

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.	201440030125700184200000	Period of Insurance	From: 11:30 Hrs of 25/10/2025
Geographical Area	India		To: Midnight of 24/10/2026
Insured	GOKUL ARJUN RAKATE	Policy Issued on	25/10/2025
Address	WANGI 1, WANGI, WANGI - I,TAL KARMALA, SOLAPUR, MAHARASHTRA, 413202 ,,,MAHARASHTRA,SOLAPUR,ZARE-413202	Covernote No	201440030125700184200000
Contact Number	9527864884	Covernote Date	25/10/2025
Customer GSTIN		RTO Location	AKLUJ Zone: Zone C
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/KW	GVW	Licensed Carrying capacity including Driver
New	2025/25-10-2025/25-10-2025	381369SHM05966	MBNAA45ACSTM26232	MiscDPackage	AGRICULTURAL TRACTORS (>6HP)	NA	NA	NA	SWARAJ	724 XM ORCHARD TRACTOR	OPEN	27.00	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`
578,550.00	578,550.00	0.00	0	0.00	0.00	0	578,550.00

Section I - OWN DAMAGE (A)	
Own Damage Premium on Vehicle and accessories	
Basic Cover	
Basic OD	₹ 688.48
EXTENSIONS UNDER OWN DAMAGE SECTIONS	
Cover for lamps, tyres, tubes etc. - IMT 23	₹ 103.27
LOADING UNDER OWN DAMAGE SECTION	
TOTAL OWN-DAMAGE PREMIUM (A)	₹ 791.75
Section I - ADD ON COVERS (C)	
TOTAL OWN-DAMAGE PREMIUM + ADD-ON COVER PREMIUM (A+C)	₹ 791.75

Section II - LIABILITY (B)	
Third Party Premium	
Basic Cover	
Basic TP	₹ 7,267.00
EXTENSIONS UNDER THIRD PARTY SECTION	
PA Benefits	
Legal Liability	
Legal liability to Driver(1)/Cleaner(0)/Conductor(0) - IMT28	₹ 50.00
DISCOUNTS UNDER THIRD PARTY SECTION	
TOTAL LIABILITY PREMIUM (B)	₹ 7,317.00
Section III - PA OWNER DRIVER (D)	
PA Owner Driver (D)	₹ 375.00
Net Premium Taxable Value (A+B+D)	₹ 8,484.00
State Cess	₹ 0.00
CGST(MAHARASHTRA)(9%)	₹ 763.56
SGST(MAHARASHTRA)(9%)	₹ 763.56
TOTAL POLICY PREMIUM	₹ 10,011.00

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 :MAHINDRA AND MAHINDRA FINANCIAL SERVICES LTD, .

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:Rs2892.75	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	P.A. cover for owner-Driver under section-III: CSI	15,00,000. 00
Subject to I.M.T Endorsement Nos.		IMT 28, IMT 7, IMT 21,IMT 23,					

[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 25/10/2025

Receipt No:

For Liberty General Insurance Limited

Invoice No: 1461700184200000

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 :25/10/2025

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.

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.





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	724 XM ORCHARD TRACTOR		2025/25-10-2025	27.00	0	1	OPEN

Insured Declared Value

IDV of the Vehicle	Electrical Accessories	Non Electrical Accessories	Trailer	Value of CNG/LPG kit	Total IDV
578550.00	0.00	0.00	0.00	0	578550.00

“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.	381369SHM05966	Chassis No	MBNAA45ACSTM26232						
Place of Registration	AKLUJ	Date of Registration	25/10/2025						
Trailer Chassis No. (if any)	NA	Vehicle type	☒ Indigenous	☐ Importe	☐	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:	27.00
Is the vehicle made in India?	☒ Yes ☐ No				
Financier Details :	☒ Hypothecation Agreement ☐ Hire Purchase ☐ Lease Agreement	Body Type :	OPEN		
Name of Financier & Address :	MAHINDRA AND MAHINDRA FINANCIAL SERVICES LTD,.				
Name of Insured: (Mr/Mrs/Ms/Dr)	GOKUL ARJUN RAKATE				
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 :	WANGI 1, WANGI, WANGI - I,TAL KARMALA, SOLAPUR, MAHARASHTRA, 413202				
Area/Landmark:	wangi 1, Wangi, Wangi - i,TAL KARMALA, Solapur, Maharashtra, 413202	State :	MAHARASHTRA	City / District :	SOLAPUR
				Pin Code :	413202
Contact Details: Mobile No. :	9527864884	Residence:			
Office :		Email ID:	SPARKPOLICY@GMAIL.COM	PAN No. :	EXRPR3624F

Date of Birth : 01/04/1976 Business/Occupation (For Individual Customer)

Registration Address: WANGI 1, WANGI, WANGI - I,TAL KARMALA, SOLAPUR, MAHARASHTRA, 413202

Aadhar No.:

Any other details : ZARE

Period of Insurance From Time: 11:30 Hrs of Date: 25/10/2025 To the Midnight of Date: 24/10/2026

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):_____ Bank Name and Branch: _____

Cheque / DD No.: _____ Bank A/C No.: _____

Cheue / DD Date: _____ 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 _____

