



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.	201440030125700226300000	Period of Insurance	From: 12:50 Hrs of 05/11/2025
Geographical Area	India		To: Midnight of 04/11/2026
Insured	DIPAK NIVRUTTI KANHERE	Policy Issued on	05/11/2025
Address	S/O: NIVRUTTI KANHERE, AT POST NIMBHORE TAL KARMALA, NIMBHORE, PO: NIMBHORE, DIST: SOLAPUR, MAHARASHTRA - 413202,,MAHARASHTRA,SOLAPUR,ZARE-413202	Covernote No	201440030125700226300000
Contact Number	9665679255	Covernote Date	05/11/2025
Customer GSTIN		RTO Location	AKLUJ
UIN CODES:	IRDAN150RP0033V01201213	Zone:	Zone C
		POSP Name	
		Aadhar Card	
		PAN Number	
Agent Name	SPARKSHIELD INSURANCE BROKER PRIVATE LIMITED		
Agent Code	IMD1270246	Agent Contact No	8421887858

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	2025/05-11-2025/05-11-2025	EZ5003SHL52510	MBN BG55NMSCM37711	MiscDPackage	AGRICULTURALTRACTORS(>6HP)	NA	NA	NA	SWARAJ	855 FE NTRACTOR	OPEN	52.00	0	1

IDV Of Vehicle`	Chassis IDV`	Body IDV`	Trailers`	Non Electrical Accessories`	Electrical /electronic Accessories`	Bi-Fuel kit (CNG/LPG)`	Total Value`
845,500.00	845,500.00	0.00	0	0.00	0.00	0	845,500.00
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			`
			1,006.15				7,267.00
EXTENSIONS UNDER OWN DAMAGE SECTIONS				EXTENSIONS UNDER THIRD PARTY SECTION			
Cover for lamps, tyres, tubes etc. - IMT 23			`	PA Benefits			
			150.92	Legal Liability			
LOADING UNDER OWN DAMAGE SECTION				Legal liability to Driver(1)/Cleaner(0)/Conductor(0) - IMT28			`
TOTAL OWN-DAMAGE PREMIUM (A)			`				50.00
			1157.07	DISCOUNTS UNDER THIRD PARTY SECTION			
Section I - ADD ON COVERS (C)				TOTAL LIABILITY PREMIUM (B)			`
TOTAL OWN-DAMAGE PREMIUM + ADD-ON COVER PREMIUM (A+C)			`				7,317.00
			1157.07	Section III - PA OWNER DRIVER (D)			
				PA Owner Driver (D)			`
							375.00
				Net Premium Taxable Value (A+B+D)			`
							8,849.00
				State Cess			`
							0.00
				CGST(MAHARASHTRA)(9%)			`
							796.41
				SGST(MAHARASHTRA)(9%)			`
							796.41
				TOTAL POLICY PREMIUM			`
							10,442.00

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:Rs4227.5	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)	7,50,000.00
		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,			

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 05/11/2025	
Receipt No:	For Liberty General Insurance Limited
Invoice No: 1461700226300000	
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 :05/11/2025	
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.	

