

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 FE N TRACTOR		2025/24-10-2025	52.00	0	1	OPEN

Insured Declared Value

IDV of the Vehicle	Electrical Accessories	Non Electrical Accessories	Trailer	Value of CNG/LPG kit	Total IDV
779000.00	0.00	0.00	0.00	0	779000.00

“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.	DG5001SHM46760	Chassis No	MBNAW53NNSCM60796						
Place of Registration	PUNE	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:	52.00	
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)	SAGAR SHRIRANG AWALE								
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 :	A/P - 106 BHOLAWADE, NR. GRAM PANCHAYAT, TAL - BHOR DIST - PUNE PIN: 412208								
Area/Landmark:	A/P - 106 BHOLAWADE, NR. GRAM PANCHAYAT, TAL - BHO	State :	MAHARASHTRA	City / District :	PUNE	Pin Code :	412208		
Contact Details: Mobile No. :	7709402958	Residence:							
Office :		Email ID:		PAN No. :	CDOPA2153H				

Date of Birth : 09/05/1989 Business/Occupation (For Individual Customer)

Registration Address: A/P - 106 BHOLAWADE, NR. GRAM PANCHAYAT, TAL - BHOR DIST - PUNE PIN: 412208

Aadhar No.:

Any other details : PURANDAR WALHE

Period of Insurance From Time: 19:09 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):	10334.00	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



Details of Vehicle Type and Usage																
1.	Fuel Type of the vehicle			☐	Petrol	☒	Diesel	☐	Any Other							
2.	Whether the Vehicle is driven by Non-Conventional source of Power						☐	Yes	☐	No If yes please						
	give details			☐	Bi-fuel	☐	CNG	☐	LPG	☐	Externally Fitted			☐	Manufactured/Fitted	
3.	Will the vehicle be exclusively used for: a) Private, Social, Pleasure and Professional Purposes															
	☐	Yes	☒	No	b) Carriage of goods other than Samples or Personal Luggage											
	☐	Yes	☒	No												
4.	Whether the Vehicle used for Commercial purposes ?							☒	Yes	☐	No					
5.	Whether the vehicle is used for Driving tuitions ?						☐	Yes	☒	No						
6.	Whether the vehicle is limited to own premises?						☐	Yes	☒	No						
7.	Whether the vehicle is specially designed for use of Blind/Handicapped/ Mentally Challenged Person															
	☐	Yes	☒	No	If so, whether the same is endorsed as such by RTA?											
	☐	Yes	☒	No												
8.	Whether the rally cover is required?						☐	Yes	☒	No						
9.	Whether the vehicle is fitted with Fibre Glass Tank?						☐	Yes	☒	No						
10.	Whether the vehicle belongs to the Embassy/Consulate of a foreign country?															
	☐	Yes	☒	No	No If so, is the Duty element is included in the IDV?											
	☐	Yes	☒	No	☐	Yes	☐	No								
11.	Whether insured is first registered owner of the vehicle?						☒	Yes	☐	No						
12.	Whether the vehicle is confined to Sites? (Applicable to Miscellaneous Vehicles)											☐	Yes	☐	No	
13.	Whether the Misc-D vehicle is also used for Private purposes (Excluding use for hire or reward)?															
	☐	Yes	☒	No												
14.	Whether Cover required for lamps, tyres /tubes mudguard/side parts. (IMT 23 Cover)											☒	Yes	☐	No	
15.	Whether Cover for Overturning loading required? (Applicable to MISC D only)											☐	Yes	☐	No	
16.	If the vehicle is owned by schools/corporate, will it be used exclusively for transportation of own staff / Students and guests?															
	☐	Yes	☒	No												
Previous Insurance Details																
Name and Address of Previous Insurer																
Policy/Covernote no.																
Type of Cover:		☐	Package (Comprehensive) Policy						☐	Act only Policy		☐	Bundle Policy			
		☐	Long Term Policy						☐	SAOD Policy		☐	Others			
NCB*/Loading in expiring policy																
Claim lodged in last three years:																
Year				Expiring Year (1)				Expiring Year (2)				Expiring Year (3)				
No.of Claims:																
Claim amount																
1.	Date of purchase of the vehicle by the Proposer:								24/10/2025							
2.	Whether the vehicle was new or second hand at the time of purchase?															
	☐	New	☐	Second Hand												
3.	Is the vehicle in good condition?											☐	Yes	☐	No	
	If NO, Please give details:															
4.	Has any insurer ever declined/cancelled the insurance of the proposed vehicle?											☐	Yes	☐	No	
5.	Policy Period: From								To							
	Are you entitled for No Claim Bonus on Renewal?											☐	Yes	☒	No	
	* If yes, Please mention the				0 %								☐	Yes	☒	No
6.	Is the vehicle fitted with Anti - Theft Device which is approved by ARAI?											☐	Yes	☒	No	
7.	Are you a member of the Automobile Association of India?											☐	Yes	☐	No	
	If Yes, Please state :															
	Membership No.											Date of expiry:				
Driver's Detail																
1.	Does the owner has a valid driving licence?								☒	Yes	☐	No				
2.	Vehicle is primarily driven by:				☒	Registered Owner				☐	Any other					
	Name				Relationship:				Age							
3.	Does the driver suffer from defective vision or hearing or any physical infirmity?															
	☐	Yes	☒	No	Give details											
4.	Driver's qualification:						Driver's experience:									
5.	Age & Date of Birth of the Owner: Age						Yrs				Date of Birth:					
	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	
	If YES, give details as under including the pending prosecutions:															
	Driver's Name:															
	Date of Accident:															
	Loss/Cost(Rs.):															
	Circumstances of Accident/Loss															
Inspection Details																
1.	Does the vehicle stands fit for insurance?						☒	Yes	☐	No	☐	Self Inspection				
2.	Inspection Reference No.:															
	Conducted on (Mention Date & Time):															
Additional Coverage Details																
	Do you require PA cover for Paid Driver, Cleaners and Conductors?											☐	Yes	☒	No	
	Name:				CSI											
	Do you wish to cover Geographical Area Extension under your proposed insurance?															
	☐	N1660644	☐	Bhutan	☐	Nepal	☐	Sri Lanka	☐	Maldives	☐	Pakistan				
	Do you require Unnamed PA Cover															
1.	No. of Passengers															
2.	Sum Insured per person (unnamed passengers/hirer/pillion rider, two wheelers)															
	Name				Sum Insured				Name				Sum Insured			
3.	Do you wish to cover Legal liability towards															
	a) Driver/Cleaner/Conductor (No. of Persons:1)								☒	Yes	☐	No				
	b) Unnamed Passangers(No. of passangers)								☐	Yes	☐	No				
	c)Other Employee(No. of Persons)								☐	Yes	☐	No				
	d) Soldier/Sailor/Airman employed as Driver								☐	Yes	☐	No				
4.	Do you wish to have the statutory Third Party Property Damage (TPPD) liability of															
	Rs. 6,000/- only? (IMT 20)				☐	Yes	☒	No								
5.	Do you require PA cover for named persons?											☐	Yes	☒	No	

(Note: The Motor Vehicles Act-1988 under Sec.147(1)(ii)(l) covers liability to employees who are workmen within the meaning of Workmen Compensation Act - 1923.)									
8. Coverage for liability against Third Party Risks (Death or Bodily Injury) required in respect of									
☐ Owner Driver only		☐ Any person other than Paid Driver							
If 'YES', give details of such other persons:									
Non fare Paying Passengers (No. of persons: _____)									
Note: 1. Section146 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 Section146 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)									
Any other Coverage details _____									
Break In Insurance Declaration									
"I/We hereby Declare and Undertake									
☐ *That, the vehicle proposed to be insured had,during the period in which it was not covered by valid and effective insurance policy issued by any insurer/s, met with an accident on at _____									
(Add more date/s with time if vehicle had met with an accident more than once)									
☐ *That, the vehicle proposed to be insured had, during the period in which it was not covered by valid and effective insurance policy issued by any insurer/s, had NOT met with any accident (*Select the appropriate check box and provide relevant information against selected entry)									
I/we understand that all and/or any kind of liabilities arising out of accident/s which had occurred prior 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 of ambit of said Policy and said Company will not be in any manner liable or held responsible therefore.									
I/we further undertake that if this declaration and/or any of its part is found to be incorrect in any manner, all the benefits under the Policy will then stand forfeited and the contract of insurance will be treated as treated as void ab-initio".									
NCB Declaration									
I / We declare that the rate of NCB claimed by me/us is correct and that no claim as arisen in the expiring policy 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.									
Declaration									
"I am/we are aware that the complete terms and conditions of this insurance policy are available at 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 policy terms and conditions will be made available free of cost upon my/our request". I hereby declare and confirm that the PUC certificate of the vehicle proposed for insurance is valid as on date.									
Any other Material Information Declaration and Consent									
I/We hereby declare that the statements, answers given by me /us in this proposal form are true to the 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 the statements, answers and particulars provided herein above are the basis on which this insurance is 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.									
I/We agree and undertake to convey to Liberty General Insurance Limited any change / alterations carried out in the risk proposed for insurance after submission of this proposal form.									
"I/We have insurable interest in the subject matter of this insurance and we hereby declare that the Cost of the same and the premium for this insurance is paid from legal sources of funds."									
I, the undersigned proposer hereby declare and confirm that I have understood the features, terms and conditions of the policy and questions contained in the proposal form. I also understand that the answers 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 and the premium paid shall be forfeited to the Company.									
Please give details, if you are politically exposed person or relative of politically exposed person.									

Please give details, if you are non profit organization.									

☐ I hereby agree to receive a one pager policy document.									
☐ I hereby confirm having a valid personal accident policy for sum Insured of minimum Rs.15 lakhs.									
Prohibition of Rebates (Section 41) of the Insurance Act-1938									
1. No person shall allow or offer to allow, either directly or indirectly as an inducement to any person to 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 on the policy, nor shall any person taking out or renewing or continuing a policy accept any rebate 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 fine, as may be prescribed under Insurance Act, 1938 or any amendment thereto for the time being in force.									
For use by Intermediary only									
Cover Note No. issued (if any) _____									
Date of Issuance _____				Time of Issuance _____					
Period of Insurance: From (Time) _____				(Date) _____					
To the midnight of _____				(Date) _____					
Premium Amount (in Rs.) _____									
Bank Name : _____									
Cheque No. / DD No. / Cash: _____									
_____ Date _____									
For Office Use only									
Customer ID: _____									
Proposal Number: _____									
Policy / Cover Note Number: _____				201440030125700181900000					
Proposal Checked By: _____									
Date of Receipt: _____									
Date : _____ Place: _____									
Proposer Name : _____					Proposer's Sign : _____				