

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.

To:

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

00:00 Hrs of 20/11/2024 201330140124700265400000 From: PolicyRef No. **Period of Insurance**

Midnight of 19/11/2025 India

SERINA BIBI 18/11/2024 **Insured Policy Issued on** 201330140124700265400000 Address

W/O SAIFUL ISLAM, UTTAR CHANDPUR, **Covernote No** CHANDPUR, NORTH 24 PARGANAS, WEST

BENGAL - 743424 ,,,WEST BENGAL, MONDALGACHI, SECONDRANAG

AR B.O-743424 9830544955 **Covernote Date**

Contact Number Customer GSTIN

UIN CODES: IRDAN150RP0033V0220121 **RTO Location**

> **POSP Name Aadhar Number PAN Number**

CERTIGO INSURANCE BROKERS PRIVATE LIMITED Agent Name

9926920400 Agent Code IMD1244948 Agent Contact No

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-19-K-2343	2019/26-07-2019/26-07- 2019	6F30918	WK6F52495			MAHINDRA/SUPRO MAXITRUCK T2 BS 4/(FULLY BUILT) PICKUP		Goods Carrying (Other than 3-wh)- Public Carriers	2090	Public	2

IDV (INSURED DECLARED VALUE)

IDV Of Vehicle Chassis IDV Body IDV Non Electrical Accessor	ies Electrical &	& Electronics Accessories	Bi-Fuel kit(CNG/LPG) `	Trailer `	Total Value `			
300,000.00 300,000.00 0.00 0	(A)	0	0	0	300,000.00			
Section I - OWN DAMAGE (A)			Section II - LIABILITY	Y (B)	6			
Own Damage Premium on Vehicle and accessories	Third Party Premium							
Basic Cover		Basic Cover						
Basic OD '	1,062.00	Basic TP	Ky and	`	16,049.00			
EXTENSIONS UNDER OWN DAMAGE SECTIONS	7,19	EXTENSIONS UNDER THIRD PARTY SECTION						
Cover for Lamps tyres/tubes mudguards(IMT 23)	159.30	Legal Liability	100 1111	- 0				
LOADING UNDER OWN DAMAGE SECTION		Legal liability to Driver(1)/0	Cleaner(1)/Conductor(0)	S affice	100.00			
TOTAL OWN-DAMAGE PREMIUM (A)	1,221.30	TOTAL LIABILITY PRE	MIUM	Sura	16,149.00			
TOTAL OWN-DAMAGE PREMIUM + ADD-ON COVER PREMIUM (A+C)	1221.30	Section	on III - PA OWNER DRIVEI	R (D)				
		Net Premium (A+B+C)Tax	xable Value	`	17,370.00			
		State Cess	P	`	0.00			
		CGST(WEST BENGAL)		`	1081.83			
		SGST(WEST BENGAL)		•	1081.83			
	4	TOTAL POLICY PREMI	IIM	,	19.534.00			

Hire Purchase/Lease/Hypothecated with :HDB FINANCIAL SERVICES 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

Geographical Area

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

Invoice No:

		1 3 7	meet there requirements of the	Under Section II-I(ii) of the policy(Damage to third party property)	1 - ' '	P.A. cover for owner- Driver under section- III: CSI			
0 1: 1: 7.14	Cubicat to TMT Endevenment No.								

Subject to I.M.T Endorsement Nos.

NOMINATION DETAILS

Name of Appointee (if nominee is minor) Name of the Nominee **Relationship with Insured** Relationship with the Nominee

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 XI of M.V. Act,1988. In witness whereof this Policy has been signed at Mumbai on 18/11/2024

Receipt No: CR202316107278

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 :18/11/2024

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.

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

be good. Break in insurance. **Authorised Signatory**

For Liberty General Insurance Limited

Unit 1501&1502, 15th Floor, Tower 2, One International Center, Senapati Bapat Marg, Prabhadevi, Mumbai – 400013, Maharashtra Phone: +91 226700 1313
Email:care@libertyinsurance.in
IRDA registration number: 150. CIN: U6600DMH2010PLC209656
PRODUCT UIN CODE: IRDAN150RP0033V02201213



PROPOSAL FORM COMMERCIAL VEHICLE PACKAGE POLICY

Proposal for :	New Vehi	cle	☑ F	Rollo	ver		End	lorsement	[□ Rer	newal	(LC	GI Pol	icy No	.)								
Note: 1)Please Complete					ERS and	tick b	oxes w	hichever a	oplicab	ole													
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 unde			v are the m	ıırıırıı	um requi	remer	นร เอ ธ	e turnisned	i by a p	proposer.(The Cor	npany ma	ay seer	k any ot	ner ini	ormation	as						
Intermediary Details		,																					
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Branch Name	KOLKA	MAI															Branch			301401			
SM Name :																	SM Cod	e:		N1622758			
Contact No.:	992692	20400															2005						
POSP Name :																	POSP (
PAN Card Number : (Mandatory to provide	PAN Card	No or	· Δadhar (Card	No in	case	of PC	SP)				O	r				Aadha	r Card	i No.:				
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Purpose for which vehic	cle will be us	ed:				Goods	Carryi	ng (Private	Carrie	er) ☑	I Good	ds Carry	ing (P	ublic C	arrier)) 🗆 1	asse	nger	Carry	ing	☐ Mise	c. D	
Type of Vehicle: ✓	four W	/heeler			_ 1	hree	Wheel	er			1 Other	(Please	Specif	y)									
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Vehicle Details										., ,								l e		0 1 1	00		
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Whether you have opted for	-			ear.						□ Yes	S	No											
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Financier Details :	✓ Hy	ypothec	cation Agree	emei	nt		Hire F	urchase		Lease	Agreem	ent			В	Body Typ	e :		OPE	٧			
Name of Financier & Add	dress :		Н	IDB I	FINANC	IAL S	SERVI	CES LTD	.KOLF	KATA													
Name of Insured: (Mr/Mr	s/M/s/Dr)		S!	ERIN	NA BIBI	[
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Contact Details: Mobile I	No.:						dence:	:	-														
Office :						Ema	il ID:		mj	pg77003	8@gm	ail.com	1		F	PAN No.			DCJI	PB3707F			
Date of Birth : 01	1/01/1930							Business	/Occui	nation (Fo	or Indivi	dual Cus	stomer	.)									
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Registration Address:	W/O SAIF	UL ISL	.AM, UTTA	AR (CHANDI	PUR,	CHAN	NDPUR, N	ORTE	1 24 PAR	GANAS	s, WES	I BEN	GAL -	74342	24							
Aadhar No.:																							
Any other details: SE	ECONDRAN	AGAR	B.O																				
Period of Insurance Fror	m Time:	00:00 I	Hrs of		ı	Date:		20/11/202	24		To th	e Midnig	ght of I	Date:		1	9/11/2	2025					
Personal accident Cover for	or Owner Driv	er is co	mpulsory ir	n liab	ility only	Cove	r. Pleas	se give deta	ails of ı	nominatior	n:												
Particular	'S	N	lame of	I	Name o	of No	mine	e/ Existi	ng	Name of	f New	Nomin	ee	Age	Rela	ationshi	n N	ame	of A	ppointee	Relatio	nship	with
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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 o															ive of v	whether a	senara	ite co	mmun	ication is se	ent or not		
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Premium Payment Detail			□ Chequ	ue	□ D _€	emanc	l Draft	☑ Cre	dit Car	rd Insure	ed Bank	Details:											
		NEFT/F	RTGS																				

Premium Amount (including service tax): 19534.00

NA

Cheque / DD No.:

Cheuqe / DD Date:

Trailer Towed:

Bank Name and Branch: Bank A/C No.:

18/11/2024 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

IFSC Code:

Details of Electrical Accessories:			
Item Details	Make & Model	Year Of Manfacture	IDV
		2019	
Details of Non-Electrical Accessories:			
Item Details	Make & Model	Year Of Manfacture	IDV
		2019	
		·	
Trailer IDV			

Trailer IDV:

0

PRODUCT UIN CODE: IRDAN150RP0033V02201213

Date:



Det	toile of Vehicle Type and Honge	(Note: The Meter Whiele Act. 1000 under Sec. 147(1)(ii)(I) equal lightlift; to employees who are
1.	Fuel Type of the vehicle □ Petrol ☑ Diesel □ Any Other	(Note: The Motor Vhicle Act - 1988 under Sec. 147(1)(ii)(I)cover liability to employees who are workmen within the meaning of Workmen Compensation Act - 1923.)
2	Whether the Vehicle is driven by Non-Conventional source of Power □ Yes ☑ No If yes please	8. Coverage for liability against Third Party Risks (Death or Bodily Injury) required in respect of
	give details □ Bi-fuel □ CNG □ LPG □ Externally Fitted □ ManufacturedFit	ed Owner Driver only Any person other than Paid Driver
3	Will the vehicle be exclusively used for: a) Private, Social, Pleasure and Professional Purposes	If 'YES', give details of such other persons:
	☐ Yes ☐ No b) Carriage of goods other than Samples or Personal Luggage	Non fare Paying Passengers (No. of persons):
4	☐ 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 place has insurance against third party risks. The explanation to Section146 exempts the
5. 6.	Whether the vehicle is limited to own premises? □ Yes ☑ No 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
0.	☐ Yes ☐ No ☐ If so, whether the same is endorsed as such by RTA?	death / bodily injury of a third party)
	☐ Yes ☑ No	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?	by valid and effective insurance policy issued by any insurer/s, met with an accident on
10		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
		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 (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
14	Whether Cover required for lamps, tyres /tubes mudguard/side parts. (IMT 23 Cover) ☑ Yes □	to risk inception date and time as mentioned in the Policy Document issued by Liberty
		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.
D	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
	evious Insurance Details me and Address of Previous Insurer	manner, all the benefits under the Policy will then stand forfeited and the contract of insurance
	licy/Covernote no.	will be treated as treated as void ab-initio".
	pe of Cover:	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	CB*/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.
Clai	aim lodged in last three years:	Declaration
Yea	1 3 20 (7)	"I am/we are aware that the complete terms and conditions of this insurance policy are available at
	of Claims:	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: 26/07/2019	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.
۷.	□ New □ Second Hand	Any other Material Information Declaration and Consent
3.	Is the vehicle in good condition?	
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
	Policy Period: From To	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 0	
7.	Is the vehicle fitted with Anti - Theft Device which is approved by ARAI? Are you a member of the Automobile Association of India? □ Yes □ N	out in the rick proposed for incurance 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."
Driv	iver's Detail	I, the undersigned proposer hereby declare and confirm that I have understood the features, terms and
1.	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
2.	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.
3.	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.
4.	☐ Yes ☑ No Give details Driver'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.
0.	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? □ Yes ☑ No	☐ 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:	1. No person shall allow or offer to allow, either directly or indirectly as an inducement to any person to
Ina	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
	Spection Details 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
	Inspection Reference No.: SELF	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): 18/11/2024 00:00	fine, as may be prescribed under Insurance Act, 1938 or any amendment thereto for the time being in
	Iditional Coverage Details	force.
	Do you require PA cover for Paid Driver, Cleaners and Conductors? ☐ Yes ☑ No	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)
	Do you require Unnamed PA Cover	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 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)	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) ☐ Yes ☑ No	Policy / Cover Note Number: 201330140124700265400000
	Do you require PA cover for named persons? Yes No Nome: Polytionship	Proposal Checked By:
	Name: CSI Nominee: Relationship The Policy provides additional Third Party Property Damage liability limits of	
	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	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	
	Drivers (No. of persons:)Employees (Workmen) (No. of persons:) V1 -20042015
	* I am environment friendly customer	
	OTP Status: OTP Generated Date & Time: OTP Entered Date & Time:	
	Phone No: OTP Entered Date & Time:	

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Signature