

KARNATAKA GOVERNMENT INSURANCE DEPARTMENT

Vishweshwaraiah Main Tower, 16th Floor, Dr. Ambedkar Veedhi, Bangalore - 560 001
Phone : 22868 114/ 115 Fax : 22867575

**PROPOSAL FORM FOR PRIVATE CARS / MOTORISED TWO WHEELERS
PACKAGE POLICY ND LIABILITY ONLY 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).

Proposer's (Owner's) Full Name :			
Address (address where vehicle is normally kept and used) :			
.....			
Pin Code Tel No. Fax No. Email :			
Occupation / Business :			
Type of Cover required : Liability Only Policy / Package Policy / Others (Specify)			
Period of Insurance : Form to			
1. Registration No. and Date of Registration of the Vehicle		2. Registering Authority & Location	
3. Year of Manufacture	4. Engine No.	5. Chassis No.	6. Make of Vehicle
7. Type of Model	8. Cubic Capacity	9. Seating Capacity Including Driver	
10. Whether the vehicle is driven by non-conventional source of power (if Yes, Please give details) Permitted by the concerned RTA Yes / No.			
11. Whether the vehicle is used for driving tuitions Yes / No.			
12. Whether extension of geographical area to the following countries required ? Yes / No. 1. Bangaldesh 2. Bhutan 3. Maldives 4. Nepal 5. Pakistan 6. Srilanka If 'Yes' state the name of the countries 1..... 2..... 3.....			
13. Whether the use of vehicle is limited to your own premises ? Yes / No.			
14. Whether use of vehicle is used for commercial purpose ? Yes / No.			
15. Whether the vehicle belongs to foreign embassy / consulate ? Yes / No.			
16. Whether the car is certified as Vintage Car and Classic car Club of India ? Yes / No.			
17. Whether the vehicle is designed for use of Blind / Handicapped / mentally challenged persons and duly endorsed as such by RTA Yes / No.			
18. Whether the vehicle is fitted with fibre glass tank ? Yes / No.			
19. Whether the vehicle is fitted with bi-fuel system such as petrol / diesel and CNG / LPG permitted by concerned RTA ? if yes, value Rs. Yes / No.			

20.	Do you wish to opt for higher deductible over and above the Compulsory deductible (Rs. 50 for two wheelers and Rs. 500/- Rs. 1000/- for private cars) If yes, please specify the amount (for two wheelers) Rs. 500/750/1000/3000 (for private cars) Rs. 2500/5000/7500/15000	Yes / No			
21.	Are you a member of Automobile Association of India ? If yes please state. a. Name of Association b. Membership No. c. Date of Expiry	Yes / No			
22.	Do you wish to cover Legal Liability to ? A) Driver / Conductor / Cleaner (No. of persons)] B) Other Employees (No. of persons)] C) Non fare paying passengers (No. of persons)]	Yes / No Yes / No Yes / No			
23.	Are you entitled to No Claim Bonus ? If yes, Please submit Proof thereof	Yes / No			
24.	Liability to Third Parties The policy provides Third Party property Damage (TPPD) of Rs. 1 Lakh (Two wheelers) and Rs. 7.5 Lakhs (private cars). Do you wish to restrict the above limits to statutory TPPD Liability, Limit of Rs. 6000/- only ?	Yes / No Yes / No			
25.	Whether higher towing charges is opted over and above the limit prescribed in the policy ? If yes, the amount opted Rs.	Yes / No			
26.	Do you wish to include Personal Accident (P.A.) Cover for name and persons A) Driver (No. of persons) B) Other employees (No. of persons) C) Unnamed passengers (No. of persons)	Yes / No			
27.	Do you wish to include personal Accident P.A. Cover for Name and Persons ? If yes, give name and capital Sum insured (CSI) opted for. The maximum CSI available per person is Rs. 2 Lakhs in the case of private cars and Rs. 1 Lakh in the case of motorised two wheelers.	Yes / No			
	Name CSI Opted (Rs)				
	1.				
	2.				
	3.				
28.	Do you wish to include P.A. Cover for unnamed persons / hire / pillion passengers (two wheelers) ? If yes, give name and capital Sum insured (CSI) opted for. The maximum CSI available per person is Rs. 2 Lakhs in the case of private cars and Rs. 1 Lakh in the case of motorised two wheelers				
	Numbers of Persons CSI Opted (Rs)				
Insured's Declared value of Vehicle Rs	Non-electrical accessories fitted to the vehicle Rs.	Electrical and electronic accessories fitted to the vehicle Rs.	Side car (Two wheeler) Trailer (Pvt cars) Rs.	Value of CNG / LPG KIT Rs.	Total Value

Note :

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 of 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 year but not exceeding 3 years	30%
Exceeding 3 year but not exceeding 4 years	40%
Exceeding 4 year but not exceeding 5 years	50%

Note: IDV OF OBSOLETE MODELS of vehicles (i.e. Models which the manufacturers have discontinued to manufacture) and vehicles beyond 5 years of age will be determined on the basis of an understating between the insured.

30. Previous History

a. Date of purchase of the vehicle by the proposer

b. Whether the vehicle was New or Second Hand at the time of Purchase

c. Will the vehicle be used exclusively for

A. Private, Social, domestic, pleasure & Professional Purposes

Yes / No

B. Carriage of goods other than samples or personal luggage

Yes / No

d. Is the vehicle is in good condition ? If 'no' please give full details

Yes / No

e. Name and address of the previous insure

f. Previous Policy Number

Period of Insurance from / / to /

g. Type of cover : Liability Only Cover / Package Cover / Others (specify)

h. Claims lodged during the proceeding 3 years year Number Amount (Rs.)

1. Has any insurance company ever :
- a) declined the proposal Yes / No
- b) cancelled and refused to renew (if yes, reasons there for Yes / No
- c) imposed special condition of excess (if yes, reasons and details thereof) Yes / No

31. Details of Hire Purchase / Hypothecation / Lease

- a. If the vehicle proposed for insurance :
- Under Hire Purchase Yes/ No.
- Under Lease agreement Yes/ No.
- Under Hypothecation Agreement Yes/ No.
- b. If yes, give name and address of concerned parties.

32. Details of drive : (a) Age Owner Driver Others

- (b) Does the driver from defective vision or hearing or any physical deformity? Yes / No.

If 'yes' please give details

- (c) Has the driver ever been involved / convicted for causing any accident or loss ?

If yes, please give details as under including the pending prosecution, if any ;

Driver's Name	Date of Accident	Circumstances of Accident / Claim	Lost / Cost Rs.

33. Any other relevant information :

Declaration by Insured

I / We here by declare that the statement made by me / us in this proposal form are true to the best of my / our knowledge and belief and I / we here by agree that this declaration shall form the basis of the contract between me / us and the Karnataka Government Insurance Department.

I / We also declare that any additions or alterations are carried out after the submission of this proposal form, the same would be conveyed to the insurers immediately.

Received a copy of the proposal form duly filled and signed by me / on my behalf

PLACE :

DATE :

Signature of Proposer

INSURANCE ACT 1938, SECTION 41- PROHIBITION OF REBATES

- 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 of property in India, any rebate of the whole or part of the commission payable rebate except such rebate as may be allowed in accordance with the prospectus or table of the insurer.
- Any person making default in complying in with the provisions of this section shall be punishable with fine, which may extend to five hundred Rupees.