



LIBERTY GENERAL INSURANCE LIMITED

COMMERCIAL VEHICLE PACKAGE 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 :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.	201340030125700313300000	Period of Insurance	From: 19:45 Hrs of 28/10/2025 To: Midnight of 27/10/2026
Geographical Area	India	Policy Issued on	28/10/2025
Insured	KRISHNANATH SHANKAR SHELKE	Covernote No	201340030125700313300000
Address	MARUTI MANDIRA JAWAL, RANJANGAON WAN, RAMANGANN GANPATI, PUNE, MAHARASHTRA - 412209 ,,,MAHARASHTRA,PUNE,VARUDE-412209	Covernote Date	28/10/2025
Contact Number	7719882020	RTO Location	PUNE
Customer GSTIN	27ABBCS2352J1ZB	POSP Name	
UIN CODES:	IRDAN150RP0033V02201213	Aadhar Number	
		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.	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
MH-12-SF-0828	2019/15-11-2019/15-11-2019	416215	ECE1786			ASHOK LEYLAND/1618/	CLOSED	Goods Carrying (Other than 3-wh)- Public Carriers	16200	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
1,350,000.00	1,250,000.00	100,000.00	0	0	0	0	1,350,000.00

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				Basic TP			
EXTENSIONS UNDER OWN DAMAGE SECTIONS				EXTENSIONS UNDER THIRD PARTY SECTION			
Cover for Lamps tyres/tubes mudguards(IMT 23)				PA Benefits			
LOADING UNDER OWN DAMAGE SECTION				Legal Liability			
DISCOUNTS UNDER OWN DAMAGE SECTION				Legal liability to Driver(1)/Cleaner(1)/Conductor(0)			
No claim bonus 50%				TOTAL LIABILITY PREMIUM			
TOTAL OWN-DAMAGE PREMIUM (A)				Section III - PA OWNER DRIVER (D)			
TOTAL OWN-DAMAGE PREMIUM + ADD-ON COVER PREMIUM (A+C)				PA Owner Driver (D)			
				Net Premium (A+B+C+D)Taxable Value			
				State Cess			
				CGST(MAHARASHTRA)			
				SGST(MAHARASHTRA)			
				TOTAL POLICY PREMIUM			

Hire Purchase/Lease/Hypothecated with :HDFC BANK LTD, .

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 1000 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)	7,50,00 0	P.A. cover for owner-Driver under section-III: CSI	15,00,000. 00
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 28/10/2025

Receipt No: CR202410088113

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 :28/10/2025
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

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.

Break in insurance.

For Liberty General Insurance Limited



Authorised Signatory

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.:	8421887858		
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	☐ Pakage(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	Cubic Capacity/KW	Gross Vehicle Weight (GVW) For Goods carrying Vehicle	Seating Capacity/LCC (Including Driver/Cleaner)	Body Type
ASHOK LEYLAND	1618		2019 / 15-11-2019	5759.00	16200	3	CLOSED

Insured Declared Value

IDV of the Vehicle	Electrical Accessories	Non Electrical Accessories	Trailer	Value of CNG/LPG kit	Total IDV
1350000.00	0	0	0	0.00	1350000.00

“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
	☐ Tyre 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.	MH-12-SF-0828	Colour of Vehicle							
Engine No.	416215	Chassis No	ECE1786						
Place of Registration	PUNE	Date of Registration	15/11/2019						
Trailer Chassis No. (if any)		Vehicle type	☒ Indigenous	☐ Imported	☐ 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		Cubic Capacity :	5759.00
Is the vehicle made in India?	☒ Yes	☐ No				
Financier Details :	☒ Hypothecation Agreement	☐ Hire Purchase	☐ Lease Agreement		Body Type :	CLOSED
Name of Financier & Address :	HDFC BANK LTD,.					
Name of Insured: (Mr/Mrs/Ms/Dr)	KRISHNANATH SHANKAR SHELKE					
e-Insurance Account 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 :	MARUTI MANDIRA JAWAL, RANJANGAON WAN, RAMANGANN GANPATI, PUNE, MAHARASHTRA - 412209					
Area/Landmark:	maruti mandira jawal, Ranjangaon wan, Ramangann Ganpati, Pune, Maharashtra - 412209	State :	MAHARASHTRA	City / District :	PUNE	Pin Code : 412209
Contact Details: Mobile No. :		Residence:				
Office :		Email ID:		PAN No.	AKXPS6781K	

Date of Birth : 13/04/1999 Business/Occupation (For Individual Customer)

Registration Address: MARUTI MANDIRA JAWAL, RANJANGAON WAN, RAMANGANN GANPATI, PUNE, MAHARASHTRA - 412209

Aadhar No.:

Any other details : VARUDE

Period of Insurance From Time: 19:45 Hrs of Date: 28/10/2025 To the Midnight of Date: 27/10/2026

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 Commercial 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): 39337.00 Bank Name and Branch:

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

Cheque / DD Date: 28/10/2025 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

Details of Electrical Accessories:

Item Details	Make & Model	Year Of Manufacture	IDV
		2019	

Details of Non-Electrical Accessories:

Item Details	Make & Model	Year Of Manufacture	IDV
		2019	

Trailer IDV

Trailer Towed :		Trailer IDV :	0
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