LIBERTY GENERAL INSURANCE LIMITED

POS 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 :'The Capitol'',4th Floor, New D.P.Road,, Near Ashoka Hotel, Vishal Nagar,, Pimple Nilakh,, PUNE, PUNE,MAHARASHTRA-411027 PH: +91 020 30856567 Fax:

PolicyRef No.	20134003012470076200000 0	**Period of Insurance**	**From:**	**00:00 Hrs of 27/01/2025**
Geographical Area	India		**To:**	**Midnight of 26/01/2026**
Insured	SAMIR BALASAHEB PARAKHI	**Policy Issued on**	18/01/2025	
Address	S NO 915 AT POST SUSGAON, TAL MULSHI PUNE,, PUNE WAKAD,,YAMAINAGAR, DIGHANCHI, DIGHANCHI, SANGLI, MAHARASHTRA - 415315,,MAHARASHTRA,PUNE,WAKAD-411057	**Covernote No**	20134003012470076200000 0	
Contact Number	9922154444	**Covernote Date**	18/01/2025	
Customer GSTIN				
UIN CODES:	IRDAN150RP0033V02201213	**RTO Location**	PUNE	**Zone: Zone C**
		POSP Name:	YASMIN ILIYAS	
		POSP Code:	POS1021611	
		Aadhar Card/Pan Number:	DQIPS5412P	
		POSP Conatct Number:	9067887858	

Agent Name			
Agent Code		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	CC/HP/ GVW/KW	Public/ Private Carrier	Licensed Carrying capacity including Driver
MH-12-QW-7700	2018/26-02-2018/26-02-2018	592304081K63742396	MAT479185J3K34829			TATA MOTORS LTD/LPK 2523 AC 16 CUM BOX TIP BS 4/(Fully Built) TIPPER	OPEN	Goods Carrying (Other than 3-wh)-Public Carriers	25000	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 `
1,500,000.00	1,500,000.00	0.00	0	0	0	0	1,500,000.00

Section I - OWN DAMAGE (A)	
Own Damage Premium on Vehicle and accessories	
Basic Cover	
Basic OD	` 3,006.00
EXTENSIONS UNDER OWN DAMAGE SECTIONS	
Cover for Lamps tyres/tubes mudguards(IMT 23)	` 450.90
LOADING UNDER OWN DAMAGE SECTION	
DISCOUNTS UNDER OWN DAMAGE SECTION	
No claim bonus 20%	` 691.38
TOTAL OWN-DAMAGE PREMIUM (A)	` 2,765.52
TOTAL OWN-DAMAGE PREMIUM + ADD-ON COVER PREMIUM (A+C)	` 2765.52

Section II - LIABILITY (B)	
Third Party Premium	
Basic Cover	
Basic TP	` 43,950.00
EXTENSIONS UNDER THIRD PARTY SECTION	
Legal Liability	
Legal liability to Driver(1)/Cleaner(0)/Conductor(0)	` 50.00
TOTAL LIABILITY PREMIUM	44,000.00
Section III - PA OWNER DRIVER (D)	
Net Premium (A+B+C)Taxable Value	` 46,766.00
State Cess	` 0.00
CGST(MAHARASHTRA)	` 2890.44
SGST(MAHARASHTRA)	` 2890.44
TOTAL POLICY PREMIUM	` 52,547.00

Hire Purchase/Lease/Hypothecated with :ICICI BANK LTD, pune

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 1500 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 23 ,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 18/01/2025

Receipt No: CP202319127594

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 :18/01/2025
Place: PUNE

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/128/2024/(Validity Period Dt. 30/12/2024 to 29/12/2025)/OW.NO.5591/ Dated 24/12/2024).
LGI Branch GSTIN :27AABCL9950A1ZL
SAC Code:997134 Description of Service:General Insurance Service
Place of Supply : MAHARASHTRA

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.

POS1021611