



LIBERTY GENERAL INSURANCE LIMITED

COMMERCIAL VEHICLE LIABILITY 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.	201730140124700189500000	Period of Insurance	From: 00:00 Hrs of 17/11/2024
Geographical Area	India		To: Midnight of 16/11/2025
Insured	AKUL ROY	Policy Issued on	15/11/2024
Address	LAXMIPUL BALUIGACHINORTH 24 PARGANAS,,WEST BENGAL,MONDALGACHI,TALSA B.O- 743234	Covernote No	201730140124700189500000
Contact Number	8537940726	Covernote Date	15/11/2024
Customer GSTIN		RTO Location	BARASAT
UIN CODES:	IRDAN150RP0034V01201213	POSP Name	
		Aadhar Number	
		PAN Number	
Agent Name	CERTIGO INSURANCE BROKERS PRIVATE LIMITED		
Agent Code	IMD1244948	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-25-K-9592	2021/22-11-2021/22-11-2021	JYXS80301	MYJ36790			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
0.00	0.00	0.00	0	0	0	0	0.00

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			0.00	Basic TP			16,049.00
EXTENSIONS UNDER OWN DAMAGE SECTIONS				EXTENSIONS UNDER THIRD PARTY SECTION			
LOADING UNDER OWN DAMAGE SECTION				Legal Liability			
TOTAL OWN-DAMAGE PREMIUM (A)			0.00	Legal liability to Driver(0)/Cleaner(0)/Conductor(0)			100.00
TOTAL OWN-DAMAGE PREMIUM + ADD-ON COVER PREMIUM (A+C)			0.00	TOTAL LIABILITY PREMIUM			16,149.00
				Section III - PA OWNER DRIVER (D)			
				Net Premium (A+B+C)/Taxable Value			16,149.00
				State Cess			0.00
				CGST(WEST BENGAL)			971.94
				SGST(WEST BENGAL)			971.94
				TOTAL POLICY PREMIUM			18,093.00

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

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	NA
Subject to I.M.T Endorsement Nos.		IMT 7, IMT 28,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 15/11/2024

Receipt No: CR202309104678

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

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.

For Liberty General Insurance Limited

Saeem

**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 of India registration number : 150 . CIN: U66000MH2010PLC209656  
PRODUCT UIN CODE: IRDAN150RP0034V01201213



# STANDARD PROPOSAL FORM FOR LIABILITY ONLY POLICY

(For Commercial Vehicles other than Motor Trade Internal Risks Policies)

## Intermediary Details

IMD Name	CERTIGO INSURANCE BROKERS PRIVATE LIMITED
Branch Name	KOLKATA1
SM Name :	
Contact No.:	9926920400
POSP Name :	
PAN Card Number :	

IMD Code	IMD1244948
Branch Code	301401
SM Code :	N1622758

POSP Code :  
Aadhar Card No.:

**A. Questions that are necessarily to be listed for granting the cover as per the Motor Vehicles Act-1988.**  
**A (I) Personal Details of Proposer/Owner**

### A (I) Personal Details of Proposer/Owner

Personal Details	1.	Proposer's (Owner's) Full Name (In capital letters)	AKUL ROY							
	2.	Address (where the vehicle is normally kept) (In capital letters, with pin code)	LAXMIPUL BALUIGACHINORTH 24 PARGANAS TALSA B.O							
			MONDALGACHI NORTH 24 PARGANAS WEST BENGAL						Pin Code : 743234	
			Telephone :		Fax Number :		Mobile No. :		8537940726	
			Mail ID : mpg770038@gmail.com							
	3.	Occupation / Business								
4.	Type of Cover	Liability Only Policy								
5.	Period of Insurance	From	17/11/2024	Hrs on	00:00	To	16/11/2025	Hrs on	23:59	

### A (II) Vehicle Details

Vehicle Specifications	6.	Registration Number of the Vehicle	WB-25-K-9592
	7.	Date of Registration of the Vehicle	22/11/2021
	8.	Registering Authority and Location	BARASAT
	9.	Year of Manufacture/Invoice Date	2021/22-11-2021
	10.	Engine Number	JYXS80301
	11.	Chassis Number	MYJ36790
	12.	Make of the Vehicle	TATA MOTORS LTD
	13.	Model /Variant	INTRA V30
	14.	Type of Body	OPEN
	15.	Gross Vehicle Weight (GVW) & Cubic Capacity (C.C) / KW	2565 & 1496.00
	16.	Max. licensed carrying capacity (No. of Passengers) in case of Passenger Carrying Vehicles?	
17.	Whether the vehicle is driven by non- conventional source of power / CNG / LPG / Bi-Fuel? If yes, please give details	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	
18.	Whether the use of vehicle is limited to own premises?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	
19.	Whether the commercial vehicle is also used for private purposes (excluding use for hire or reward)?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	
20.	Whether the vehicle is used for driving tuitions? (GR-44)	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	
21.	Details of Hire Purchase / Hypothecation / Lease (IMT-5) a) Is the vehicle proposed for insurance is: (i) Under Hire Purchase? (ii) Under Lease Agreement? (iii) Under Hypothecation? If 'YES', give name and address of concerned party/parties (Note: Copies of R.C Book, Permit & Fitness Certificate should be submitted along with the proposal form)		<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No CHOLAMANDALAM INVESTMENT & FINANCE CO LTD KOLKATA

### A (III) Liability Section: Coverage

22.		Third Party Risks: Death/Bodily Injury	
Coverage for liability against Third Party Risks (Death or Bodily Injury) required in respect of:			
(i) Owner Driver only		<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No
(ii) Any person other than Paid Driver		<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No
If 'YES', give details of such other persons:			
1. _____			
2. _____			
3. _____			
(iii) Non fare Paying Passengers (No. of persons):		0	)
<b>Note:</b> 1. Section 146 of Motor Vehicles Act-1988 makes it mandatory for the owner of the 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 Section 146 exempts the 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].			
23.		Third Party Risks: TPPD (IMT-20)	
Do you wish to have the statutory Third Party Property Damage (TPPD) liability of Rs.6000/- only?		<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No
(For additional TPPD limits, please see Q.No.25)			

<b>24.</b>	<b>Third Party Risks: Liability to 'Workmen' under W.C.Act-1923 (Compulsorily to be covered by M.V Act-1988)</b>
Legal liability to persons employed in connection with operation of the vehicle who are 'workmen'. [The liability of the Employer under the Workmens' Compensation Act-1923 is covered under the Motor Vehicles Act-1988.	
1) Drivers: (No. of persons                      2 )                      2) Employees (Workmen): (No. of persons                      NA )	
<b>Note :</b> The Motor Vehicles Act-1988 under Sec.147(1)(ii)(i) covers liability to employees who are workmen within the meaning of the Workmen's Compensation Act-1923.	
For additional coverage, please refer to <b>Q.No.26</b>	

### B. Questions that provide additional covers as per IMT Endorsements

25.	Addl.: TPPD (GR-39)
The Policy provides additional Third Party Property Damage liability limit of Rs.7,50,000/- for commercial vehicles.	
Do you wish to cover the additional limit? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	
[Refer to Q.No.23]	

26.	<b>Additional Liability to Workmen (IMT-28)</b>
<p>Do you wish to cover wider legal liability to employees who are 'workmen'? [This information is sought to cover in addition to liability under the Workmen Compensation Act-1923, also liability under the Fatal Accidents Act-1855 and the Common Law]</p> <p style="text-align: right;"><input type="checkbox"/> Yes      <input checked="" type="checkbox"/> No</p> <p><b>Note:</b> The additional liability under Common Law and Fatal Accidents Act in respect of employees who are workmen is covered under this endorsement.</p> <p>[Refer to Q.No.24]</p>	

Insurance is the Subject matter of Solicitation.



