

# Liberty General Insurance (Shop-keepers Insurance)- Sahaj Retail Ltd



Liberty  
General Insurance™

The logo for SAHAJ, featuring the word "SAHAJ" in a bold, red, sans-serif font with a registered trademark symbol (®) to the right. The background is a yellow grid pattern.

## Sections that we offer in Shopkeeper Package Policy



**FIRE**



**BURGLARY**



**MONEY  
INSURANCE**

## •Coverage:

- Fire
- Lightning
- Explosion/Implosion
- Aircraft Damage
- Riot, Strike and Malicious Damage
- Storm, Cyclone, Typhoon, Tempest, Hurricane, Tornado, Flood and Inundation(STFI)
- Impact Damage
- Subsidence and Landslide including Rockslide
- Bursting and/or over flowing of Water Tanks, Apparatus and Pipes
- Missile Testing operations
- Leakage from Automatic Sprinkler Installations
- Bush Fire
- Earthquake cover(Add-On)



## FLEXA Perils

- Fire
- Lightning
- Explosion/Implosion
- Aircraft Damage

## Nat CAT Perils

- Storm, Cyclone, Typhoon, Tempest, Hurricane, Tornado, Flood and Inundation (STFI)
- Subsidence and Landslide including Rock slide

## Other perils

- Riot, Strike and Malicious Damage
- Bursting and/or overflowing of Water Tanks, Apparatus and Pipes
- Missile Testing operations
- Leakage from Automatic Sprinkler Installations
- Bush Fire
- Impact Damage

# Coverage- FLEXA Perils

## Fire

- Presence of flames i.e. due to accidental not the Intentional

## Lightning

- Only direct damages caused by impact irrespective of fire

## Explosion/ Implosion

- Covers only chemical explosion not the physical

## Aircraft Damage

- Destruction or damage caused by aircraft, other aerial devices or space devices dropped therefrom excluding pressure waves
- Picture is just for illustration (it was terroristic attack)



**Storm, Cyclone, Typhoon, Tempest, Hurricane, Tornado, Flood and Inundation (STFI)**

- The violent destruction caused to the property or goods due to the mentioned perils are covered by all types of fire insurance policy.



**Subsidence and Landslide including Rock slide**

- Subsidence - the sinking of the area / land
- Landslide - the collapse of the mass of earth from a mountain or a cliff.



**Riot, Strike and Malicious Damage**

- Damage by external violent means



**Bursting and/or overflowing of Water Tanks, Apparatus and Pipes**



**Leakage from Automatic Sprinkler Installations**



## Missile Testing operations

- Covers the damage or loss to the property due to any kind of missile testing operation.



## Impact Damage

- Physical damage due to impact by rail / road vehicles or any animal by direct contact (other than own)
- Excluding vehicles owned by insured or occupier or employees of insured



## Bush Fire

- Damage caused due to the burning of bushes
- Excluding forest fire

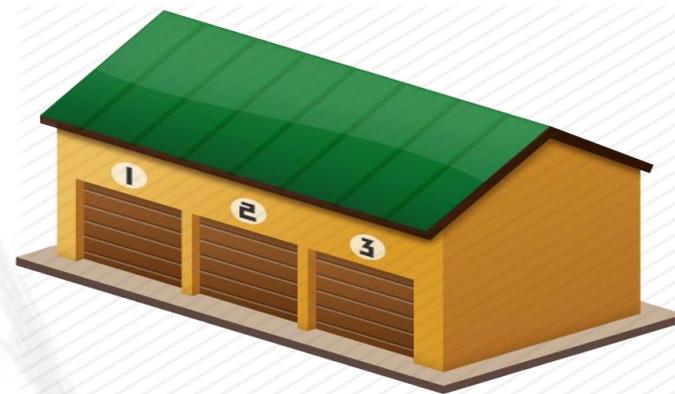


## Shop Vs Godown

- **Shop : A place where you can buy goods or services**

**For Examples : General Store (Provision store / Kirana Store)**

- **Godown : It is a commercial building used to store finished products.**



- **Coverage:**
- **This Policy covers loss or damage caused by Burglary and Housebreaking (i.e., theft following upon an actual forcible and violent entry of and/or exit from the premises)**



BURGLARY INSURANCE

- **Exclusions :**
- Gold or Silver articles, watches jewelers precious stones medals coins Curios
- Sculptures, manuscripts, rare books plans patterns models mold and designs.
- Securities, money or securities for money stamps, legal documents,
- Involving Insured's household or of his business staff or any other person **lawfully** in the premises.
- Earthquake, volcanic eruption, typhoon hurricane, tornado, cyclone, or war, invasion, Terrorism
- Consequential loss or damage of any kind
- Unexplained losses, Inventory losses

- **Coverage:**
- **The Money Insurance Policy of covers loss of money in transit by the insured or insured's authorized employee(s) or money held in safe in the Insured's premises.**



- **Exclusions :**
- The policy does not cover:
  - 1. Any consequential losses of any kind
  - 2. Loss arising out of the infidelity of the insured or employees
  - 3. Money carried under a contract of affreightment
  - 4. Loss of money from an unattended vehicle.
  - 5. Loss in any way contributed to by the insured.
  - 6. Loss caused by AOG perils.

Plans					
Covering Contents only					
Sections	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5
Fire + STFI + EQ for Contents only	500,000	1,000,000	2,000,000	3,000,000	5,000,000
Burglary covering Contents only	500,000	1,000,000	2,000,000	3,000,000	5,000,000
Money - Single Carrying Transit	50,000	50,000	100,000	100,000	100,000
Money In Safe	25,000	50,000	100,000	100,000	100,000
Net Premium	1,125	2,200	4,400	6,500	10,700
Add : 18% GST	203	396	792	1,170	1,926
<b>Total premium</b>	<b>1,328</b>	<b>2,596</b>	<b>5,192</b>	<b>7,670</b>	<b>12,626</b>

- Contents means : Insured items like Refrigerator, Fans, Air conditions including Non hazardous stocks of goods stored for sale to retail (end) customer
- Money in Transit : Estimated Annual Carrying Limit is not more than Rs.50 lacs

- **Battery Charging Service Stations**
- **Dry cleaning shops**
- **Arms and Ammunition dealing shops**
- **Celluloid Goods**
- **Coir Loose**
- **Crackers and Fire Works**
- **Explosives Items**
- **Hay/Straw**
- **Hemp**
- **Jute Loose**
- **Matches**
- **Methylated Spirit**
- **Nitro-Cellulose Plastics**
- **Oils/Ether/Industrial Solvents and other inflammable liquids flashing liquids flashing at and below 320 C (Closed Cup test)**
- **Paints with inflammable base having Flash point below 320 C (Closed Cup test) Other than in sealed tins or drums**
- **Varnishes having Flash point below 320 C (Closed Cup Test) other than in sealed tins or drums**
- **Disinfectant liquids and liquid insecticides–other than in sealed tins or drums**
- **Vegetable fibers of any kind including Rayon Fiber**
- **Timber shops**
- **Jeweller Shop/ Showroom**



# Portal Walk-Through- Fresh Policy Log-in



SM will log-in to the Sahaj Portal via “www,retail.sahaj.co.in”

SAHAJ

SAHAJ CORPORATE REGISTRATION English

Reaching last-mile banking  
**Changing the banking landscape**

Login

[Forgot Password ?](#)

Login

Establishing secure connection...

Type here to search

12:37  
10/06/2020

# Portal Walk-Through- Fresh Policy Log-in



## Select General Insurance under the Insurance Tab

The screenshot shows a web browser window with the URL [uat2.sahaj.co.in/web/guest/dashboard](https://uat2.sahaj.co.in/web/guest/dashboard). The page features a yellow header with the SAHAJ logo and navigation icons. A dark sidebar on the left contains a menu with the following items: Banking, Insurance (highlighted with a red box), General Insurance, Life Insurance, Health Insurance, Web Aggregators, E-Learning, My Work Space, Utilities, HOME, and Government Services. The main content area has two tabs: SALES (selected) and COMMISSION. A pink notification banner at the top right states "Dashboard is temporarily unavailable." Below the tabs, there is a section titled "Highest Sales" with two dropdown menus: "Transaction Amount" and "Today". A table displays the following data:

Item	Transaction Amount
01 Computer Fundamental Institutional Model	₹90000.00
02 BAGIC	₹24764.00
03 HDFC	₹7285.70
04 IRCTC	₹2500.00

https://uat2.sahaj.co.in/web/guest/general-insurance Recently Used Service

# Portal Walk-Through- Fresh Policy Log-in



## Select 'Liberty' tab

The screenshot shows a web browser window with the URL [uat2.sahaj.co.in/web/guest/general-insurance](http://uat2.sahaj.co.in/web/guest/general-insurance). The page features a yellow header with the SAHAJ logo and navigation icons. A dark sidebar on the left contains a 'Welcome demobihar' message and a list of menu items: Banking, Insurance, E-Learning, My Work Space, Utilities, My Reports, My Business, Marketing, HOME, Government Services, and Inventory. The main content area is titled 'General Insurance' and contains a search bar with 'BAGIC' entered. Below this, another 'General Insurance' section displays four buttons: 'ACKO', 'ROYAL SUNDARAM', 'DOWNLOAD RENEWAL LIST', and 'LIBERTY'. The 'LIBERTY' button is highlighted with an orange border and a large orange arrow pointing down to it. The Windows taskbar at the bottom shows the time as 18:02:37 on 22/02/2021.

# Portal Walk-Through- Fresh Policy Log-in



Click on 'LGI Log-in and Policy' tab

The screenshot shows a web browser window with the URL [uat2.sahaj.co.in/web/guest/general-insurance](http://uat2.sahaj.co.in/web/guest/general-insurance). The page features a yellow header with the SAHAJ logo and navigation icons. A dark sidebar on the left contains a 'Welcome demobihar' message and a list of menu items: Banking, Insurance, E-Learning, My Work Space, Utilities, My Reports, My Business, Marketing, HOME, Government Services, and Inventory. The main content area is titled 'General Insurance' and displays a search bar with 'BAGIC' entered. Below this, another 'General Insurance' section is shown with a large orange arrow pointing to a button labeled 'LGI Login and policy'. Other buttons in this section include 'Duplicate Receipt' and 'LGI Transaction Report'. At the bottom of the main content area, there are three more buttons: 'ACKO', 'ROYAL SUNDARAM', and 'DOWNLOAD RENEWAL LIST'.

# Portal Walk-Through- Fresh Policy Log-in



SM will be redirected to Liberty Website. SM will click on 'Create Proposal' from 'Proposal' drop-down menu

The screenshot shows a web browser window with the following elements:

- Browser Tabs:** FS Remittance\_03.02.2021 - sayar, commonthirdpartyurl - Liferay D..., Affinity Portal, BiSolutions - SAHAJ.
- Address Bar:** affinity-nprod.libertyinsurance.in/welcome/(contentBody:landing)
- Header:** Welcome SahajBranchUser! Role: Branch User
- Navigation Menu:** Home, Proposal, Reports, Downloads.
- Proposal Drop-down Menu:** Create Proposal (highlighted with a red circle), Issued Proposal, Retrieve Proposal.
- Shopkeeper Package:** A separate menu item with a right-pointing arrow.
- Content Area:** Welcome to Affinity

# Portal Walk-Through- Fresh Policy Log-in



## SM will select the Plan from the Category List

The screenshot displays a web browser window with the URL `affinity-nprod.libertyinsurance.in/welcome/(contentBody:proposal/Shopkeeper%20Package/Shop)`. The page features a four-step navigation bar: 1. Policy Details (active), 2. Customer Details, 3. Premium and Payments, and 4. Other Details. The form includes the following fields:

- Policy Start Date:** 05/02/2021 00:00:00
- Policy Term:** 1 year
- Policy End Date:** 04/02/2022 23:59:59
- Master Policy:** 10010
- Plan:** A dropdown menu is open, showing options: --Select--, Category I, Category II, Category III, Category IV, and Category V. This dropdown is circled in red.
- Plan/Coverage Summary:** A section for reviewing the policy details.

At the bottom right, there are two buttons: **CANCEL PROPOSAL** and **CONTINUE**. A blue upward-pointing arrow is also visible.

# Portal Walk-Through- Fresh Policy Log-in



By clicking on 'Plan Coverage Summary, SM can view the plans available

Welcome SahajBranchUser!  
Role: Branch User

Home Proposal Reports Downloads

## Shopkeeper Package - Create Proposal

1 Policy Details 2 Customer Details 3 Premium and Payments 4 Other Details

Policy Start Date: 17/02/2021 00:00:00  
Policy Term: 1 year  
Policy End Date: 16/02/2022 23:59:59

Master Policy: 10010  
Plan: Category I

[Plan/Coverage Summary](#)

CANCEL PROPOSAL CONTINUE

Welcome SahajBranchUser!  
Role: Branch User

Home Proposal Reports Downloads

COVER	CATEGORY I	CATEGORY II	CATEGORY III	CATEGORY IV	CATEGORY V
Stocks related to Insured trade, Furniture, Fixture and Fittings & other contents	500000	1000000	2000000	3000000	5000000
Money in transit - Single Carrying limit	50000	50000	100000	100000	100000
Money at Safe/counter	25000	50000	100000	100000	100000
Including with GST	1328	2596	5192	7670	12626
Base Premium	1125	2200	4400	6500	10700
GST	203	396	792	1170	1926

05/02/2021 00:00:00 1 year 04/02/2022 23:59:59

Master Policy: 10010  
Plan: Category I

[Plan/Coverage Summary](#)

CANCEL PROPOSAL CONTINUE

# Portal Walk-Through- Fresh Policy Log-in



SM will choose the required plan and click on 'continue'

FS Remittance\_03.02.2021 - sayar x | commonthirdpartyurl - Liferay D x | Affinity Portal x | BiSolutions - SAHAJ x | +

affinity-nprod.libertyinsurance.in/welcome/(contentBody:proposal/Shopkeeper%20Package/Shop)

**1** Policy Details      **2** Customer Details      **3** Premium and Payments      **4** Other Details

**Policy Start Date**  
05/02/2021 00:00:00

**Policy Term**  
1 year

**Policy End Date**  
04/02/2022 23:59:59

**Master Policy**  
10010

**Plan**  
Category I

[Plan/Coverage Summary](#)

CANCEL PROPOSAL      **CONTINUE**

# Portal Walk-Through- Fresh Policy Log-in



SM will fill-up the customer details.

**Note: On filling-up the PINCODE; State, District & City will get auto-filled**

Shopkeeper Package - Create Proposal

1 Policy Details    2 Customer Details    3 Premium and Payments    4 Other Details

Title  
Miss

First Name    Last Name

**Communication Details**

Address 1    Address 2 (optional)    Address 3 (optional)

Pincode    State    District  
NORTH 24 PARGANAS

City    Email ID    Mobile

Select 'YES' if the Risk address is same as communication address

Select 'NO' if the Risk address is different from communication address and fill-up the Risk address and click on continue

1 Policy Details | 2 Customer Details | 3 Premium and Payments | 4 Other Details

Phone No.(optional) \_\_\_\_\_

GSTIN No.(optional) --Select-- ▾

### Risk Location Details

Is Risk address same as Communication address?

Yes  No

1 Policy Details | 2 Customer Details | 3 Premium and Payments | 4 Other Details

Is Risk address same as Communication address?

Yes  No

Address 1 \_\_\_\_\_ Address 2 (optional) \_\_\_\_\_ Address 3 (optional) \_\_\_\_\_

Pincode \_\_\_\_\_ State \_\_\_\_\_ District \_\_\_\_\_

City \_\_\_\_\_ Email ID \_\_\_\_\_ Mobile \_\_\_\_\_

Phone No.(optional) \_\_\_\_\_ GSTIN No.(optional) --Select-- ▾

# Portal Walk-Through- Fresh Policy Log-in



In this page, estimated Premium is shown along with premium break-up option.

Shopkeeper Package - Create Proposal

1 Policy Details   2 Customer Details   3 Premium and Payments   4 Other Details

### Estimated Premium

Premium *	Plan
₹1328.00 <a href="#">(view breakup)</a>	Category I

\* Payable amount inclusive of taxes

**Payment Option**

Payment details of preferred option will be sent to the policy holder's Email ID.

Sahaj Wallet

CANCEL PROPOSAL   CONTINUE

# Portal Walk-Through- Fresh Policy Log-in



Premium Break-up is shown on clicking on “View Premium Option”

The screenshot shows a web browser window with the URL `affinity-nprod.libertyinsurance.in/welcome/(contentBody:proposal/Shopkeeper%20Package/Shop)`. The page title is "Shopkeeper Package - Create Proposal". A modal window titled "Premium Breakup" is displayed in the center, showing the following details:

Premium Breakup	
Premium	₹ 1125.00
IGST(18.0%)	₹ 203.00
<b>Total</b>	<b>₹ 1328.00</b>

The "OK" button at the bottom of the modal is circled in red. In the background, the "Estimated Premium" section shows a total of ₹1328.00 with a link to "view breakup". Below this, the "Payment Option" section is visible, with "Sahaj Wallet" selected. At the bottom of the page, there are buttons for "CANCEL PROPOSAL" and "CONTINUE".

# Portal Walk-Through- Fresh Policy Log-in



Click on the option beside Sahaj Wallet and click on continue option. If the continue option is Disabled the click anywhere on the page; 'continue ' button will be enabled

Shopkeeper Package - Create Proposal

1 Policy Details — 2 Customer Details — 3 Premium and Payments — 4 Other Details

**Estimated Premium**

Premium \* ₹1328.00 (view breakup) Plan Category I

\* Payable amount inclusive of taxes

**Payment Option**

Payment details of preferred option will be sent to the policy holder's Email ID.

Sahaj Wallet

CANCEL PROPOSAL CONTINUE

# Portal Walk-Through- Fresh Policy Log-in



Click on "Create Proposal" Tab

FS Remittance\_03.02.2021 - say... | commonthirdpartyurl - Liferay D... | Affinity Portal | BiSolutions - SAHAJ

affinity-nprod.libertyinsurance.in/welcome/(contentBody:proposal/Shopkeeper%20Package/Shop)

Welcome SahajBranchUser!  
Role: Branch User

Liberty General Insurance. | Selected Affinity SREI INSURANCE ...

Home Proposal Reports Downloads

## Shopkeeper Package - Create Proposal

- 1 Policy Details
- 2 Customer Details
- 3 Premium and Payments
- 4 Other Details

### Other Details

Employee ID (optional) Employee Name (optional) Customer Name (optional)

CANCEL PROPOSAL CREATE PROPOSAL

# Portal Walk-Through- Fresh Policy Log-in



After clicking on **Create Proposal**, the Proposal will get created as below with the **Proposal Number** & an **OTP** will be received in the registered mail id provided during filling up the proposal form & that **OTP** needs to be provided.

The screenshot shows a web browser window with the URL `affinity-nprod.libertyinsurance.in/welcome/(contentBody:proposal/Shopkeeper%20Package/Shop)`. The page displays a success message: "You've successfully created a Proposal!" with the proposal number `P-SIB-40221000003`. Below this, there is a "Validate OTP(One time passcode)" section with several terms and conditions, each preceded by a checked checkbox. At the bottom of the validation section, there is an "OTP" field with the value `935652`. An orange arrow points to the OTP field.

**You've successfully created a Proposal!**  
Your Proposal Number is P-SIB-40221000003.

[Print Proposal](#) [Create Another Proposal](#)

### Validate OTP(One time passcode)

- I hereby agree and confirm that I have read and understood the product features, exclusions, Terms and Conditions.
- I/we, hereby declare that I/we have an insurable interest in the insured property that is being purchased and I am paying premium through my/our legally acquired sources.
- In case, later it is found to be paid from the account of a person other than me/us, I/we shall be responsible for all risks and consequences, including cancellation of the policy by Liberty General Insurance Limited.
- I/We hereby confirm that all premiums have been/will be paid from bonafide sources and no premiums have been/will be paid out of proceeds of crime related to any other offence listed in Prevention of Money Laundering Act, 2002 and amendments thereto.
- I/We agree and confirm that if there are any additions or alterations carried out to the subject matter of insurance after submission of this form, I/we shall inform the insurer immediately.
- I understand that the Company has the right to call for documents to establish sources of funds.
- The insurance company has right to cancel the insurance contract in case I am/ have been found guilty by any competent court of law under any of the statutes, directly or indirectly governing the prevention of money laundering in India.
- I have read the Agreement, Declaration & Authorization completely and agree with it.
- Different plans are just only for indicative coverage and premium purpose. Customer has been advised to select sum insured as per actual maximum value at risk location. In case of inadequacy of sum insured, under-insurance shall be applicable

**OTP**  
935652

# Portal Walk-Through- Fresh Policy Log-in



SM will Click on “Make Payment” Tab after OTP is validated

The screenshot shows a web browser window with the URL `affinity-nprod.libertyinsurance.in/welcome/(contentBody:proposal/Shopkeeper%20Package/Shop)`. The page title is "Validate OTP(One time passcode)". Below the title, there are eight terms and conditions, each preceded by a checked checkbox. The OTP field contains the number "935652". A green message below the field reads "OTP validated successfully!". At the bottom right, there is an orange arrow pointing to a button labeled "Make Payment".

**Validate OTP(One time passcode)**

- I hereby agree and confirm that I have read and understood the product features, exclusions, Terms and Conditions.
- I/we, hereby declare that I/we have an insurable interest in the insured property that is being purchased and I am paying premium through my/our legally acquired sources.
- In case, later it is found to be paid from the account of a person other than me/us, I/we shall be responsible for all risks and consequences, including cancellation of the policy by Liberty General Insurance Limited.
- I/We hereby confirm that all premiums have been/will be paid from bonafide sources and no premiums have been/will be paid out of proceeds of crime related to any other offence listed in Prevention of Money Laundering Act, 2002 and amendments thereto.
- I/We agree and confirm that if there are any additions or alterations carried out to the subject matter of insurance after submission of this form, I/we shall inform the insurer immediately.
- I understand that the Company has the right to call for documents to establish sources of funds.
- The insurance company has right to cancel the insurance contract in case I am/ have been found guilty by any competent court of law under any of the statutes, directly or indirectly governing the prevention of money laundering in India.
- I have read the Agreement, Declaration & Authorization completely and agree with it.
- Different plans are just only for indicative coverage and premium purpose. Customer has been advised to select sum insured as per actual maximum value at risk location. In case of inadequacy of sum insured, under-insurance shall be applicable

**OTP**  
935652

OTP validated successfully!

**Make Payment**

# Portal Walk-Through- Fresh Policy Log-in



SM will be redirected to SKASH page for SKASH deduction.

RE: {EXTERNAL} Re: UAT Releas x | commonthirdpartyurl - Liferay x | Common Payment - Liferay DX x | Affinity Portal x | BiSolutions - SAHAJ x

uat2.sahaj.co.in/web/guest/common-payment?p\_p\_id=CommonPayment\_WAR\_CommonPayment&p\_p\_lifecycle=0&p\_p\_state=normal&p\_p\_mode=view

English

Welcome demobihar

## Skash Deduction

Current Wallet Balance : ₹ 757405.13

### Customer Details

Amount to be deducted: 1328.00

Skash Card Number: 1002011500000004

Do not click back/refresh button

PIN: ●●●●

Pay

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# Portal Walk-Through- Fresh Policy Log-in



After successful deduction of SKASH “Money receipt” is generated. SM will take the print out of the same.  
SM will click on “Policy Generate” tab for policy generation

The screenshot shows a web browser window with the SAHAJ portal. The browser's address bar displays the URL: `uat2.sahaj.co.in/web/guest/bihardbt?p_p_id=ThirdPartyRedirection_WAR_ThirdPartyRedirection&p_p_lifecycle=0&p_p_state=normal&p_p_mode=view`. The page header includes the SAHAJ logo, the language set to English, and various utility icons. A left-hand navigation menu lists categories such as Banking, Insurance, E-Learning, My Work Space, Utilities, My Reports, My Business, Marketing, HOME, Government Services, and Inventory. The main content area displays a receipt with the following details:

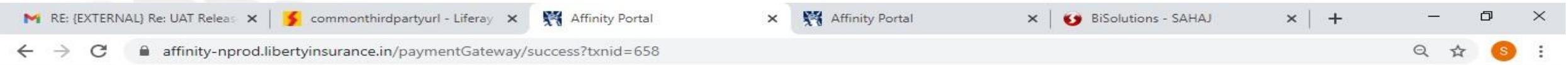
- Sahaj Transaction Id: 264754534
- Liberty Reference Id: 658
- Portal Transaction date: 04/02/2021 12:57:44
- Received with thanks Rs 1328.00 (Rupees: ONE THOUSAND THREE HUNDRED TWENTY EIGHT) on account of collection of Subscription Charge dated 04/02/2021 12:57:44

Below the receipt text, there is a line of dashes followed by the text: "This is computer generated receipt, no signature required." A "Print" button is located directly under this text. Below the receipt area, there are two buttons: "Policy Generate" and "Print". A large orange arrow points upwards from the "Policy Generate" button. At the bottom of the page, the footer contains the text: "Copyright © 2021 Sahaj. All rights reserved." and "Sahaj Corporate | Downloads | Contact Us".

# Portal Walk-Through- Fresh Policy Log-in



After clicking on the “**Policy Generate**” button, the below page appears with **Policy Number**



**Thank you for making the payment!**

Your Certificate Number is C-SIB-3514-226001-21-02-04-00002.

[Print Proposal](#)

[Print Certificate](#)

# Portal Walk-Through- Fresh Policy Log-in



SM will click on “Print Proposal” and Print Certificate” options to download the PDFs

The screenshot shows a web browser window with the following elements:

- Browser Tabs:** RE: (EXTERNAL) Re: UAT Releas..., commonthirdpartyurl - Liferay, Affinity Portal, Affinity Portal, BiSolutions - SAHAJ.
- Address Bar:** affinity-nprod.libertyinsurance.in/paymentGateway/success?txnid=658
- Page Content:**
  - Liberty General Insurance logo.
  - Success message: **Thank you for making the payment!** with a green checkmark icon.
  - Text: Your Certificate Number is C-SIB-3514-226001-21-02-04-00002.
  - Buttons: [Print Proposal](#) and [Print Certificate](#). These buttons are enclosed in a red rectangular box.
- Footer:** Disclaimer and Privacy policy | Insurance is a subject matter of solicitation | Registration :150 | Liberty General Insurance Ltd.
- Taskbar:** Shows open files (printcertificate.pdf, printFrom.pdf) and system tray (13:04:35, 04/02/2021).

# Portal Walk-Through- Fresh Policy Log-in



PDF format of the policy bond is shown below

**Liberty General Insurance**

### RISK Information Form

(The property proposed for insurance is not covered until the proposal is accepted by the company and premium paid in advance. Coverage is as per the terms and conditions of Liberty General Insurance Limited's Standard Policy Wordings)

UIN NO: IRDAN150P0003V01201314  
CIN NO: U66000MH2010PLC209656

IRDA Regn. No.: 150

#### COMPANY OFFICE DETAILS (To be filled by insurer)

- Office Code
- Office Address

#### INTERMEDIARY DETAILS

Agent/ Broker Name	Agent/ Broker License Code	Agent/ Broker Contact Number
test	IMD1104352	1234567890

#### PROPOSAL DETAILS

- Name of Proposer: SAYANTANI TEST
- Address of Proposer: 45, SHYAMPUR ROAD, SODEPUR, NORTH 24 PARGANAS NORTH 24 PARGANAS WEST BENGAL Pin Code: 700115-SUKCHAR (NORTH 24 PARGANAS)
- Complete Address of Risk Location: 65, SHYAMPUR ROAD, SODEPUR, NORTH 24 PARGANAS NORTH 24 PARGANAS WEST BENGAL Pin Code: 700115-SUKCHAR (NORTH 24 PARGANAS)
- Policy Period: 04/02/2021 05:30:00 to 04/02/2022 23:59:59
- Occupancy: Shop Of Non Hazardous Goods (Excluding Shop Of Mobile & Jewellery – Precious Items & Godown) Occupancy Tariff: Shops dealing in goods otherwise not provided for.
- Financier Name
- Loan Account No
- Email Id: sayantani.kar@srei.com
- Mobile Number: 7604094200

#### RISK DETAILS / COVERAGE : Category I

Coverage	RISK COVERED/ SECTIONS	Sum Insured (Rs)
Stocks related to Insured trade, Furniture, Fixture and Fittings & other contents	Fire+STFI+EQ for contents only	500000
Stocks related to Insured trade, Furniture, Fixture and Fittings & other contents	Burglary covering contents only	500000

# SM Payout

SAHAJ

SM Payout : 20% of Base Premium  
SM Commission Frequency : Monthly.



***Commissions are subject to change***  
For internal training & circulation

**1. Who can take a fire policy?**

**Ans : Legal owner of the property. If the property is owned by two or more persons in joint name, name of all the owners to appear under Insured. Financier can also take the insurance. Policy to be issued in the name of actual owner and interest of the financier to be protected under agreed bank clause. Loss would be payable to the named financier, the same can be paid to the Insured subject to NOC from the Financier. A tenant can also take the insurance covering only the contents belonging to him**

**2. Does Contents are covered under Fire and Burglary Section?**

**Ans : Yes, we can cover it under Fire and Burglary section**

**3. Due to heavy wind (storm), My contents got damaged. Is it an event insured in the SFSP insurance policy?**

**Ans: Yes, storm is an insured perils in SFSP section**

**4. In case insured property is sold to other owner, will this insurance policy be transferred in the name of new owner?**

**Ans: NO. Insurance policy has to be cancelled and refund, if any, to be allowed to the insured. New owner has to take a fresh insurance cover**

**5. In case of death of the owner of the property, it is inherited to the legal heir. Will this insurance policy remain operational in the name of new owner?**

**Ans: Yes, in such a case, by providing relevant documents in this regard, it may be transferred in the name of legal heir.**

**6. What are the possible deductions from a claim in case of a loss in Fire Section?**

**Ans: Deduction from a fire claim is on following accounts: Depreciation, Salvage, Under insurance / Average clause, Deductible**

**7. There is a fire in next building to my house, and my contents at premises also damaged in that fire. Will my policy cover damages to my contents due to fire?**

**Ans: Yes, as cause of loss is Fire.**

**8. While doing renovation at shop, if the building collapses, will it be contents covered in this insurance policy?**

**Ans: No. Any incidence which is caused by the events as mentioned in the insurance policy is only covered**

**9. Can we cancel the policy in mid term?**

**Ans: Yes insured can cancel the policy on mid term but refund premium should be as per condition mentioned in policy wordings**

Thank  
you!!