

LIBERTY GENERAL INSURANCE LIMITED

**PRIVATE CARPACKAGE POLICY
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. Geographical Area Insured Address Contact Number Customer GSTIN UIN CODES:	201140030125701078900000 India GANESH BHAUSAHEB DHUMAL CHINCHOLI MORACHI, CHINCHOLI, PUNE, MAHARASHTRA - 412218,MAHARASHTRA,PUNE,TAKLIHAJI- 412218 (M) +7719882020 IRDAN150RP0035V03201213	Period of Insurance Policy Issued on Covernote No ECovernote Date RTO Location POSP Name Aadhar Card PAN Number	From 15:08 Hrs of 07/11/2025 To Midnight of 06/11/2026 07/11/2025 201140030125701078900000 07/11/2025 PUNE Zone: Zone A
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.	Make/Model/ Type of Vehicle	Type of Body	CC/HP/GVW /KW	Licensed Carrying capacity including Driver	Trailer Registration No.	Trailer Chassis No.
MH-12-VL-8048	2023/16-06-2023/16-06-2023	2GDA724058	MBJJB8EM301639680~0523	TOYOTA/INNOVA CRYSTA/GX PLUS 7 STR	Muv	2393.00	7	NA	NA

IDV (INSURED'S DECLARED VALUE)

IDV Of Vehicle `	Trailers `	Non Electrical Accessories `	Electrical & Electronics Accessories `	Bi-Fuel kit(CNG/LPG) `	Total Value `
1,622,880.00	0	0	0	0.00	1,622,880.00

Own Damage Premium on Vehicle and accessories		Section II - LIABILITY (B)	
Section I - OWN DAMAGE (A)		Third Party Premium	
Basic Cover		Basic Cover	
Basic OD	13,956.77	Basic TP	7,897.00
TOTAL OWN-DAMAGE PREMIUM (A)	13,956.77	PA BENEFITS	
Section I - ADD ON COVERS (C)		Personal Accident Cover Unnamed(No. Of Persons=7, SI=100000.00)	
Passenger Assist IRDAN150RP0035V02201213/A0020V02201213	350.00	350.00	
Consumables Cover IRDAN150RP0035V02201213/A0015V02201213	1541.74	LEGAL LIABILITY	
Depreciation Cover IRDAN150RP0035V02201213/A0012V02201213	6,937.81	LLTo Paid Driver	
Liberty Complete Assistance(Plan A) (IRDAN150RP0035V01201213/A0008V01202223)	249.00	50.00	
TOTAL ADD-ON COVER PREMIUM (C)	9,078.55	TOTAL LIABILITY PREMIUM (B)	
		8,297.00	
		Section III - PA OWNER DRIVER (D)	
		PA to Owner Driver (D)	
		375.00	
		Net Premium (A+B+C+D)Taxable Value	
		31,707.00	
		State Cess	
		0.00	
		CGST(MAHARASHTRA)(9%)	
		2853.63	
		SGST(MAHARASHTRA)(9%)	
		2853.63	
		TOTAL POLICY PREMIUM	
		37,414.00	

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

LIMITATIONS AS TO USE -The Policy covers use of vehicle for any purpose other than: a) Hire or Reward b) Carriage of goods(other than sample of personal luggage) c) Organized racing d) Pace Making e) Speed Testing f) Reliability Trial g) Use in connection with motor trade.

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: Rs 2000/- Voluntary Excess: Rs: 0/. Imposed Excess : Rs 0/.	Under Section II-I(i) of the policy(Death of or bodily injury):	Such amount necessary to meet the requirements of motor vehicle 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 7, IMT 16, IMT 22, IMT 28, AD 01, AD 02, AD 04, AD 21

Passenger assist cover details: Hospital Cash: Rs 1500 per day for 30 days (per Pax.), Medical Expenses: Rs 10,000 (per Pax.), Ambulance Charges: Rs. 5000

NOMINATION DETAILS

Name of the Nominee	Relationship with Insured	Name of Appointee (if nominee is minor)	Relationship with the Nominee
NA	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 07/11/2025

Receipt No: CR2025071110547

Invoice No: **For Liberty General Insurance Limited**

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 :07/11/2025

Stamp duty for the said policy is paid vide GRASS DEFACE no.0004656521201617, Dt. 10/02/2017 as prescribed in Government Notification Revenue & Forest Department no. Mudrank 2004/4125/CR/690/M-1, Dt 31/12/2004.

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.



Authorised Signatory

PROPOSAL FORM PRIVATE CAR 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 a 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 :		or	Aadhar Card No.:

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

Type of Cover : ☒ Package (Comprehensive) Policy for 1 year ☐ Package (Comprehensive) Policy for 3 years ☐ Bundled Cover (1year Own Damage & 3 years Third Party)

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
TOYOTA	INNOVA CRYSTA	GX PLUS 7 STR	2023/16-06-2023	2393.00	o	7	Muv

Insured Declared Value

Year	For Vehicle Rs.	Electrical Accessories	Non Electrical Accessories	Trailer/Side Car (if any)	Value of CNG/LPG kit (if not part of standard vehicle)	Total IDV Rs.
1	1622880.00	0.00	0.00	0.00	0.00	1622880.00

“Add On Covers” Selected:

☒ Depreciation Cover ☒ Consumable Cover ☒ Passenger Assist Cover ☐ Road Side Assistance Cover ☐ Engine Safe Cover
☐ Key Loss Cover ☐ GAP(Incl. Taxes & Regn. charges) ☐ GAP Value ☐ Towing Expenses Cover
☐ EMI Cover Protection ☐ Tyre Protection Cover ☒ Liberty Complete Assistance (Plan A)

UIN Code of Add On covers selected :

IRDAN150RP0035V02201213/A0012V02201213,IRDAN150RP0035V02201213/A0015V02201213,IRDAN150RP0035V02201213/A0020V02201213,IRDAN150RP0035V01201213/A0008V01202223

Invoice Price Value	Road Tax	First time Registration Charges
Whether you have opted for any Add on Coverage's last year.	☒ Yes	☐ No
If yes, please specify the Add on Coverage's	NilDepreciation	
Vehicle Registration No.	MH-12-VL-8048	Colour of Vehicle :
Engine No.	2GDA724058	Chassis No
Place of Registration	PUNE	Date of Registration

Trailer Chassis No. (if any)	Vehicle type	☒ Indigenous	☐ Imported	Rated under:	☒ Zone A	☐ Zone B
Is the vehicle attached with any of the Fleet?	☐ Yes	☐ No	No. of vehicles attached with fleet	Cubic Capacity :	2393.00	
Is the vehicle made in India?	☒ Yes	☐ No				
Financier Details :	☒ Hypothecation Agreement	☐ Hire Purchase	☐ Lease Agreement	Body Type :		

Name of Financier & Address : HDFC BANK LIMITED. .

Name of Insured: (Mr/Mrs/M/s/Dr) GANESH BHAUSAHEB DHUMAI

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 : CHINCHOLI MORACHI, CHINCHOLI, PUNE, MAHARASHTRA - 412218

Area/Landmark: State : MAHARASHTRA City / District : PUNE Pin Code : 412218

Contact Details: Mobile No. : 7719882020 Residence:

Office : Email ID: Jadhavmanoj585@gmail.com PAN No. BERPD0586G

Date of Birth : 03/ 07/ 1991 Business/Occupation (For Individual Customer)

Aadhar No. :

Registration Address: CHINCHOLI MORACHI, CHINCHOLI, PUNE, MAHARASHTRA - 412218

Any other details :

Period of Insurance for Package Policy of 1 year & 3 years :

From Time : 15:8 Date : 07/ 11/ 2025 To the Midnight of Date : 06/ 11/ 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	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 Private Car • Compulsory PA cover to Owner Driver cannot be granted where a vehicle owned by a company, a partnership firm or a similar body corporate or where the owner driver does not hold an effective driving license.
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): 37414.00 Bank Name and Branch

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

Cheque / DD Date: NA 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.: 2023 IDV

