

LIBERTY VIDEOCON GENERAL INSURANCE COMPANY LIMITED

Awarded for 'Best Contact Center - 2015' across BFSI sector in Customer Experience Summit - An Initiative by Kamikaze
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.**

Policy Issuing Office	10th Floor, Tower A Peninsula Business Park, Ganpath Rao Kadam Marg Lower Parel MUMBAI MAHARASHTRA - 400013 Phone: +91 22 6700 1313 Fax: +91 22 6700 1606		
Policy Servicing Office	10th floor, Tower A, Peninsula Business Park, Ganpat Rao Kadam Marg, Lower Parel MUMBAI MAHARASHTRA 400013 PH: +91 22 67001313 FAX: +91 0 0		
Policy No	2011-100000-17-1006622-00-000		
Geographical Area	India		
Insured Address	VIJAYALAKSHMI KRISHNASWAMY B308 PLATINUM CITY HMT ROAD YESHWANTHPUR BANGALOR 2 BANGALORE KARNATAKA 560022		
Contact Number	(M) +919164753973	Customer ID	4102820484
GSTIN No/State Name	NA/KARNATAKA		
Period Of Insurance	From	00:00 Hrs of 10/09/2017	
	To	Midnight of 09/09/2018	
Policy Issued On	04/09/2017		
Covernote No/Ecovernote No			
Covernote Date			
RTO Location	RANGAREDDY	Zone	Zone-B
UIN CODES	LVG-MO-P13-23-V01-12-13		

Agent Name	Policy Bazaar WA Child code		
Agent Code	IMD1083170	Agent Contact No	8800556374

INSURED MOTOR VEHICLE DETAILS AND PREMIUM COMPUTATION									
Registration Mark & No.	Year of Manufacture	Engine No.	Chassis No.	Make/Model/Type of Body	CC/HP/GVW	Licensed Carrying capacity including Driver	Trailer Registration No.	Trailer Chassis No.	Trailer IDV
AP 28 DA 2504	2008	8C40487	MAJBXXMRJB8C40487	FORD/FIESTA CLASSIC 1.6 DURATEC LXI/Sedan	1596	5			

IDV (INSURED'S DECLARED VALUE)						
IDV of Vehicle ₹	Trailers ₹	Side Car ₹	Non Electrical Accessories ₹	Electrical/electronic Accessories ₹	Bi-Fuel kit (CNG / LPG) ₹	Total Value ₹
152280	0	0	0	0	0 / 0	152,280.00

A-OWN DAMAGE		B-LIABILITY	
Own Damage Premium on vehicle and accessories		Third Party Premium	
Basic Cover		Basic Cover	
Basic - OD	₹ 2,271.64	Basic - TP	₹ 7,890.00
DISCOUNTS UNDER OWN DAMAGE SECTION		PA Benefits	
No claim bonus 45%	₹ 1,022.24	PA Owner Driver	₹ 100.00
TOTAL OWN-DAMAGE PREMIUM (A)	₹ 1,249.40	TOTAL LIABILITY PREMIUM (B)	₹ 7,990.00
		Net Premium(A+B) Taxable Value	₹ 9,239.00
		IGST(18% - KARNATAKA)	₹ 1,663.02
		TOTAL POLICY PREMIUM	₹ 10,902.00

Hire Purchase/ Lease /Hypothecated with NA

LIMITATION 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 Deductible: 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)	750,000.00	P.A. cover for owner- Driver under section III : CSI	200,000.00

Subject to I.M.T Endorsement Nos. IMT 22

NOMINATION DETAILS			
Name of the Nominee	Relationship with Insured	Name of Appointee (if nominee is minor)	Relationship with the Nominee
Rajkumar Rathinavelu	Spouse		

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 04/09/2017
Receipt No: 10210000017100128009

In case of Claims, Please contact us at : Toll Free No - 18002665844, email id - care@libertyvideocon.com

Date of Issue : 04/09/2017
Place : Mumbai

Stamp duty for the said policy is paid vide GRASS DEFACE no. 0004656521201617 dated 10/02/2017 as prescribed in Government Notification Revenue & Forest Department no. Mudrank 0004656521201617, Dt 10/02/2017.

Invoice No. 1129100662200000
Branch GSTIN No : 27AABCL9950A1ZL

SAC Code : 997134; Description of Service : General Insurance Service; Place of Supply : KARNATAKA/29

IRDA Regn. No. 150
CIN No. U66000MH2010PLC209656

Tax is not payable under reverse charge by the recipient



For Liberty Videocon General Insurance Company Limited

P. Srinivas
Authorized Signatory

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.