



LIBERTY GENERAL INSURANCE LIMITED
COMMERCIAL VEHICLE PACKAGE POLICY - MISCELLANEOUS AND SPECIAL TYPE OF 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 :New Office Address: Unit No-402 , Final Plot No 100, Bhambhurda, Behind Hotel Pride, Shivaji Nagar, Pune-411005, Maharashtra, PUNE, PUNE,MAHARASHTRA-411027 PH: +91 020 8655949146 Fax:			
PolicyRef No.	201440030125700178400000	Period of Insurance	From: 11:55 Hrs of 24/10/2025
Geographical Area	India		To: Midnight of 23/10/2026
Insured	PARVATI RAMADAS ZINJADE	Policy Issued on	24/10/2025
Address	W/O: RAMADAS ZINJADE, AT POST POTHARE TA KARMALA, POTHARE, SOLAPUR, MAHARASHTRA - 413203 : W/O., - 413203 ,,,MAHARASHTRA,SOLAPUR,VIHAL- 413203	Covernote No	201440030125700178400000
Contact Number	8788332590	Covernote Date	24/10/2025
Customer GSTIN		RTO Location	AKLUJ
UIN CODES:	IRDAN150RP0033V01201213	POSP Name	
		Aadhar Card	
		PAN Number	
Agent Name	SPARKSHIELD INSURANCE BROKER PRIVATE LIMITED		
Agent Code	IMD1270246	Agent Contact No	8421887858

INSURED MOTOR VEHICLE DETAILS AND PREMIUM COMPUTATION														
Registration Mark & No.	Year of Manufacture/ Date of Registration/Invoice Date	Engine No.	Chassis No.	Vehicle Class	Vehicle Sub Class	Trailer Registration No	Trailer Chassis No	Trailer IDV	Make	Model Build	Type of Body	CC/HP/K W	GVW	Licensed Carrying capacity including Driver
New	2025/24-10-2025/24-10-2025	EZ4002SHL4 8997	MBNBU53NSS HL24039	MiscDPackag e	AGRICUL TURAL TRACTO RS (>6HP)	NA	NA	NA	SWARAJ	744 XT PS	OPEN	48.00	0	1

IDV (INSURED DECLARED VALUE)							
IDV Of Vehicle`	Chassis IDV`	Body IDV`	Trailers`	Non Electrical Accessories`	Electrical /electronic Accessories`	Bi-Fuel kit (CNG/LPG)`	Total Value`
732,450.00	732,450.00	0.00	0	0.00	0.00	0	732,450.00
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				871.62	Basic TP		7,267.00
EXTENSIONS UNDER OWN DAMAGE SECTIONS					EXTENSIONS UNDER THIRD PARTY SECTION		
Cover for lamps, tyres, tubes etc. - IMT 23				130.74	PA Benefits		
LOADING UNDER OWN DAMAGE SECTION					Legal Liability		
TOTAL OWN-DAMAGE PREMIUM (A)				1002.36	Legal liability to Driver(1)/Cleaner(0)/Conductor(0) - IMT28		50.00
Section I - ADD ON COVERS (C)					DISCOUNTS UNDER THIRD PARTY SECTION		
TOTAL OWN-DAMAGE PREMIUM + ADD-ON COVER PREMIUM (A+C)				1002.36	TOTAL LIABILITY PREMIUM (B)		
					Section III - PA OWNER DRIVER (D)		
					PA Owner Driver (D)		375.00
					Net Premium Taxable Value (A+B+D)		8,694.00
					State Cess		0.00
					CGST(MAHARASHTRA)(9%)		782.46
					SGST(MAHARASHTRA)(9%)		782.46
					TOTAL POLICY PREMIUM		10,259.00

NOMINATION DETAILS			
Name of the Nominee	Relationship with Insured	Name of Appointee (if nominee is minor)	Relationship with the Nominee
	NA	NA	NA
Hire Purchase/Lease/Hypothecated with :KOTAK MAHINDRA BANK LIMITED, .			
LIMITATIONS AS TO USE - Use only for agricultural and forestry purposes:The Policy does not cover (1) Use for hire or reward or for racing pace making reliability trial or speed testing. (2) Use for the carriage of passengers for hire or reward. (3) Use whilst drawing a greater number of trailers in all than is permitted by law.			
The Policy does not cover use for a)Organized racing, b)Pace Making, c)Reliability Trial, d)Speed Testing e)Use whilst drawing a trailer except the towing (other than for reward) of any one disabled Mechanically propelled vehicle (only for passengers carrying vehicles).			
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 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:Rs3662.25	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)	7,50,00 0.00
Subject to I.M.T Endorsement Nos.		IMT 28, IMT 7, IMT 21,IMT 23,	
		P.A. cover for owner-Driver under section-III: CSI	15,00,000. 00

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. Act1988. In witness whereof this Policy has been signed at Mumbai on 24/10/2025	
Receipt No: CR202524108125	For Liberty General Insurance Limited
Invoice No:	
In case of claim ,Please contact us at : Toll Free No -18002665844, Email id – care@libertyinsurance.in Insurance is the subject matter of solicitation;	
Date of Issue :24/10/2025	
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/45/2025/(Validity Period Dt. 23/04/2025 to 20/04/2026)/OW.NO.1407/ Dated 23/04/2025).	
LGI Branch GSTIN :27AABCL9950A1ZL	
IRDA Registration No. 150	
CIN No. U66000MH2010PLC209656	
SAC Code:997134 Description of Service:General Insurance Service	
Place of Supply : MAHARASHTRA	
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 version will be good.	



PROPOSAL FORM MISCELLANEOUS VEHICLE PACKAGE POLICY

Proposal for : ☒ New Vehicle ☐ Rollover ☐ Endorsement ☐ Renewal (LGI Policy No.)

Note: 1)Please Complete the proposal form in BLOCK LETTERS and tick boxes whichever applicable
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 underwriting purpose.)

Intermediary Details

IMD Name	SPARKSHIELD INSURANCE BROKER PRIVATE LIMITED	IMD Code	IMD1270246
Branch Name	PUNE	Branch Code	400301
SM Name :	SACHIN JADHAV	SM Code :	N1660644
Contact No.:			
POSP Name :		POSP Code :	
PAN Card Number :		Aadhar Card No.	

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

Type of Cover : ☒ Package (Comprehensive) Policy ☐ Package (Act & Theft) Policy ☐ Package(Act,Theft and Fire) Policy ☐ Package(Fire & Theft) Policy ☐ Act only policy
Purpose for which vehicle will be used: ☐ Goods Carrying (Private Carrier) ☐ Goods Carrying (Public Carrier) ☐ Passenger Carrying ☒ Misc. D
Type of Vehicle: ☒ Four Wheeler ☐ Three Wheeler ☐ Other (Please Specify)

Vehicle Details

Vehicle Make	Model	Variant	Year of Manufacture/ Invoice Date	CC/HP/KW	Gross Vehicle Weight (GVW) For Miscellaneous Vehicle	Seating Capacity/LCC (Including Driver/Cleaner)	Body Type
SWARAJ	744 XT PS		2025/24-10-2025	48.00	0	1	OPEN

Insured Declared Value

IDV of the Vehicle	Electrical Accessories	Non Electrical Accessories	Trailer	Value of CNG/LPG kit	Total IDV
732450.00	0.00	0.00	0.00	0	732450.00

“Add On Covers” Selected:	☐	Depreciation Cover	☐	Consumable Cover	☐	Road Side Assistance Cover	☐	Engine Safe Cover	☐	Gap Value (Incl Taxes & Regn.)
	☐	Gap Value Cover	☐	Additional Towing Expenses Cover				☐	EMI Protection Cover	
	☐									

UIN Code of Add On covers selected :

Whether you have opted for any Add on Coverage's last year. ☐ Yes ☐ No

If yes, please specify the Add on Coverage's

Vehicle Registration No.	New	Colour of Vehicle							
Engine No.	EZ4002SHL48997	Chassis No	MBNBU53NSSHL24039						
Place of Registration	AKLUJ		Date of Registration	24/10/2025					
Trailer Chassis No. (if any)	NA	Vehicle type	☒ Indigenous	☐ Importe d Rated under:	☐ Zone A	☐ Zone B	☒ Zone C		

Is the vehicle attached with any of the Fleet?	☐ Yes ☐ No	No. of vehicles attached with fleet		CC/HP:	48.00		
Is the vehicle made in India?	☒ Yes ☐ No						
Financier Details :	☒ Hypothecation Agreement ☐ Hire Purchase ☐ Lease Agreement	Body Type :	OPEN				
Name of Financier & Address :	KOTAK MAHINDRA BANK LIMITED,.						
Name of Insured: (Mr/Mrs/Ms/Dr)	PARVATI RAMADAS ZINJADE						
e-Insurance Accout Number		I would like to open e-Insurance account with		Insurance Repository			
(Mandatory to provide PAN card No.in case customer wishes to open E-Insurance Account.)							
Name of Contact Person : (For Corporate)							
Communication Address :	W/O: RAMADAS ZINJADE, AT POST POTHARE TA KARMALA, POTHARE, SOLAPUR, MAHARASHTRA - 413203 : W/O, - 413203						
Area/Landmark:	W/O: Ramadas Zinjade, At post Pothare ta Karmala, Pothare, Solapur, Maharashtra - 413203 : W/O, - 413203	State :	MAHARASHTRA	City / District :	SOLAPUR	Pin Code :	413203
Contact Details: Mobile No. :	8788332590	Residence:					
Office :		Email ID:		PAN No. :	ADHPZ2407N		

Date of Birth : 05/05/1956 Business/Occupation (For Individual Customer)
Registration Address: W/O: RAMADAS ZINJADE, AT POST POTHARE TA KARMALA, POTHARE, SOLAPUR, MAHARASHTRA - 413203 : W/O, - 413203
Aadhar No.:

Any other details : VIHAL

Period of Insurance From Time: 11:55 Hrs of Date: 24/10/2025 To the Midnight of Date: 23/10/2026

Personal accident Cover for Owner Driver is compulsory in liability only Cover. Please give details of nomination:

Particulars	Name of Passenger	Name of Nominee/ Existing Nominee	Name of New Nominee (In case of change of existing Nominee)	Age	Relationship	Name of Appointee (If Nominee is a minor)	Relationship with the nominee
For PA to owner Driver	NA		NA	NA			
For PA to Named Passenger							

(In case of more than 1 named passengers, please provide details in the above format on a separate sheet)

Note: • Personal Accident Cover for Owner Driver is compulsory for Sum Insured of Rs 15,00,000/- for Miscellaneous 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	☐ Cash ☐ Cheque ☐ Demand Draft ☒ Credit Card	Insured Bank Details:	
	☐ NEFT/RTGS		
Premium Amount (including service tax):	10259.00	Bank Name and Branch:	
Cheque / DD No.:	NA	Bank A/C No.:	
Cheque / DD Date:	24/10/2025	IFSC Code:	

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.

Electrical Accessories:

Item Details: Make & Model: Year of Manf.: IDV

Details of Non-Electrical Accessories:

Item Details: Make & Model: Year of Manf.: 2025 IDV

Trailer IDV:

Item Details: Trailer Towed: Trailer IDV

