

LIBERTY GENERAL INSURANCE LIMITED
PRIVATE CAR PACKAGE 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 :902 and 903,9th floor, Jai Antariksh, off Andheri Kurla Road,, Makwana Road,Near Marol Metro Station,, Andheri East,, AIRPORT (MUMBAI), ANDHERI,MAHARASHTRA-400059 PH: +91 8655988565 Fax:			
PolicyRef No.	201140040224701879102000	Period of Insurance	From 00:00 Hrs of 24/11/2024 To Midnight of 23/11/2025
Geographical Area	India	Policy Issued on	30/10/2024
Insured	SURESH ARJANDAS WADHWA	Covernote No	201140040224701879102000
Address	OM NIWAS SOCIETY, PLOT NO 234/2, C WING,,MAHARASHTRA,MUMBAI,KIDWAI NAGAR (MUMBAI)-400031	ECovernote Date	30/10/2024
Contact Number	(M) +9819406444	RTO Location	MUMBAI
Customer GSTIN		POSP Name	
UIN CODES:	IRDAN150RP0035V02201213	Aadhar Card	
		PAN Number	
Zone:			Zone A
Agent Name	PRIYANKA NITIN POPAT		
Agent Code	IMD1000889	Agent Contact No	9768002324

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-01-DX-0761	2021/27-11-2021/27-11-2021	G3LCMM416916	MALFC81AVMM274845	HYUNDAI/VE NUE/1.0 TURBO GDI DCT SX PLUS	Suv	998.00	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
799,486.00	0	0	0	0.00	799,486.00

Own Damage Premium on Vehicle and accessories		Section II - LIABILITY (B)	
Section I - OWN DAMAGE (A)		Third Party Premium	
Basic Cover	4,999.99	Basic Cover	
Basic OD		Basic TP	2,094.00
DISCOUNTS UNDER OWN DAMAGE SECTION		PA BENEFITS	
No claim bonus 35%	1750.00	LEGAL LIABILITY	
TOTAL OWN-DAMAGE PREMIUM (A)	3,249.99	LLTo Paid Driver	50.00
Section I - ADD ON COVERS (C)		TOTAL LIABILITY PREMIUM (B)	2,144.00
Passenger Assist IRDAN150RP0035V02201213/A0020V02201213	250.00	Section III - PA OWNER DRIVER (D)	
Consumables Cover IRDAN150RP0035V02201213/A0015V02201213	799.49	PA to Owner Driver (D)	375.00
Depreciation Cover IRDAN150RP0035V02201213/A0012V02201213	4,397.17	Net Premium (A+B+C+D)Taxable Value	12,564.00
Liberty Complete Assistance(Plan A)()	249.00	State Cess	0.00
Key Loss Cover (SI 20000 /-) IRDAN150RP0035V02201213/A0010V02201314	300.00	CGST(MAHARASHTRA)(%)	1130.76
Engine Safe Cover IRDAN150RP0035V02201213/A0011V02201314	799.49	SGST(MAHARASHTRA)(%)	1130.76
TOTAL ADD-ON COVER PREMIUM (C)	6,795.15	TOTAL POLICY PREMIUM	14,826.00

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
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Subject to I.M.T Endorsement Nos. IMT 22, IMT 28, AD 01, AD 02, AD 04, AD 06, AD 07, 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
LATA SURESH WADHWA	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. Act,1988.

In witness whereof this Policy has been signed at Mumbai on 30/10/2024

Receipt No: CR202430107961

Invoice No: 1114701879102000
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 :30/10/2024
Place: ANDHERI

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.

For Liberty General Insurance Limited



Authorised Signatory