



PACKAGE POLICY

(The queries made/details stated below are the minimum requirements to be furnished by a proposer. The Insurer may seek any other information as desired for underwriting purpose.)

1. Insured Details:-		Dev. Officer Name & Code *	Agency Code	Name *
Proposer's (Owner's) Full Name:		Male / Female	Occupation:	
Date of Birth		Nationality:	Tel. No :	Mobile No.:
E-Mail Address:		Fax No:	PAN No.:	
Address (where vehicle is normally kept and used):		Address (Permanent)		
Pin		Pin		
Period proposed for insurance		From: _____ AM / PM of _____ to Mid Night of _____		
2. Particulars of the vehicle:				
2.1 - Date of Purchase of Vehicle by Proposer		2.3 - Is Vehicle New or Second Hand at the time of purchase?	New/Second Hand	
2.2 - Vehicle Used for Private,Social, domestic,pleasure, professional purpose	Yes/No	2.4 - Is vehicle in good condition?	Yes/No	
Give Vehicle Details				
2.5 - Type of Vehicle(2 W/Pvt Car /Comm.)		2.6 - Current Ownership		
2.7 - New Vehicle	Yes/No	2.8 -Year of Manufacture		
2.9 - Date of Purchase		2.12 -Color of Vehicle		
2.10 - Registration No.		2.11 - Date of Registration		
2.13 - Engine No		2.14 - Chassis No		
2.15 - Make		2.16 - Model		
2.17 - Type Of Body		2.18 - Variant		
2.19 - Vehicle Zone :	A/B/C	2.20 - Type of Fuel(Petrol/CNG/LPG/Bi-fuel)		
2.21 - Whether vehicle is used for driving tuition	Yes/No	2.22 -Vehicle use is limited to own premises	Yes/No	
2.23 - Whether vehicle belongs to foreign embassy or consulate or imported vehicle without Custom Duty	Yes/No	2.24 - Whether vehicle is certified as Vintage car by Vintage and Classic Car Club of India	Yes/No	
2.25 - Vehicle designed for Blind/Handicapped/Mentally Challenged persons and endorsed by RTA	Yes/No			
2.26 - Fibre Glass Tank Fitted	Yes/No	If Yes then Value of Fibre glass fuel tanks		
2.27 - Are you a member of Automobile Association of India	Yes/No	If Yes then Name of Association		
Membership No		Date of Expiry		
2.28 - Car in roadworthy condition and free from damage	Yes/No	Details of Vehicle Condition		
2.29 - Is the vehicle fitted with Anti-theft device	Yes/No	Give, details - Type / Model		
2.30 - Obsolete Vehicle	Yes/No			
2.31 - Extension of Geographical Area required	Yes/No	If yes: Extension to: 1. Bangladesh 2. Bhutan 3. Nepal,4 Pakistan 5 Srilanka 6. Maldives		
2.32 - Vehicle Invoice Value	Rs.	2.32(i) - Body Building Cost	Rs.	
2.33 - Registration validity date				
2.34 - Vehicle Requisitioned by Government	Yes/No	2.35 - Insured's Declared Value (IDV)	Rs.	
2.36 - Whether Rally extension required for Motor Racing / Speed Test		No.of days for Rally		
2.37 - Name and Address of Registration Authority		2.38 -Seating Capacity		
2.39 - Cubic Capacity				
2.40 - Whether trailer attached to the vehicle (For Commercial Vehicle)	Yes/No	If Yes then		
		Number of Trailers Attached		
		Total IDV of the Trailer Attached		
Is the vehicle proposed for insurance Under Hire Purchase / Under Lease Agreement / Under Hypothication Agreement.	Yes/No	If Yes, give name and address of concerned parties :		

2.41 - Extra Electrical/ Electronic fittings	Yes/No	If Yes then	
		Value of Music System	Rs.
		Value of AC/Fan	Rs.
		Value of Lights	Rs.
		Value of Other Fittings	Rs.
		Total Value of Extra Electrical/ Electronic fittings	Rs.
2.42 - Non-Electrical/ Electronic fittings		Value of Non- Electrical/ Electronic fittings	Rs.
2.43 - Additional Towing Coverage Required	Yes/No	If Yes then Additional Towing Coverage Amount	Rs.
2.44 - Value of Side Car	Rs.	Value of CNG/LPG Kit	Rs.
3. DRIVER/ DRIVING LICENCES PARTICULARS :			
3.1 - Do You Hold Valid Driving License	Yes/No	If Yes then License Type of Owner Driver	
3.2 - Age of Owner Driver		3.3 - Owner Driver Driving License No	
3.4 -Owner Driver License Issue Date		3.5 - Owner Driver License Expiry Date	
3.6 - License Issuing Authority for Owner Driver		3.7 - Name of Nominee	
3.8 - Do you Have Any other Driver	Yes/No		
In the past three years, whether the driver met with accident/s and convicted for such offences	Yes/No	If yes, give details	
3.9 - NCB Applicable %			
4. PREVIOUS INSURANCE PARTICULARS :			
4.1 - Name of Previous Insurer		4.3 -Previous Policy Number	
4.2 - Address of the Previous Insurer		4.4 - Expiry date of previous Policy	
4.5 - Voluntary Excess for PC	Rs.		
5. PERSONAL ACCIDENT COVERS :			
5.1 - Do you want to include PA cover for Named Person	Yes/No	5.2 - If Yes then Number of Named Persons	
5.3 - Names of Named person			
5.4 - Individual CSI for Named Person	Rs.	Capital SI for All Named Persons	Rs.
5.5 - Do you wish to include PA Cover for Paid Drivers	Yes/No	If Yes then No of Paid Drivers	
5.6 - Individual CSI for Paid Driver	Rs.	Capital SI for Drivers	Rs.
5.7 -Do you want to include PA cover for unnamed person	Yes/No	If Yes then No of unnamed Persons	
5.8 - Individual CSI for unnamed Person		Capital SI for unnamed Persons	Rs.
5.9 - Nominee particulars :		Name, Sex and Age	
6. LEGAL LIABILITY COVERAGE : (Applicable for Commercial vehicles)			
6.1 - LL to paid drivers, cleaner employed for operation. and/or maintenance of vehicle under WCA	Yes/No	If Yes then Number of Drivers Legally Liable	
6.2 - LL to Employees of Insured traveling and / or driving the Vehicle	Yes/No	If Yes then Number of employees Legally liable.	
6.3 - LL to Soldiers/Sailors/Airmen employed as Drivers	Yes/No	If Yes then Number of LL to Soldiers/Sailors/Airmen	
6.4 - Do You want to reduce TPPD cover to the statutory limit of Rs.6000	Yes/No		

INSTRUCTION ON INSURED'S DECLARED VALUE

The Insured's Declared Value (IDV) of the vehicle will be deemed to be the 'SUM INSURED' for the purpose of this tariff 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 commencement of insurance /renewal, and adjusted for depreciation (as per schedule specified below). 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 below is applicable for the purpose of Total Loss/ Constructive Total Loss (TL/ CTL) 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 exceeds 75% of the IDV.

SCHEDULE OF DEPRECIATION FOR ARRIVING AT IDV

AGE OF THE VEHICLE	% OF DEPRECIATION FOR FIXING IDV
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%

Note.: 1. IDV of obsolete models of vehicles (ie. Models which the manufacturers have discontinued to manufacture) and vehicles beyond 5 years of age will be determined on the basis of an agreed percentage between the insurer and the insured.

Declaration by the Proposer

I / We hereby declare that the statements made by me / us in this Proposal Form, including document(s) attached, are true and correct, to the best of my / our knowledge and belief and nothing materially affecting the risk has / have been concealed by me / us. I / We hereby agree that this declaration shall form the basis of the contract between me / us and "The New India Assurance Co. Ltd." and shall form part of the insurance contract.

I / We further declare that any addition(s) or alteration(s) or modification(s) is / are carried out in the vehicle or in the document(s), during the currency of the policy, furnished / forming part of this Proposal Form, shall be intimated in writing to the Insurer immediately, failing which, the same shall be construed as breach of the Contract and my / our rights shall be forfeited thereunder, irrespective of whether or not, the same is material to the losses / Liabilities.

I / We also declare that I / we shall comply with the requirements of M. V. Act, 1988, and subsequent amendments thereto from time to time and rules made there under.

I / We also declare that I / we shall inform this insurer, in case, the Government requisitions this vehicle during the currency of the Policy (GR-38 of IMT).

I / We also declare that this vehicle shall be handed over to the Driver only after due verification of genuinity and effectiveness of his Driving Licence to drive this vehicle

I / We hereby also declare that I / we am / are willing to accept a policy of insurance in this company's usual Form.

Place		LTI / Signature(s) of the Proposer	
Date & Time		Name of the Witness with signature	

N. B.: I / We am / are putting my / our signature(s) after understanding the above contents, incorporated in this Proposal Form, read over to me / us, are true and in accordance with my / our version

VEHICLE INSPECTION REPORT IN CASE OF BREAK IN INSURANCE

(For Office Use Only)

Vehicle No.:		Colour of the vehicle:		Odometer Reading:	
Chassis No.:		Engine No.:		Place of Inspection:	

Specify the condition of the Vehicle and damages, if any:

N. B. : Whether Photograph(s) of the Vehicle is/ are attached for ready reference? If yes, specify Nos. of Photographs:

Date & Time:		Signature:	
Place:		Name:	
		Designation:	
		S. R. No.:	

Recommendation(s) of the Development Official:

Signature & Date with Name & S. R. No:

Nominated Under-Writer:

Signature & Date with Name & S. R. No:

INSURANCE ACT 1938, SECTION 41 - PROHIBITION OF REBATES

1. No person shall allow or offer to allow, either directly or indirectly as an inducement to any person to take out or renew or continue an insurance in respect of any kind or risk relating to lives or property in India, any rebate of the whole or part of the commission payable or any rebate of the premium shown on the policy, nor shall any person taking out or renewing or continuing a policy accept any rebate except such rebate as may be allowed in accordance with the prospectus or tables of the Insurer.

2. Any person making default in complying with the provisions of this section shall be punishable with fine, which may extend to five hundred rupees.