



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 :10TH FLOOR, TOWER A, PENINSULA BUSINESS PARK, GANPATRAO KADAM MARG,LOWER PAREL, MUMBAI, MAHARASHTRA-400013 Phone:+91 22 67001300 Fax: +91 22 06700 1606			
Policy Servicing office :1st Floor, Yogi Complex, Near Indira Circle,, 150 ft Ring Road,, , Kankot, Rajkot,GUJARAT-360007 PH: +91 281 2444007 Fax:			
PolicyRef No.	201140020322701436103000	Period of Insurance	From 00:00 Hrs of 16/02/2023 To Midnight of 15/02/2024
Geographical Area	India	Policy Issued on	07/02/2023
Insured	TULSHIBHAI RAGHAVBHAI MEGHANI	Covernote No	201140020322701436103000
Address	SO MEGHANI RAGHAVBHAI BARSANA 1 SILVER SAND OPP BIG BAZARRAJKOT,,GUJARAT,RAJKOT,VAVDI-360004	ECovernote Date	07/02/2023
Contact Number	(M) +9904087516	RTO Location	RAJKOT
Customer GSTIN		POSP Name	
UIN CODES:	IRDAN150RP0035V01201213	Aadhar Card	
		PAN Number	
Agent Name	CLARION INSURANCE BROKING SERVICES PRIVATE LIMITED		
Agent Code	IMD1113473	Agent Contact No	8511123278

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.
GJ-03-KC-6183	2018/21-02-2018/21-02-2018	5591407	345073	MARUTI/VITA RA BREZZA/VDI (O)	SUV	1248.00	5	NA	NA

IDV (INSURED'S DECLARED VALUE)

IDV Of Vehicle `	Trailers `	Non Electrical Accessories `	Electrical & Electronics Accessories `	Bi-Fuel kit(CNG/LPG) `	Total Value `
459,270.00	0	0	0	0.00	459,270.00

Own Damage Premium on Vehicle and accessories		Section II - LIABILITY (B)	
Section I - OWN DAMAGE (A)		Third Party Premium	
Basic Cover		Basic TP	
Basic OD	3,663.83	Basic Cover	3,416.00
DISCOUNTS UNDER OWN DAMAGE SECTION		PA BENEFITS	
No claim bonus 50%	1831.92	Personal Accident Cover Unnamed(No. Of Persons=5, SI=100000.00)	250.00
TOTAL OWN-DAMAGE PREMIUM (A)	1,831.91	LEGAL LIABILITY	
Section I - ADD ON COVERS (C)		LLTo Paid Driver	50.00
Passenger Assist IRDAN150RP0035V01201213/A0020V01201213	250.00	TOTAL LIABILITY PREMIUM (B)	3,716.00
Consumables Cover IRDAN150RP0035V01201213/A0015V02201213	918.54	Section III - PA OWNER DRIVER (D)	
Depreciation Cover IRDAN150RP0035V01201213/A0012V01201213	3,214.89	PA to Owner Driver (D)	375.00
Roadside Assistance IRDAN150RP0035V01201213/A0021V01201213	249.00	Net Premium (A+B+C+D)Taxable Value	11,774.00
Key Loss Cover (SI 20000 /-) IRDAN150RP0035V01201213/A0010V02201314	300.00	State Cess	0.00
Engine Safe Cover IRDAN150RP0035V01201213/A0011V01201314	918.54	CGST(GUJARAT)(%)	1059.66
TOTAL ADD-ON COVER PREMIUM (C)	5,850.97	SGST(GUJARAT)(%)	1059.66
		TOTAL POLICY PREMIUM	13,893.00

Hire Purchase/Lease/Hypothecated with :NA							
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 1000/- 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 16, IMT 22, IMT 28, AD 01, AD 02, AD 04, AD 05, AD 06, AD 07							
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
MRS MEGHANI	SPOUSE	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. Act1988. In witness whereof this Policy has been signed at Mumbai on 07/02/2023

Receipt No: CR202307026397

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 :07/02/2023
Place: RAJKOT

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 :24AABCL9950A1ZR
SAC Code:997134 Description of Service:General Insurance Service
Place of Supply : GUJARAT

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 PRIVATE CAR PACKAGE POLICY

Proposal for : ☐ New Vehicle ☐ Rollover ☐ Endorsement ☒ Renewal (LGI Policy No.) 201140020321700968502000

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 NameCLARION INSURANCE BROKING SERVICES PRIVATE LIMITEDIMD Code:IMD1113473

Branch Name:RAJKOTBranch Code:400203

SM Name :SM Code :N1590429

Contact No:8511123278

POSP Name :POSP Code :

PAN Card Number :orAadhar 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
MARUTI	VITARA BREZZA	VDI (O)	2018/21-02-2018	1248.00	o	5	SUV

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	459270.00	0.00	0.00	0.00	0.00	459270.00

“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

UIN Code of Add On covers selected :

IRDAN150RP0035V01201213/A0012V01201213,IRDAN150RP0035V01201213/A0015V02201213,IRDAN150RP0035V01201213/A0020V01201213,IRDAN150RP0035V01201213/A0021V01201213,IRDAN150RP0035V01201213/A0011V01201314,IRDAN150RP0035V01201213/A0010V02201314

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

Vehicle Registration No.GJ-03-KC-6183

Engine No.5591407

Place of RegistrationRAJKOT

Colour of Vehicle :

Chassis No345073

Date of Registration21/ 02/ 2018

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 : 1248.00

Is the vehicle made in India? ☒ Yes ☐ No

Financier Details : ☐ Hypothecation Agreement ☐ Hire Purchase ☐ Lease Agreement Body Type :

Name of Financier & Address :

Name of Insured: (Mr/Mrs/M/s/Dr)TULSHIBHAL RAGHAVBHAI MEGHANI

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 : SO MEGHANI RAGHAVBHAI BARSANA 1 SILVER SAND OPP BIG BAZARRAJKOT

Area/Landmark: State : GUJARAT City / District : RAJKOT Pin Code : 360004

Contact Details: Mobile No. : 9904087516 Residence:

Office : Email ID: bhpipaliya@gmail.com PAN No. ABYPM9512E

Date of Birth : 18/ 03/ 1957 Business/Occupation (For Individual Customer)

Aadhar No. :

Registration Address: SO MEGHANI RAGHAVBHAI BARSANA 1 SILVER SAND OPP BIG BAZARRAJKOT

Any other details :

Period of Insurance for Package Policy of 1 year & 3 years :
From Time : 00:00 Date : 16/ 02/ 2023 To the Midnight of Date : 15/ 02/ 2024

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	MRS MEGHANI	NA	NA	Spouse	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): 13893.00 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.: 2018 IDV

