



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.	201330140124700253500000	Period of Insurance	From: 00:00 Hrs of 11/11/2024
Geographical Area	India	To:	Midnight of 10/11/2025
Insured	SREEKRISHNA DEY	Policy Issued on	09/11/2024
Address	653, MASJID BATI ROAD MILONNAGAR, KANCHRAPARA M , KANCHRAPARA, NORTH 24 PARGANAS, WEST BENGAL 743145 ,,,WEST BENGAL,MONDALGACHI,SALIADAHA B.O-743145	Covernote No	201330140124700253500000
Contact Number	7278740740	Covernote Date	09/11/2024
Customer GSTIN		RTO Location	BARRACKPORE
UIN CODES:	IRDAN150RP0033V02201213	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	CC/HP/ GVW/K W	Public/ Private Carrier	Licensed Carrying capacity including Driver
WB-23-C-3926	2011/18-10-2011/18-10-2011	275IDI07HYY SF4560	MAT445057BZ H72855			TATA MOTORS LTD/ACE/	OPEN	Goods Carrying (Other than 3-wh)- Public Carriers	1550	Public	2

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 `
115,884.00	115,884.00	0.00	0	0	0	0	115,884.00

Section I - OWN DAMAGE (A)	Section II - LIABILITY (B)
Own Damage Premium on Vehicle and accessories	Third Party Premium
Basic Cover	Basic Cover
Basic OD ` 524.96	Basic TP ` 16,049.00
EXTENSIONS UNDER OWN DAMAGE SECTIONS	EXTENSIONS UNDER THIRD PARTY SECTION
LOADING UNDER OWN DAMAGE SECTION	PA Benefits
DISCOUNTS UNDER OWN DAMAGE SECTION	Legal Liability
No claim bonus 20% ` 104.99	TOTAL LIABILITY PREMIUM 16,049.00
TOTAL OWN-DAMAGE PREMIUM (A) ` 419.97	Section III - PA OWNER DRIVER (D)
TOTAL OWN-DAMAGE PREMIUM + ADD-ON COVER PREMIUM (A+C) ` 419.96	PA Owner Driver (D) 375.00
	Net Premium (A+B+C+D)Taxable Value ` 16,844.00
	State Cess ` 0.00
	CGST(WEST BENGAL) ` 1034.49
	SGST(WEST BENGAL) ` 1034.49
	TOTAL POLICY PREMIUM ` 18,913.00

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(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-I(ii) of the policy(Damage to third party property)	7,50,000	P.A. cover for owner-Driver under section-III: CSI	15,00,000.00
Subject to I.M.T Endorsement Nos.		IMT 21					

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 09/11/2024

Receipt No: CP202302102660

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 :09/11/2024
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

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.

Break in insurance.

