

* This form consists of three pages

**KERALA STATE GOVERNMENT INSURANCE DEPARTMENT
PROPOSAL FORM FOR INSURANCE OF COMMERCIAL VEHICLES**

Policy No.....

Directorate of insurance, Thiruvananthapuram / district insurance office,.....
(Please answer every question fully)

Proposer's (Owner's) Name

Period of insurance :-

Address

From

To

Particulars of Vehicles to be Insured

Registered letters number of vehicle

Make of vehicle

Type of vehicle

Horse power

Year of manufacture

Whether driven by steam, oil or petrol

Weight in tons/kgs (gross weight)

Licensed carrying capacity

Number of seats including driver's and conductor's seats

Actual cash price paid by proposer for vehicle and accessories

Date of delivery to proposer

Whether new or second- hand at the time of delivery

Proposer's estimate of present value including accessories thereon

Value of extra electrical/electronic fittings

1. Are you the sole owner of the vehicle ?
If the vehicle is under a H.P./ hypothecation agreement, state with whom

2. Name and address of registering authority

3. State for which of the following purposes the vehicle (s) will be used

(a) For carrying passengers and their luggage for hire or reward

(b) For cartage of the proposer's own goods

(c) For cartage of goods for other persons for hire or reward

4. Does the licence under which your vehicle is registered extend to the carriage of persons if so number permitted

5. Is/ Are the vehicle(s) fitted with dual rear wheels and double spring

6. Where will the vehicle (s) be garaged?

7. Is/are the vehicle (s) in perfect state of repair ?

8. Have you any other motor insurance with this department or any other company? if so, give details

9. State registered no. vehicles used and accidents during past three years

Year	No.of vehicles	Third party claims	Damage to vehicle	Name of department company
20		Rs	Rs	
20		Rs	Rs	
20		Rs	Rs	

10. 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)

11. Scope of cover required (strike off which are not applicable)

Form 'A' (act only)

Form'B' (own damages, losses and act liability)

12. Do you wish that the risk of riot & strike, flood and earth quake are to be excluded. If excluded a discount of 0.15% on IEV for excluding Riot and strike, 0.15 % on IEV for excluding the risk of flood etc, and 0.10 % on IEV for excluding the risk of earth quake is allowed off the premium.	
13. Do you wish to bear a portion of each claim in respect of damage to vehicle only? if so, state amount Rs.	
14. State total no. of motor vehicle owned by proposer	
15. State the limit of indemnity you require in respect of your legal liability to passengers (compulsory as per the act)	any one passenger Rs any one accident Rs
16. Do you wish to insure the liability of non fare paying passengers ?	
17. Will trailers be drawn ? if so, give identification number or make of each	
18. State the number of your paid driver (s) cleaner (s) conductor (s) for whom wider legal liability cover is required	Driver(s) Cleaner (s) Conductor (s)
19. Are you entitled to a "no claim discount " or 'malus loading " from your previous insurers ? if so please attach the renewal notice received from them	
20. Do you wish to insure loss of or damage to extra fitting ie, tape recorder , air conditioner , fan or musical horn fitted in the vehicle. If so please state the make , year of manufacture and estimated value seperately.	

I/we hereby declare and warrant that the above statements are true and complete. I/we desire to effect to insurance described herein with 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:20.....

Proposer's Signature

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

SECTION 41 OF INSURENCE ACT ,1938

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 of 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 known 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 published prospectuses or tables of the insurer.
2. Any person making default in complying with the provisions of this section shall be punished with fine which may extend to five hundred rupees.

COMMERCIAL VEHICLES INSURANCE

The department issues certificate of insurance to comply with the provisions of Motor Vehicles Act. Three types of covers are offered in respect of the Vehicles .

- (i) Act only liability limited to cover the requirements of the Motor Vehicles ,Act 1939.
- (ii) liability to public risks only which in addition to cover under no(i) covers insured's legal liability to property of third parties as a result of the use of vehicle .
- (iii) Comprehensive which in addition to cover under item no (ii) also covers loss of or damage to vehicle caused by accidental external means, fire, external explosion self-ignition lightning, burglary, house -breaking (theft of accessories is not covered unless such motor vehicle is stolen at the same time) malicious act and whilst transit by road ,rail, i n l a n d , water ways, lift or elevator. The rates are traffied. Permit for repairs: Urgent necessary and reasonable repairs to vehicles due to accident for which the department is liable may be authorised by insured up to a limit of Rs. 150 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 vehicle purchased which replaces insured vehicle . In the event of the sale of vehicle insurance can be transferred to the purchaser.

In both these cases certificate of insurance should be returned for obtaining fresh certificate, and adjustment of premium will be made. The insurance does not cover

- (a) Consequently loss, depreciation , wear and tear, breakdown , failures and for damages caused by overloading strain or explosion of boilers of the vehicle and damages to tyres unless the vehicle is damaged at the same time when the liability is limited to 50%.
- (b) In case of vehicle used for hire or reward (except in case of total loss) lamps , types mud-guards and or bonnet side parts ,bumpers or paint work and a deductible excess of Rs. 500 for lorries Rs .250 for three wheelers and Rs 500 for for passenger vehicle and motorised rickshaws . For all taxis the deductive excess of Rs. 500 is applicable .

The passenger liability cover is compulsory in the case of vehicle used for hire or reward and the premium will be charged as per traff .

The insurance also covers removal charges up to a limit of Rs.300 for each accident .

The foregoing is only a broad indication of the cover offered . For details please refer to the office of the Director of Insurance , Thiruvananthapuram or any of district insurance offices.

Ensure that the insurance is taken for market value .