

Bundled Auto Secure - Private Car Policy (1 Year Term for Own Damage and 3 Years for Third Party)

Proposal Form (FOR NEW VEHICLES ONLY)



WITH YOU ALWAYS

Proposal No.

A. Questions that are necessarily to be listed for granting the cover as per the Motor Vehicles Act, 1988.

A(I). Personal Details of Proposer / Owner (In capital letters)

Personal Details

1a. Proposer's (Owner's) full name

1b. Insured's PAN card number*

Card Type _____ Number :

Sources of funds (please ✓ where applicable)
 Salary Business Other (Please specify) _____

2. Date of Birth*: D D M M Y Y Y Y Sex: M F

3. Educational Qualification: _____ Martial Status: Married Single

4. Address (where the vehicles is normally kept)

City

State PIN:

Phone Fax:

Mobile Email:

5. Occupation / Business

6. Type of cover 1 Year Term for Own Damage and 3 Years for Third Party

7. Period of Insurance for Own Damage Cover From ____ Hrs on D D M M Y Y Y Y To ____ Hrs on D D M M Y Y Y Y

Period of Insurance for Third Party Liability Cover From ____ Hrs on D D M M Y Y Y Y To ____ Hrs on D D M M Y Y Y Y

8. CIBIL Score of the Proposer _____

9. GSTIN _____

10. Aadhar No. _____

11. PUC Certificate No. _____ PUC Expiry date D D M M Y Y Y Y

A(II). Vehicle Details

Vehicle Specifications

12. Vehicle Type : Indigenous Imported

13. Registration number of the vehicle

14. Date of registration of the vehicle

15. Registering authority & location

16. Year of manufacture

17. Motor number

18. Engine number

19. Chasis number

20. Make of the vehicle

21. Model

22. Type of body

23. Cubic Capacity of the vehicle

24. Seating Capacity including driver Hilly National/State highways City/Town Roads District Road Others

25. Type of Road where vehicle would normally ply: _____

26. Whether the vehicle is driven by non-conventional source of power If 'YES', please give details Bi-Fuel CNG LPG

1. No. of batteries _____

2. Battery no of each battery _____

3. Cost of battery _____

4. Is battery provided by Manufacturer Yes No

5. Is battery part of ex-showroom price of the vehicle Yes No

6. If no, Name of battery manufacturer _____

7. No. of charger provided with the vehicle _____

8. Charger No. _____

27. Whether the use of vehicle is limited to own premises? Yes No
28. Whether the vehicle is used for commercial purpose? Yes No
29. Whether the vehicle is used for driving tuitions? (GR-44) Yes No
30. Details of Hire Purchase/ Hypothecation / Lease (IMT-5)
- a) Is the vehicle proposed for insurance is:
- (i) Under Hire Purchase? Yes No
- (ii) Under Lease Agreement? Yes No
- (iii) Under Hypothecation? Yes No
- b) If 'YES', give name and address of concerned party/ parties:

IMPORTANT NOTE: Insured's Declared Value (IDV) and Schedule of Depreciation for Arriving at IDV	Age of the Vehicle	% of Depreciation
The Insured's Declared Value (IDV) of the vehicle will be deemed to be the Sum insured for the purpose of the policy and it will be fixed at the commencement of each policy period for each insured vehicle. The IDV of the Vehicle is to be fixed on the basis of manufacturers listed selling price of the brand and model as the vehicle proposed for insurance at the time of commencement of insurance/ renewal and adjusted for depreciation (as per the schedule specified). The IDV of the side Car(s) and/or accessories, if any, fitted to the vehicle but not included in the manufacturer's listed selling price of the vehicle is/are also likewise to be fixed. The schedule of age-wise depreciation as shown is applicable for the purpose of Total loss/Constructive Total Loss (TUCL) claims only. A vehicle will be considered to be a CTL where the aggregate cost of retrieval and/ or repair of the vehicle subject to terms and conditions of the policy exceed 75% of the IDV. IDV of vehicle beyond 5 years of age and of obsolete models of the vehicles (i.e. models which the manufacturers have discontinued to manufacture) is to be determined on the basis of an understanding between the Insurer and Insured.	Not exceeding 6 months	5%
	Exceeding 6 months but not exceeding 1 year	15%
	Exceeding 1 year but not exceeding 2 years	20%
	Exceeding 2 years but not exceeding 3 years	30%
	Exceeding 3 years but not exceeding 4 years	40%
	Exceeding 4 years but/ not exceeding 5 years	50%

31. Insured's Declared Value (IDV)*:			Amount (Rs.)
Vehicle Value			<input type="text"/>
Non-Electrical Accessories (Other than factory fitted)			<input type="text"/>
Details:			
Electrical Accessories (Other than factory fitted)			
	Stereo	AC	Others
Make	<input type="text"/>	<input type="text"/>	<input type="text"/>
Model	<input type="text"/>	<input type="text"/>	<input type="text"/>
Year	<input type="text"/>	<input type="text"/>	<input type="text"/>
IDV (Rs.)	<input type="text"/>	<input type="text"/>	<input type="text"/>
CNG/LPG kit (Not provided by manufactures)			<input type="text"/>
Total IDV.			<input type="text"/>

32. Has any Insurance Company ever*:			
Declined your Proposal	<input type="checkbox"/>	Required an increase in Premium/ loading %	<input type="checkbox"/>
Cancelled or Refused Renewal	<input type="checkbox"/>	Imposed Special Conditions or Excess	<input type="checkbox"/>

A(III). Liability Section : Coverage

Third Party Risks: Death / Bodily Injury

33. Coverage for liability against Third Party Risks (Death or Bodily Injury) required in respect of:
- (i) Owner Driver only Yes No
- (ii) Any person other than Paid Driver Yes No
- If 'YES', give details of such other persons
1. _____
2. _____
3. _____

- Note:** 1. Section 146 of Motor Vehicles Act, 1988 makes it mandatory for the owner of the vehicle to ensure that he or any other person authorized by him to drive a vehicle in public place has insurance against third party risks. The explanation to Section 146 exempts the paid driver.
2. As per Section 147 (2) (a) The liability is 'as incurred' in the case of death/ bodily injury of a third party

Third Party Risks: TPPD (IMT-20)

34. Do you wish to have the statutory Third Party Property Damage (TPPD) liability of Rs.6000/- only? Yes No
(For additional TPPD limits, please see **Q. No. 34**)

Third Party Risks: Liability to 'Workmen' under W.C. Act, 1923 (Compulsorily to be covered by M.V. Act, 1988)

35. Legal liability to persons employed in connection with operation of the vehicle who are Workmen. (The liability of the employer under the Workmen's Compensation Act, 1923 is covered under the Motor Vehicles Act, 1988.)
1. Drives (No. of persons: _____)
2. Employees (Workmen) (No. of persons: _____)
- (Note: The Motor Vehicles Act, 1988 under Sec. 147(1)(ii)(i) covers liability to employees who are Workmen within the meaning of the Workmen's Compensation Act, 1923.) (For additional coverage, please refer to **Q. No. 35**)

B. Questions that provide additional covers as per IMT Endorsements

Additional TPPD (GR-39)

36. The Policy provides additional Third Party Property Damage liability limits Rs.7,50,000/- for Private Car. Do you wish to cover the additional limit? (Refer to Q. No. 32) Yes No

Additional Liability to Workmen (IMT-28)

36. Do you wish to cover wider legal liability to employees who are 'Workmen'? [This information is sought to cover in addition to liability under the Workmen's Compensation Act, 1923, also liability under the Fatal Accidents Act, 1855 and the Common Law] Yes No

(Note: The additional liability under Common Law and Fatal Accidents Act in respect of employees who are Workmen is covered under this endorsement). (Refer to Q. No. 33)

Liability to Employees who are not Workmen (IMT-29)

38. Do you wish to cover wider legal liability to employees who are NOT 'Workmen'? (Note: The liability under Common Law and Fatal Accidents Act-1855 in respect of employees who are not Workmen can be covered under this endorsement). Yes No

Personal Accidental Cover for Owner Driver

39. Personal Accident Cover for Owner Driver is compulsory in the Liability Only cover. Please give details of nomination:

Sr. No.	CSI	Nominee Details							Appointee Details (if Nominee is a minor)	
		Name & age	Relationship	% of Claim	Mobile No.	Email	Present & Permanent Address	Bank Details	Name	Relationship to Nominee
1	15 Lakhs (Sum Insured)									
2										
3										
4										

*for adding additional nominees, kindly provide the details in additional sheet

- Note:** 1. Personal Accident cover for Owner Driver is compulsory for Rs.15,00,000/-for Private Cars.
2. Compulsory Personal Accident cover to owner driver cannot be granted where a vehicle is owned by a company, a partnership firm or a similar body corporate or where the owner-driver does not hold an effective driving license.

Personal Accident Cover for Named Occupants (IMT-15)

40. Do you wish to include Personal Accident cover for named persons? Yes No
If YES, give name and Capital Sum Insured (CSI) opted for:

Name	CSI Opted (Rs.)	Nominee	Relationship
1)			
2)			
3)			

(Note: The maximum CSI available per person is Rs.2 Lakhs in the case of Private Cars)

Personal Accident Cover for Un-Named Occupants (IMT-16)

41. Do you wish to include Personal Accident cover for un-named passengers/hirer/pillion passengers (Two Wheelers) Yes No
If YES, give number of persons and Capital Sum Insured (CSI) opted :

No. of persons: _____ C.S.I. (per person): _____

(Note: The maximum CSI available per person is Rs.2 Lakhs in the case of Private Cars)

Geographical Extension (IMT-1)

42. Whether extension of geographical area to the following countries required?

- | | |
|--|---|
| 1. Bangladesh <input type="checkbox"/> Yes <input type="checkbox"/> No | 2. Bhutan <input type="checkbox"/> Yes <input type="checkbox"/> No |
| 3. Maldives <input type="checkbox"/> Yes <input type="checkbox"/> No | 4. Nepal <input type="checkbox"/> Yes <input type="checkbox"/> No |
| 5. Pakistan <input type="checkbox"/> Yes <input type="checkbox"/> No | 6. Sri Lanka <input type="checkbox"/> Yes <input type="checkbox"/> No |

(Note: Presently the territory covered is geographical area of India. Extension of geographical area cover can be availed by use of this endorsement)

Section C

43. Restriction of Cover/Discounts/Concessions (Please tick P)

Name of Automobile Association: _____ Expiry Date:

D	D	M	M	Y	Y	Y	Y
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Membership No.:

Voluntary Deductible chosen over and above Compulsory deductible

- In case of Private Car, Options available are (In multiple of Rs.500):
- Rs.2500/- Rs.5000/- Rs.7500/- Rs.15000/-
- Vehicle is Specially designed for use of Blind/Handicapped/Mentally Challenged Person and endorsed in Registration Certificate. (Attach RC copy)
- Vehicle will be used within own premises (Only if not licensed for general road use by RTO)
- Vehicle is fitted with Anti Theft device approved by ARAI (Attach installation certificate issued by any Automobile Association)
- Vehicle is fitted with a Fibre Glass Fuel Tank. Vehicle will be used for Driving Tuitions. Vintage Car certified by Vintage and Classic Car Club of India.

45. Add on Covers - Private Car (You may opt for these covers either form bundled options or individual covers)

Add-Ons	Silver	Gold	Coral	Pearl	Pearl Plus	Sapphire	Sapphire Plus	Sapphire++	Emerald	e-Sapphire+ (For EV)	e-Sapphire++ (For EV)
Repair of Glass, Fiber, Plastic & Rubber Parts	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Key Replacement		✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Emergency Transport & Hotel Expenses		✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Loss of Personal Belongings		✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Road Side Assistance		✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Depreciation Reimbursement			✓	✓	✓	✓	✓	✓	✓	✓	✓
Engine Secure (with Deductible)					✓		✓	✓			
Consumable Expenses			✓		✓	✓	✓	✓	✓	✓	✓
Return to invoice								✓	✓		✓
Electric Surge Secure										✓	✓
Tyre Secure (Full Replacement Basis)						✓	✓		✓	✓	✓

46. Individual Covers

- 1. Depreciation Reimbursement - IRDAN108RP0006V02201819/ A0029V01201819
- 2. Return to Invoice (Not applicable for used cars) - IRDAN108RP0006V02201819/A0031V01201819
- 3. No Claim Bonus Protection - IRDAN108RP0006V02201819/A0032V01201819 (Eligibility: Minimum 25% Bonus and no claim in previous 2 years)
- 4. Repairs of Glass, Fibre, Plastic & Rubber Parts - IRDAN108RP0006V02201819/A0033V01201819
- 5. Loss of Personal Belongings - IRDAN108RP0006V02201819/A0034V01201819
 - 6(a) Rs.10,000 6(b) Rs.50,000 6(c) Any other
- 6. Emergency Transport & Hotel Expenses - IRDAN108RP0006V02201819/A0035V01201819
 - (7a) Rs.10,000 (7b) Rs.50,000 (7c) Any other
- 7. Key Replacement - IRDAN108RP0006V02201819/A0036V01201819
 - (Ba) Rs.25,000 (8b) Rs.65,000
- 8. Engine Secure- IRDAN108RP0006V02201819/A0038V01201819
 - (9a) With deductible (9b) Without deductible
- 9. Tyre Secure- IRDAN108RP0006V02201819/A0039V01201819
 - (10a) Depreciation Basis (10b) Full Replacement Basis
- 10. Consumable Expenses - IRDAN108RP0006V02201819/A0040V01201819
- 11. Road Side Assistance - IRDAN108RP0006V02201819/A0041V01201819
- 12. Additional Third Party Property Damage Cover - IRDAN108RP0006V01201819/A0011V01202021 (In multiple of INR 50,000/-) Rs. _____ (minimum Rs. 1,00,000/- & maximum Rs. 25,00,000/-)
- 13. Emergency medical expenses - IRDAN108RP0006V01201819/A0014V01202021 (In multiple of Rs. 5,000/-) Rs. _____ (minimum Rs. 25,000/- & maximum Rs.1,00,000/-)
- 14. Additional Towing Charges - IRDAN108RP0006V01201819/A0015V01202021 (In multiple of Rs. 5,000/-) Rs. _____ (minimum Rs. 5,000/- & maximum Rs. 50,000/-)
- 15. Vehicle Loan Protector - IRDAN108RP0002V01200001/A0017V01202122
- 16. Misfuelling - IRDAN108RP0006V01201819/A0017V01202021
- 17. Electric Surge Secure - IRDAN108RP0006V02201819/A0013V01202223
- 18. Depreciation Reimbursement Battery - IRDAN108RP0006V02201819/A0014V01202223
 - No of Claims _____
 - a) With Deductible b) Without Deductible
- 19. Daily Allowance Plus - IRDAN108RP0006V02201819/A0002V01202021
 - Time Excess _____ days
 - A. Daily Allowance (4 days/ 6 days/ 8 days/ 10 days)
 - OR
 - B. Courtesy/Hire Car (8 Hrs/80kms / 10 Hrs/100Kms / 12Hr/120Kms)
- 20. Reinstate Cover - IRDAN108RP0006V02201819/A0004V01202425
 - Sum Insured Rs. _____
- 21. Pay As You Drive Add-On - IRDAN108RP0006V02201819/ A0015V01202425
 - Odometer Reading: _____
 - Kilometer Opted: 2,500/5,000/8,000/10,000/12,000

Driver Details

45. Details of the Driver:

- a. Age & Date of Birth of the Owner : Age Yrs DOB

D	D	M	M	Y	Y	Y	Y
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- b. Age & Date of Birth of the Driver : Age Yrs DOB

D	D	M	M	Y	Y	Y	Y
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- c. Does the driver suffer from defective vision or hearing or any physical infirmity? Yes No
If YES, please give details of such infirmity : _____
- d. Has the driver ever been involved / convicted for causing any accident or loss? Yes No
If YES, give details as under including the pending prosecutions _____
 - Driver's Name : _____
 - Date of Accident : _____
 - Loss / Cost (Rs.) : _____
 - Circumstances of Accident/ Loss : _____

Premium paid by cash/ Cheque No. _____ Date

D	D	M	M	Y	Y	Y	Y
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 Amount (Rs) _____

Bank _____ Branch _____

Producer Name _____ Producer Code _____

AML Guidelines

- 1. I/we hereby confirm that all premiums paid / payable in future will be from bonafide sources and not paid out of proceeds of crime and that such premiums are not disproportionate to my/our income. I / we understand that the Company has the right to call for documents to establish sources of funds and to cancel the insurance policy in case I / we are found guilty by any competent court of law under any of the statutes, directly or indirectly governing the prevention of money laundering law in India.
- 2. I / we are not Politically Exposed Persons * nor are their close relatives / family members / associates . I / we shall keep the company informed if we subsequently become a Politically Exposed Person / close relative / family member / associate of Politically Exposed Persons.

"Politically Exposed Persons" shall have the meaning assigned to it under Prevention of Money-Laundering (Maintenance of Records) Amendment Rules, 2023 as amended from time to time.

Sourcing Branch Address: _____

- **Nationality:** Indian Non-Indian If Non-Indian, please specify the Country: _____
- **Type of Organization**
- Corporations Governments Non Governmental Organizations Society
- Trust Partnership International Organization Cooperatives Section 25 Company

