

KERALA STATE INSURANCE DEPARTMENT

Proposal Form for insurance of cars used for private or professional purposes only

(Please answer every question fully)

Proposer's (Owner's) Name ..

Full address of the proposer's permanent place of residence and permanent place of business/ occupation ..

Particulars of Vehicle(s) to be Insured ..

Registered letters and numbers	Make of car	Type of body	Year of Manufacture	Cubic capacity	Price paid by proposer Rs.	Date of purchase	No. of seats including driver	Proposer's estimate of present value (value of extra fittings must be separately declared (see question 8 below)
1. (a) Will the Car be used SOLELY for private or professional purpose ?						(a)		
(b) Will the Car be let on hire or used for carriage of goods ?						(b)		
2. (a) Are you the sole owner of the Car to be Insured ? Is it registered in your name ?						(a)		
(b) If the Car is being bought under loan or hire purchase, state the name and address of the other person or persons interested in the insurance						(b)		
3. Will the Car usually be kept in a locked garage State address of garage. If not where will it be kept ?								
4. Is the Car in a perfect state of repair ?								
5. What accidents (if any) have occurred to this or to any other car at any time owned or driven by proposer during the last five years ?						No. of Accidents	Third party claims Rs.	Own damage Rs
6. Has any Company in respect of Motor Insurance								
(a) Declined your proposal for insurance ?						(a)		
(b) Refused to renew or cancelled your policy ?						(b)		
(c) Increased your premium or imposed special conditions ?						(c)		
(d) Required you to bear the first portion of any claim ?						(d)		

7. Have you any other Motor Insurance with this or any other Company ? If so, give details	
8. (a) Do you wish to insure loss of or damage to extra fitting such as tape-recorder, air-conditioner, fan or musical horn and such other items fitted in the vehicle ? If so, please state the make, year manufacture and estimated value of each item separately (b) Do you wish to insure loss of or damage to Neck-rest, Sun-visor, Sun-shade or such other non-electronic items fitted to the vehicle ? If so, please state value of each item separately	
9. Scope of cover required (strike off which are not applicable)	Own Damage & LTP Act liability
10. Do you wish to bear any portion to each claim for loss or damage to vehicle ? If so, state amount	
11. Are you a member of a recognised Automobile Association? If so, state name of Association, Membership number and the expiry date	
12. Is proposer or spouse or both proposer and spouse of any named, person to be covered for personal Accident Insurance ? If so, the details	
13. Are passengers to be covered for Personal Accident Insurance ?	
14. Do you wish that cover against risk of riot and strike/flood etc./earthquake etc. be excluded ? If excluded a discount of 0.15% of IEV for excluding riot & strike, 0.15% of IEV for excluding flood etc. and 0.10% of IEV for excluding earthquake is allowed of the premium	
15. State the number of your paid driver(s) and or cleaner(s) for whom wider legal liability cover is required	
16. Are you entitled to no claim rebate from the previous Insurers ? Or liable to Malus Loading ? If so, please attach the Renewal Notice showing the same	
17. Period of Insurance from : To :	

I/We hereby Declare and Warrant that above statements are true and complete. I/We desire to effect an Insurance as described herein with the Department and I/We agree that this proposal and declaration shall be the basis of the Contract between me/us and the Department and I/We agree to accept a policy subject to the terms and conditions prescribed by the Department.

Place :

Date :

Proposer's Signature

PRIVATE CAR INSURANCE

The liability of the Department does not commence until this proposal has been accepted by the Department and the premium paid.

The Department issues Certificate of Insurance to comply with the provisions of Motor Vehicles Act, 1939. Two types of Cover are offered in respect of vehicles.

- (i) Act only liability limited to cover the requirements of the Motor Vehicles Act.
- (ii) Comprehensive a combination of own damage and liability to public risk which in addition to cover item under also covers loss or damage to Vehicle caused by accidental external means fire, external explosion, self-igniting, frost, burglary, housebreaking theft, malicious act and whilst in transit waterways, lift or elevator.

The rates are tariffed.

Permit for repairs : Urgent necessary and reasonable and repairs to vehicle due to accident for which the Company is liable may be authorised by insured upto a limit of Rs. 500 provided the Department is forthwith furnished with detailed estimate.

Change of vehicle and change of owner : The Insurance can be transferred to cover any other car purchased which replace insured Car. In the event of sale of Car the Insurance can be transferred to the purchaser.

In both these cases Certificate of Insurance should be returned for obtaining a fresh Certificate and adjustment of premium will be made.

The Insurance does not cover consequential loss, depreciation, wear and tear, breakdown, failures and damage to tyres unless the vehicle is damaged at the same time when the liability is limited to 50%

The Insurance does not cover :

- (a) Removal charges upto a limit of Rs. 1,000 for each accident.

THE FOREGOING IS ONLY A BROAD INDICATION OF THE COVER OFFERED, FOR DETAILS PLEASE REFER TO ANY OFFICE OF THE DEPARTMENT

Ensure that insurance is taken for market value

AUTHORISED DISCOUNTS ARE ALLOWED AS FOLLOWS

1. Insured bearing First Portion of claim for loss or damage to the Car only

Insured bearing first Rs. 500 .. 5% but not exceeding Rs. 125

Insured bearing first Rs. 1000 .. 10% but not exceeding Rs. 250

Insured bearing first Rs. 1500 .. 15% but not exceeding Rs. 375

Insured bearing first Rs. 2500 .. 20% but not exceeding Rs. 625

Insured bearing first Rs. 5000 .. 25% but not exceeding Rs. 1250

2. Membership of Recognised Automobile Association

If the insured is a member of any recognised Automobile Association 5% subject to maximum of Rs. 50

Note :- This Discount is allowed in respect of cars covered against comprehensive risks and owned individuals only. This discount is not applicable to companies and firms.

1 MALUS % LOADING DISCOUNT ON OWN DAMAGE PREMIUM TO BE APPLIED FOR RENEWAL

Loading/ discount position on own damage premium at expiry of policy	If claims is made during expiry policy year	If no claim is made during expiring policy year %loading charged/ discount allowed
With 50% loading	Continue 50% loading	Charge 30% loading
With 30% loading	Charge 50% loading	Charge 10% loading
With 10% loading	Charge 30% loading	No loading/discount
No loading/No discount	Charge 10% Malus	Allow 20% discount
With 15% discount	No loading/No discount	Increase discount to 30%
With 45% discount	Reduce discount to 15%	Increase discount to 45%
With 60% discount	Reduce discount to 45%	Continue 60%

No claim discount will only be allowed provided a fresh policy is obtained within 90 days of the expiry of the previous policy.

ADDITIONAL BENEFITS

(Requiring Extra Premium)

1. Personal Accident Insurance

Rates will be quoted on application

Accident to Un-named Passengers

(Other than Insured and Paid Driver between 16 and 65 years of age. Rates will be quoted on application.)

3. Legal Liability to Paid Drivers and/or Cleaners

Workmen's Compensation liability to the extent required to be included under a motor Policy by virtue of Motor Vehicles Act, 1988 is included in the cover under all Private Car Policies without additional Premium. Wider legal liability cover for drivers and/or cleaners than that imposed by Motor Vehicles Act, 1988 i.e, liability under Fatal Accidents Act and at common Law will be covered at an additional premium of Rs. 15 per capital

2. Loss of Rugs, Coats and Luggage

Loss of Rugs, Coats and Luggage by thefts or Fire up to an amount of Rs. 300 for any one Loss. Premium Rs. 15 per Car.

SECTION 41 OF THE INSURANCE ACT, 1939

(1) No person shall 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 of risk relating to lives or property in India, any rebate of the whole or part of the commission payable to any rebate of the premium shown on the policy, nor shall any person taking out or renewing continuing a policy accept any rebate, except such rebate as may be allowed in accordance with the published prospect clauses 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.