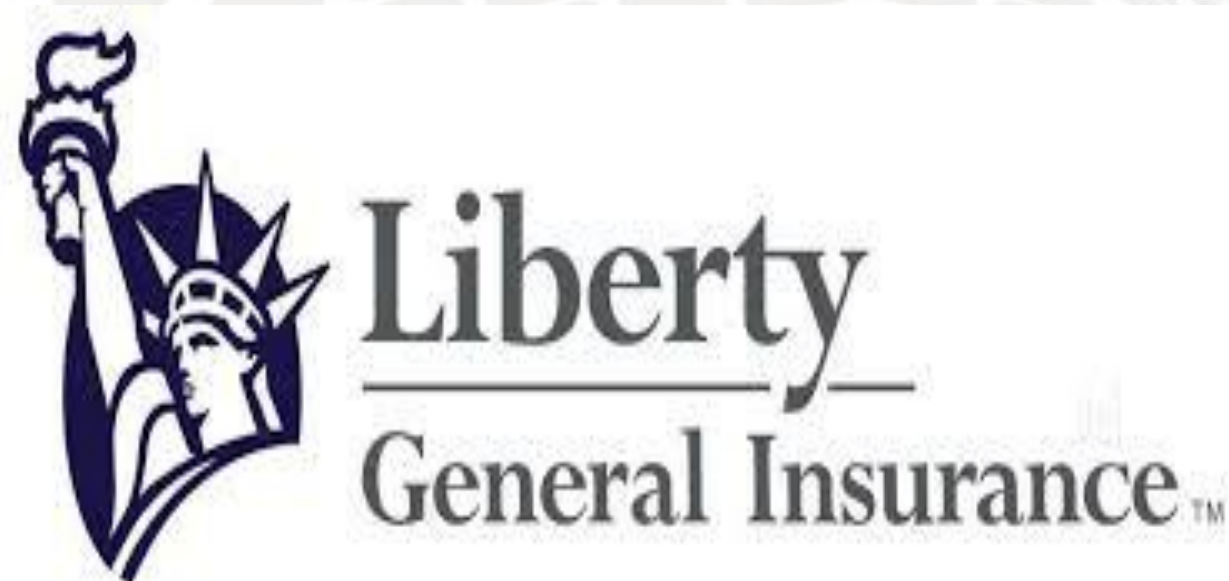


Liberty General Insurance (Shop-keepers Insurance)- Sahaj Retail Ltd



The logo for Sahaj Retail Ltd. The word 'SAHAJ' is written in a bold, red, stylized font. The letters are blocky and have a slight 3D effect. A registered trademark symbol (®) is located at the top right of the letter 'J'. The background is yellow with a subtle 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)



Standard Fire & Special Perils- Coverage



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.



Coverage- Other Perils



**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**



Coverage- Other Perils



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

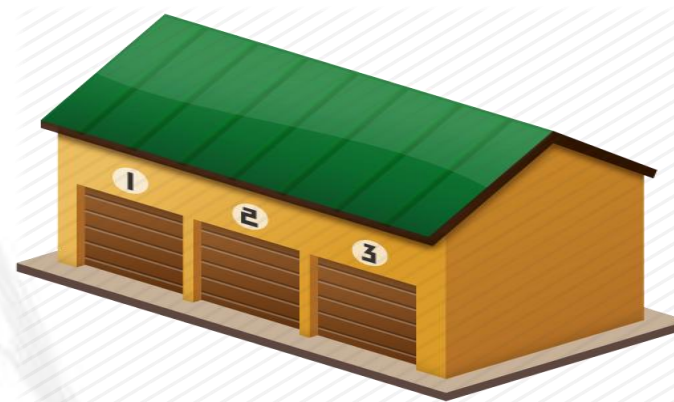


Shop Vs Godown

- **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.

Plan Offerings- Sahaj Retail



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
Total premium	1,328	2,596	5,192	7,670	12,626

- 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

Shops excluded from these plans

- **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”

The screenshot shows a web browser window with the URL `uat2.sahaj.co.in/web/guest/home`. The page features a yellow header with the SAHAJ logo, navigation links for SAHAJ CORPORATE, REGISTRATION, and English, and a main banner image depicting a group of people in a rural setting. The banner text reads "Reaching last-mile banking" and "Changing the banking landscape". On the right side, there is a dark blue login panel with a red circle highlighting the login fields. The login panel includes a "Login" title, a username input field, a password input field with a lock icon, a "Forgot Password?" link, and a red "Login" button. The Windows taskbar at the bottom shows the time as 12:37 on 10/06/2020.

Reaching last-mile banking
Changing the banking landscape

SAHAJ CORPORATE REGISTRATION English

Login

Forgot Password ?

Login

Portal Walk-Through- Fresh Policy Log-in



Select General Insurance under the Insurance Tab

Browser tabs: Inbox (3,431) - sayantani.kar@s... | airtel.in | Dashboard - Liferay DXP

Address bar: uat2.sahaj.co.in/web/guest/dashboard

Language: English

Welcome Abhijit

Navigation Menu:

- Banking
- Insurance**
- General Insurance
- Life Insurance
- Health Insurance
- Web Aggregators
- E-Learning
- My Work Space
- Utilities
- HOME
- Government Services

Dashboard is temporarily unavailable.

SALES COMMISSION

Highest Sales

Transaction Amount Today

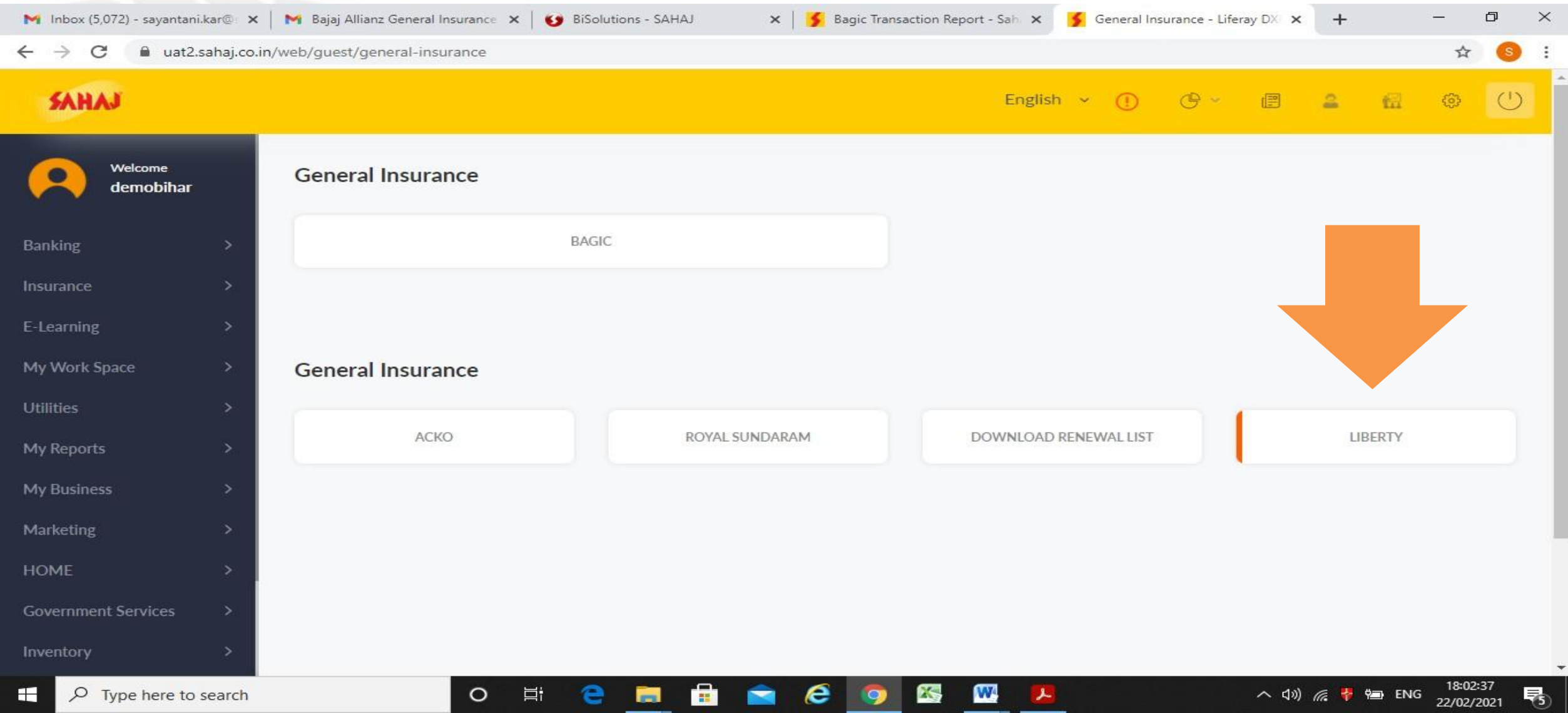
01	Computer Fundamental Institutional Model	₹90000.00
02	BAGIC	₹24764.00
03	HDFC	₹7285.70
04	IRCTC	₹2500.00

Recently Used Service

Windows Taskbar: Type here to search | 12:40 10/06/2020

SAHAJ

Select 'Liberty' tab



Portal Walk-Through- Fresh Policy Log-in



Click on 'LGI Log-in and Policy' tab

Browser tabs: Inbox (5,073) - sayantani.kar@... x | Bajaj Allianz General Insurance x | BiSolutions - SAHAJ x | Bagic Transaction Report - Sah x | General Insurance - Liferay DX x

Address bar: uat2.sahaj.co.in/web/guest/general-insurance

SAHAJ logo | English | ! | 🔄 | 📄 | 👤 | 🏠 | ⚙️ | ⏻

Welcome demobihar

Banking > Insurance > E-Learning > My Work Space > Utilities > My Reports > My Business > Marketing > HOME > Government Services > Inventory >

General Insurance

BAGIC

General Insurance

LIBERTY

LGI Login and policy Duplicate Receipt LGI Transaction Report

ACKO ROYAL SUNDARAM DOWNLOAD RENEWAL LIST

Type here to search

18:06:17 22/02/2021

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 Affinity Portal. The browser's address bar displays the URL: `affinity-nprod.libertyinsurance.in/welcome/(contentBody:landing)`. The page header includes the Liberty General Insurance logo, the text "Selected Affinity SREI INSURANCE ...", and a user greeting: "Welcome SahajBranchUser! Role: Branch User". The main navigation bar contains "Home", "Proposal", "Reports", and "Downloads". The "Proposal" dropdown menu is open, showing three options: "Create Proposal" (highlighted with a red circle), "Issued Proposal", and "Retrieve Proposal". A "Shopkeeper Package" link with a right arrow is also visible. The main content area displays "Welcome to Affinity". The footer contains a disclaimer: "Disclaimer and Privacy policy Insurance is a subject matter of solicitation | Registration :150 | Liberty General Insurance Ltd." and a Windows taskbar at the bottom with the search bar and system clock showing 12:26:10 on 04/02/2021.

Portal Walk-Through- Fresh Policy Log-in



SM will select the Plan from the Category List

FS Remittance_03.02.2021 - sayo 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
--Select--
Category I
Category II
Category III
Category IV
Category V

Plan/Coverage Summary

CANCEL PROPOSAL **CONTINUE**

Portal Walk-Through- Fresh Policy Log-in



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

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

Welcome Sahaj/Branch User!
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

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

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

Welcome Sahaj/Branch User!
Role: Branch User

Liberty General Insurance | Selected Affinity SREI INSURANCE ...

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

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 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 **2** **3** **4**

Policy Details **Customer Details** **Premium and Payments** **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**

Type here to search

12:27:47 04/02/2021

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

RE: [EXTERNAL] Re: UAT Release: x | commonthirdpartyurl - Liferay D x | Affinity Portal x +

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

Shopkeeper Package - Create Proposal

1

2

3

4

Policy Details

Customer Details

Premium and Payments

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

FS Remittance_03.02.2021 - say... commonthirdpartyurl - Liferay D... Affinity Portal BiSolutions - SAHAJ

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

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

CANCEL PROPOSAL CONTINUE

RE: [EXTERNAL] Re: UAT Bajaj Allianz General In... BiSolutions - SAHAJ General Insurance - Sa... commonthirdpartyurl - Affinity Portal

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

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-

CANCEL PROPOSAL CONTINUE

Portal Walk-Through- Fresh Policy Log-in



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

FS Remittance_03.02.2021 - saya x | commonthirdpartyurl - Liferay D x | Affinity Portal x | BiSolutions - SAHAJ x | +

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

Shopkeeper Package - Create Proposal

1

2

3

4

Policy Details

Customer Details

Premium and Payments

Other Details

Estimated Premium

Premium *	Plan
₹1328.00 (view breakup)	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

Type here to search

12:42:50 04/02/2021

Portal Walk-Through- Fresh Policy Log-in



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

Browser tabs: FS Remittance_03.02.2021 - sayar, commonthirdpartyurl - Liferay D, Affinity Portal, BiSolutions - SAHAJ

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

Shopkeeper Package - Create Proposal

1
Policy Details

4
Other Details

Estimated Premium
Premium *
₹1328.00 (view breakup)
* Payable amount inclusive of taxes

Premium Breakup

Premium	₹ 1125.00
IGST(18.0%)	₹ 203.00
Total	₹ 1328.00

OK

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

CANCEL PROPOSAL

CONTINUE

Windows taskbar: Type here to search, 12:43:05, 04/02/2021

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

FS Remittance_03.02.2021 - sayan x | commonthirdpartyurl - Liferay D x | Affinity Portal x | BiSolutions - SAHAJ x | +

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

Shopkeeper Package - Create Proposal

1

2

3

4

Policy Details

Customer Details

Premium and Payments

Other Details

Estimated Premium

Premium *	Plan
₹1328.00 (view breakup)	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

12:44:35 04/02/2021

Portal Walk-Through- Fresh Policy Log-in



Click on "Create Proposal" Tab

Browser tabs: FS Remittance_03.02.2021 - say... | commonthirdpartyurl - Liferay D... | Affinity Portal | BiSolutions - SAHAJ

Address bar: 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

Type here to search

12:45:14 04/02/2021

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 multiple tabs. The active tab is 'Affinity Portal' 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 is a 'Validate OTP(One time passcode)' section with a list of terms and conditions, all of which are checked. At the bottom, there is an 'OTP' field with the value '935652'. A large 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

FS Remittance_03.02.2021 - sa x commonthirdpartyurl - Liferay x Affinity Portal x Affinity Portal x BiSolutions - SAHAJ x


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

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.

Browser tabs: RE: {EXTERNAL} Re: UAT Release, commonthirdpartyurl - Liferay, Common Payment - Liferay DX, Affinity Portal, BiSolutions - SAHAJ

URL: 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

SAHAJ

English

Welcome demobihar

Banking >

Insurance >

E-Learning >

My Work Space >

Utilities >

My Reports >

My Business >

Marketing >

HOME >

Government Services >

Inventory >

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

Copyright © 2021 Sahaj. All rights reserved. Sahaj Corporate | Downloads | Contact Us

Type here to search

12:57:34 04/02/2021

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 displays the SAHAJ portal interface. The browser's address bar shows 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 portal header includes the SAHAJ logo, a language dropdown set to 'English', and several utility icons. A left-hand navigation menu lists various services: Banking, Insurance, E-Learning, My Work Space, Utilities, My Reports, My Business, Marketing, HOME, Government Services, and Inventory. The main content area features a 'Welcome demobihar' message and a large receipt box. The receipt contains the following information: Sahaj Transaction Id: 264754534, Liberty Reference Id: 658, and Portal Transaction date: 04/02/2021 12:57:44. The receipt text states: '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, a message reads: 'This is computer generated receipt, no signature required.' and a 'Print' button is visible. At the bottom of the main content area, there are two buttons: 'Policy Generate' and 'Print'. A large orange arrow points to the 'Policy Generate' button. The footer of the portal includes copyright information: 'Copyright © 2021 Sahaj. All rights reserved.' and links for 'Sahaj Corporate', 'Downloads', and 'Contact Us'. The Windows taskbar at the bottom shows the system clock as 12:58:29 on 04/02/2021.

RE: {EXTERNAL} Re: UAT Release | commonthirdpartyurl - Liferay | BiharDBT - Liferay DXP | Affinity Portal | BiSolutions - SAHAJ

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

English

Welcome demobihar

Banking >

Insurance >

E-Learning >

My Work Space >

Utilities >

My Reports >

My Business >

Marketing >

HOME >

Government Services >

Inventory >

" rel="stylesheet">

SAHAJ

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

This is computer generated receipt, no signature required.

Print

Policy Generate Print

Copyright © 2021 Sahaj. All rights reserved. Sahaj Corporate | Downloads | Contact Us

Type here to search

12:58:29 04/02/2021

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

RE: [EXTERNAL] Re: UAT Release | commonthirdpartyurl - Liferay | Affinity Portal | Affinity Portal | BiSolutions - SAHAJ

affinity-nprod.libertyinsurance.in/paymentGateway/success?txnid=658

 **Liberty**
General Insurance.

 **Thank you for making the payment!**
Your Certificate Number is C-SIB-3514-226001-21-02-04-00002.

 Print Proposal  Print Certificate

Disclaimer and Privacy policy
Insurance is a subject matter of solicitation | Registration :150 | Liberty General Insurance Ltd.

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04/02/2021

Portal Walk-Through- Fresh Policy Log-in



PDF format of the policy bond is shown below

RE: {EXTERNAL} Re: UAT | commonthirdpartyurl - | Affinity Portal | printFrom.pdf | Affinity Portal | BiSolutions - SAHAJ

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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)

1 Office Code
2 Office Address

INTERMEDIARY DETAILS

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

PROPOSAL DETAILS

1 Name of Proposer SAYANTANI TEST
2 Address of Proposer 45, SHYAMPUKUR ROAD, SODEPUR,
NORTH 24 PARGANAS NORTH 24 PARGANAS WEST BENGAL Pin Code 700115-SUKCHAR (NORTH 24 PARGANAS)
3 Complete Address of Risk Location 65, SHYAMPUKUR ROAD, SODEPUR,
NORTH 24 PARGANAS NORTH 24 PARGANAS WEST BENGAL Pin Code 700115-SUKCHAR (NORTH 24 PARGANAS)
4 Policy Period 04/02/2021 05:30:00 to 04/02/2022 23:59:59
5 Occupancy Shop Of Non Hazardous Goods (Excluding Shop Of Mobile & Jewellery – Precious Items & Godown) Occupancy Tariff Shops dealing in goods otherwise not provided for.
6 Financier Name 7. Loan Account No
8 Email Id sayantani.kar@srei.com 9. 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

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SM Payout



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!!