Number		Cenere	
		PAN Number		3 6	
Agent Name	CERTIGO INSURANCE BROKE	RS PRIVATE LIMITED			
Agent Code	IMD1244948	Agent Contact No	9926920400		

INSURED MOTOR VEHICLE DETAILS AND PREMIUM COMPUTATION

	INSURED MOTOR VEHICLE DETAILS AND FREMIUM COMPUTATION						O 12				
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	Public/ Private Carrier	Licensed Carrying capacity including Driver
WB-25-L-9304	2023/17-11-2023/17-11- 2023	JWXSC7594	PYJ45298			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 Accesso	ries Bi-Fuel kit(CNG/LPG)	Trailer `	Total Value `	
723,270.00	723,270.00	0.00	0			0	0	0	723,270.00	
	Section I - OWN	DAMAGE (A)					Section II - LIABILIT	Y (B)		
Own Damage Prem	nium on Vehicle a	and accessories				Third Party Premiun	n			
Basic Cover						Basic Cover				
Basic OD			`		2,496.73	Basic TP	AV - and	`	16,049.00	
EXTENSIONS UN	DER OWN DAM	IAGE SECTION	IS	~E"		EXTENSIONS UNDER THIRD PARTY SECTION				
Cover for Lamps tyr	es/tubes mudguard	ds(IMT 23)	100	raine	374.51	Legal Liability	Till all	0.0		
LOADING UNDER	R OWN DAMAG	E SECTION	100	USD		Legal liability to Driver(1)/Cleaner(1)/Conductor(0)				
DISCOUNTS UND	ER OWN DAMA	GE SECTION	The state			TOTAL LIABILITY	PREMIUM	Silie	16,149.00	
No claim bonus 20% 574.25						Section III - PA OWNER DRIVE	R (D)			
TOTAL OWN-DA	MAGE PREMIU	M (A)			2,296.99	Net Premium (A+B+	C)Taxable Value	,	18,446.00	
TOTAL OWN-DAMAG	SE PREMIUM + ADI	O-ON COVER PREM	MIUM (A+C)		2296.99	State Cess		,	0.00	
						CGST(WEST BENG	AL)	`	1178.67	
						SGST(WEST BENG	AL)	`	1178.67	
					1	TOTAL POLICY PR	REMIUM	`	20,803.00	

Hire Purchase/Lease/Hypothecated with :TATA MOTORS 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.

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-	1
Section-I	Ky and		Motor Vehicles Act, 1988.	property)		III: CSI	1
Subject to I.M.	.T Endorsement Nos.	IMT 7, IMT 28,IMT 23 ,IMT 21	1001 11151		-		are o

NOMINATION DETAILS

HOPINATION DETAILS							
Name of the Nominee	Relationship with Insured	/Alla/	Name of Appointee (if nominee is minor)	Relationship with the Nominee			
Co.	NA	300	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 08/11/2024

Receipt No: CR202329097484

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 :08/11/2024

Place: KOLKATA

Invoice No:

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

□ Act only policy

☐ Misc. D

IMD Code

Cubic Capacity:

1496.00

Branch Code

CERTIGO INSURANCE BROKERS PRIVATE LIMITED

KOLKATA1

Four Wheeler

 $\mathbf{\Lambda}$

Is the vehicle attached with any of the Fleet?

Is the vehicle made in India?

Intermediary Details

IMD Name

Branch Name

Type of Vehicle:

on as

3)The queries made/details stated below are the minimum requirements to be furnished by a proposer. (The Company may seek any other information desired for underwriting purpose.)	2/Attach additional sheets if space given is insumment
	3)The queries made/details stated below are the minimum requirements to be furnished by a proposer. (The Company may seek any other information

SM Name: SM Code: 9926920400 Contact No.: POSP Code: POSP Name:

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

Three Wheeler

rd No.:

☑ Package (Comprehensive) Policy □ Package (Act & Theft) Policy □ Package(Act,Theft and Fire) Policy Pakage(Fire & Theft) Policy Purpose for which vehicle will be used: Goods Carrying (Private Carrier) Goods Carrying (Public Carrier) □ Passenger Carrying

Vehicle Details Year of Seating Capacity/LCC Gross Vehicle Weight (GVW) (Including Vehicle Make Model Variant Manufacture/ Cubic Capacity/KW **Body Type** For Goods carrying Vehicle Invoice Date Driver/Cleaner)

Other (Please Specify)

TATA MOTORS LTD 2023 / 17-11-2023 **INTRA** V30 1496.00 2565 **OPEN** Insured Declared Value Value of CNG/LPG kit IDV of the Vehicle **Electrical Accessories** Non Electrical Accessories Trailer Total IDV 723270.00 723270.00 0 0 0.00

Consumable "Add On Covers" Selected: Road Side Assistance Cover **Depreciation Cover Engine Safe** Gap Value (Incl Taxes & Regn.) Cover Cover Gap Value Cover Addional Towing Expenses Cover **EMI Protection Cover** Tyre Protection Cover

UIN Code of Add On covers selected: Whether you have opted for any Add on Coverage's last year. Yes $\overline{\mathbf{Q}}$ No If yes, please specify the Add on Coverage's **Colour of Vehicle** Vehicle Registration No. WB-25-L-9304 JWXSC7594 PYJ45298 Engine No. **Chassis No** Place of Registration **Date of Registration** 17/11/2023 **BARASAT** Vehicle type Trailer Chassis No. (if any) Indigenous $\sqrt{}$ Imported Zone A 🔲 Zone Zone C Rated under:

Financier Details: **OPEN** Hypothecation Agreement Hire Purchase Lease Agreement **Body Type:** $\overline{\mathbf{A}}$ Name of Financier & Address: TATA MOTORS FINANCE LTD, KOLKATA Name of Insured: (Mr/Mrs/M/s/Dr) MR NASIRAUDDIN e-Insurance Accout Number I would like to open e-Insurance account with Insurance Repository

No. of vehicles attached with fleet

(Mandatory to provide PAN card No.in case customer wishes to open E-Insurance Account.) Name of Contact Person : (For Corporate)

 \square

Yes

Yes

No

No

Communication Address: DUBGARIA BARASAT 24 PGS NORTH C/O MANOTOSH GHOSH, KALIBARI, ISUBATI, DUTTAPUKUR, NORTH 24 PARGANAS WEST BENGAL - 743248

City / District : Area/Landmark: Pin Code: State: DUBGARIA BARASAT 24 PGS **WEST BENGAL** NORTH 24 700125 NORTH **PARGANAS** Contact Details: Mobile No. : Residence: Office: **Email ID:** PAN No. mpg770038@gmail.com

Business/Occupation (For Individual Customer) Date of Birth: 02/03/1972

Registration Address: DUBGARIA BARASAT 24 PGS NORTH C/O MANOTOSH GHOSH, KALIBARI, ISUBATI, DUTTAPUKUR, NORTH 24 PARGANAS WEST BENGAL - 743248

Aadhar No.:

Note:

Any other details: NOAPARA (NORTH 24 PARGANAS) C/O MANOTOSH GHOSH, KALIBARI, ISUBATI, DUTTAPUKUR, NORTH 24 PARGANAS WEST BENGAL - 743248

10/11/2024 To the Midnight of Date: **Period of Insurance From Time:** 00:00 Hrs of Date: 09/11/2025

Personal accident Cover for Owner Driver is compulsory in liability only Cover. Please give details of nomination: Name of Nominee/ Existing Name of New Nominee Relationship Name of Appointee **Relationship** with **Particulars** Name of Age **Passenger** Nominee (In case of change of (If Nominee is a the nominee

existing Nominee) minor) For PA to owner Driver For PA to Named Passenger

(In case of more than 1 named passengers, please provide details in the above format on a separate sheet 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 ☐ Cheque ☐ Demand Draft ☑ Credit Card Insured Bank Details: □ Cash

□ NEFT/RTGS 20803.00 **Premium Amount (including service tax): Bank Name and Branch:** Cheque / DD No.: Bank A/C No.: NA

Cheuge / DD Date: IFSC Code: 08/11/2024

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 Manfacture** IDV 2023

Details of Non-Electrical Accessories: Item Details Make & Model **Year Of Manfacture** IDV 2023

Trailer IDV			
Trailer Towed :	Trailer IDV :	0	

3	give details	□ Owner Driver only □ Any person other than Paid Driver If 'YES', 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	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?	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 Ves No	paid driver.) 2. As per Section 147 (2)(a) The liability is 'as incurred' in the case of death / bodily injury of a third party)
	☐ Yes ☑ No ☐ If so, whether the same is endorsed as such by RTA? ☐ Yes ☑ No ☐ No ☐ If so, whether the same is endorsed as such by RTA?	Any other Coverage details
7.	Whether the vehicle is certified as Vintage Car by Vintage & Classic Car Club of India?	Break In Insurance Declaration
	☐ Yes ☐ No	□"I/We hereby Declare and Undertake
8.	Whether the rally cover is required?	*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? ☐ Yes ☐ No If so, is the Duty element is included in the IDV? ☐ Yes ☐ No	at (Add more date/s with time if vehicle had met with accident more than once)
11	☐ Yes ☐ No If so, is the Duty element is included in the IDV? ☐ Yes ☐ No Whether insured is first registered owner of the vehicle? ☐ Yes ☐ No	□*That, the vehicle proposed to be insured had, during the period in which it was not covered by
	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)
	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 23 Cover) ☑ Yes □ No Whether Cover for Overturning loading required? (Applicable to MISC D only) □ Yes □ No	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 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?	
_	rious 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
	e and Address of Previous Insurer Cholamandalam	will be treated as void ab-initio".
	cy/Covernote no. 3379/03689001/000/00	NCB Declaration
туре	e of Cover:	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	*/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 benefits under the policy in respect of Section I of the policy will be forfeited.
	n lodged in last three years:	Declaration
Year		"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
	m amount 0 Date of purchase of the vehicle by the Proposer: 17/11/2023	policy terms and conditions will be made available free of cost upon my/our request". 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?	as on date.
	□ New □ Second Hand	Any other Material Information Declaration and Consent
_	Is the vehicle in good condition?	I/We hereby declare that the statements, answers given by me /us in this proposal form are true to the best of my knowledge and belief and I/We hereby agree that this declaration shall form the basis of the
_	Has any insurer ever declined/cancelled the insurance of the proposed vehicle? Yes No No No No No No No N	contract between me/us and the Liberty General Insurance Ltd.lt is hereby understood and agreed that
_	Policy Period: From 10/11/2023 To 09/11/2024 Are you entitled for No Claim Bonus on Renewal? ☑ Yes □ No	the statements, answers and particulars provided herein above are the basis on which this insurance is being granted and that if, after the insurance is effected, it is found that any of the statements, answers or
_	* If yes, Please mention the 20	particulars are incorrect or untrue in any respect, the company shall have no liability under this Insurance.
	Is the vehicle fitted with Anti - Theft Device which is approved by ARAI? ☐ Yes ☑ No	I/We agree and undertake to convey to Liberty General Insurance Limited any change / alterations carried
	Are you a member of the Automobile Association of India?	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 of the same and the premium for this insurance is paid from legal sources of funds."
	Membership No. Date of expiry: er's Detail	·
_	Does the owner has a valid driving licence?	I, the undersigned proposer hereby declare and confirm that I have understood the features, terms and conditions of the policy and questions contained in the proposal form. I also understand that the answers
_	Vehicle is primarily driven by: □ Registered Owner ☑ Any other	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.
	Does the driver suffer from defective vision or hearing or any physical infirmity?	Please give details, if you are politically exposed person or relative of politically exposed person.
-	☐ Yes ☑ No Give detailsDriver's qualification:Driver's experience:	
_	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:	
\rightarrow	Has the driver ever been involved / convicted for causing any accident of loss? ☐ Yes ☑ No	☐ I hereby agree to receive a one pager policy document
_	If YES, give details as under including the pending prosecutions: Driver's Name:	☐ I hereby confirm having a valid personal accident policy for sum Insured of minimum Rs.15 lakhs.
_	Driver's Name: Date of Accident:	Prohibition of Rebates (Section 41) of the Insurance Act-1938
_	Circumstances of Accident/Loss	1. No person shall allow or offer to allow, either directly or indirectly as an inducement to any person to take out or renew or continue an insurance in respect of any kind or risk relating to lives or property in
Insp	ection Details	India, any rebate of the whole or part of the commission payable or any rebate of the premium shown 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	except such rebate as may be allowed in accordance with the prospectus or tables of the Insurer.
_	Inspection Reference No.: Conducted on (Mention Date & Time):	2. Any person making default in complying with the provision/s of this section shall be punishable with fine, as may be prescribed under Insurance Act, 1938 or any amendment thereto for the time being in
_	litional Coverage Details	force.
_	Do you require PA cover for Paid Driver, Cleaners and Conductors?	For use by Intermediary only
	Name: CSI	Cover Note No. issued (if any) 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)
\rightarrow	Do you require Unnamed PA Cover No. of Passengers 0 Yrs Date of Birth:	Premium Amount (in Rs.)
_	No. of Passengers 0 Yrs Date of Birth: Sum Insured per person (unnamed passengers/hirer/pillion rider, two wheelers)	Bank Name :
	Name Sum Insured Name Sum Insured	DATIN MAITIE.
_	Do you wish to cover Legal liability towards	Cheque No. / DD No. / Cash:
_	a) Driver/Cleaner/Conductor (No. of Persons:2)	Date
-	b) Unnamed Passengers (No. of Persons:0) □ Yes ☑ No c) Other employees (No. of Persons:0) □ Yes ☑ No	For Office use only
_	d) Soldier/Sailor/Airman employed as Driver □ Yes ☑ No	Customer ID:
-	Do you wish to have the statutory Third Party Property Damage (TPPD) liability of	Proposal Number:
1	Rs. 6,000/- only? (IMT 20) □ Yes ☑ No	Policy / Cover Note Number: 201330140124700252300000
	Do you require PA cover for named persons? Yes No	Proposal Checked By:
_	Name: CSI Nominee: Relationship The Policy provides additional Third Party Property Damage liability limits of	
\rightarrow	Rs.1,00,000/- for Two Wheelers and Rs. 7,50,000/- for other classes of vehicles. Do you wish	Date of Receipt:
_	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	
	* I am environment friendly customer	V1 -20042015
	OTP Status: OTP Generated Date & Time:	
	Phone No: OTP Entered Date & Time:	

Signature

PRODUCT UIN CODE: IRDAN150RP0033V02201213

Date: