



Proposal Form for Goods Carrying Vehicles Package Policy

Application Number: _____

Note: 1) Policy wording are available on request. 2) Please complete all sections in capitals & tick boxes wherever applicable. 3) Failure to disclose facts material to assessment of the risk or providing misleading information shall render the contract void. 4) Geographical Area of operation: INDIA.

Is the Vehicle Made in India Yes No

Type of Cover Required: Package Policy

For Office Use Only

Policy Number: _____

Date: _____

Inspection Lead No. _____

Intermediary Details (To be filled in BLOCK CAPITALS)

Intermediary Name: _____

Code: _____

Branch Name: _____

Code: _____

Sales Manager Name: _____

Code: _____

Details (To be filled in BLOCK CAPITALS)

1. This proposal is for: Rollover Policy: Used Policy: Renewal:

2a. Proposer's/Insured Full Name (Registered Owner of the Vehicle): _____

2b. Address

	Address of Communication	Address at which the vehicle is registered
Flat/Building/Door/Block No.		
Road/Street/Sector		
Nearest Landmark		
Area		
City		
Pin Code		
State		
Country		

City where vehicle is primarily used: _____

Phone Number: _____

Mobile Number: _____



Email: _____ Fax: _____

3. Occupation of the Insured: _____ (Salaried/ Self Employed/ Profession)

4. Period of Insurance: From: / Hrs of DD / MM / YYYY To: Mid Night of DD / MM / YYYY

(Note: (Cover will commence not earlier than the date & time of acceptance of risk and subsequent to the payment of premium by the insured to the company and realization thereof by the Company.)

5. Source of Fund: Business: ___ Profession: ___ Salary: _____ Agricultural Income: ___ Savings: _____ Others: _____

6. Monthly Income: Up to Rs 20,000 Rs 20,001- Rs 50,000 Rs 50,000- Rs 1,00,000
Rs1,00,000 and above

7. PAN No. :

8. AADHAR No:

9. Do you have a GST registration number: Yes No

If yes please specify _____

10. Related Party: Yes No

Details of the Vehicle

11. Registration Number:

12. Date of Registration:

13. Registering Authority & Location:

14. Year & Month of Manufacture:

15. Engine Number:

16. Chassis Number:

17. Make of Vehicle:

18. Model of the vehicle:

19) Is the vehicle Imported Yes/ No

20. Type of Body:

21. Gross Vehicle Weight/ Cubic Capacity:

22. Seating capacity including Driver:

23. Fuel Type: Petrol/ Diesel/ Others

24. Maximum licensed carrying capacity:

Details of the Vehicle Type and Use

25. Whether the Vehicle is driven by Non-conventional source of power?

Yes No If yes Bi Fuel CNG LPG

Important: Insured's Declared Value (IDV)			Age of the Vehicle		Depreciation	
<p>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.</p> <p>The IDV of the vehicle is to be fixed on the basis of the manufacturer's 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 alongside). 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.</p> <p>The schedule of age-wise depreciation as shown alongside is applicable for the purpose of Total Loss/Constructive Total Loss (TL/CTL) claims only. The 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.</p> <p>IDV of obsolete models of the 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 understanding between the Insurer and Insured.</p>			<p>Not exceeding 6 Months</p> <p>Exceeding 6 months but not exceeding 1 year</p> <p>Exceeding 1 year but not exceeding 2 years</p> <p>Exceeding 2 years but not exceeding 3 years</p> <p>Exceeding 3 years but not exceeding 4 years</p> <p>Exceeding 4 years but not exceeding 5 years</p>		<p>5%</p> <p>15%</p> <p>20%</p> <p>30%</p> <p>40%</p> <p>50%</p>	
Insured Declared Value (IDV) of the Vehicle	Non-Electrical Accessories fitted to the Vehicle	Electrical and Electronic Accessories fitted to the Vehicle	Side Car (Two-Wheeler)	Value of CNG/ LPG Kit	Total Value	

26. Age of Owner Driver & Date of Birth:

27. Add On Covers (subject to availability & eligibility)

- a) Zero Depreciation Yes/ No
 No of Claims Opted for _____
 Deductible: Yes/ No
- b) Return to Invoice: Yes/ No
 Road Tax amount paid: INR _____
 Registration Charges Paid: INR _____
 Do you have invoice of vehicle: Yes/ No
 Invoice Value of vehicle: INR _____
- c) Consumable Expenses: Yes/ No
- d) Loss of Income Yes/ No
 Per day Benefit _____ Coverage Days _____
- e) Engine Protector Yes/ No
- f) Key Protect Cover (Applicable only for PCV) Yes/ No

28. Is the Vehicle fitted with any Anti-theft device approved by the ARAI?

If yes, please attach certificate of Installation in the vehicle, issued by Automobile Association of India.

29. Whether the Vehicle is used for Driving Tutions? Yes No

30. Whether the Vehicle is limited to Own Premises? (Only if not licensed for general road use by RTO)
 Yes No

31. Whether the Vehicle is fitted with Fibre Glass Tank? Yes No

32. Whether the Vehicle belongs to the Embassy/Consulate of a foreign country? Yes No

If so, is the duty element included in the IDV? Yes No

33 Whether the Vehicle is design for use of Blind/ Handicapped/ Mentally Challenged Person? (Attach RC Copy)

Yes No

34. Date of purchase of Vehicle by the Proposer:

35. Whether the Vehicle at the time of purchase was New Second Hand

36. Is there a valid PUC certificate for the said vehicle: Yes/ No; If Yes please provide expiry date of PUC _____

(Please not insurance cannot be granted if insured does not have valid PUC at the date of commencement of policy)

37. Whether the commercial vehicle is also used for private purpose? Yes/ No

Risk Inclusions

38. Liability to third parties: The policy provides Third Party Property Damage (TPPD) of Rs 7.5 lakh (Commercial Vehicles)

Do you wish to restrict the above limits to statutory TPPD Liability limit of Rs 6000/- only?

Yes No

39. Do you wish to cover Legal Liability to?

a. Driver/ conductor/ cleaner (No. of Persons_____) Yes/ No

b. Other employees (No. of Persons_____) Yes/ No

c. Non Fare Paying Passengers (No of Persons_____) Yes/ No

40. Do you wish to include Personal Accident (PA) cover for Paid Driver/ Cleaner/ Conductor? Yes/ No
If yes, give name and Capital Sum Insured opted for. The maximum CSI available per person is Rs 2 Lacs

Name	CSI Opted	Name of Nominee	Age of Nominee	Name of Appointee	Relationship	Address

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41. Do you wish to include PA cover for Unnamed persons/ hirer? Yes/ No
 If yes, give name and Capital Sum Insured opted for. The maximum CSI available per person is Rs 2 Lacs

Number of Persons	CSI Opted

42. Personal Accident cover for Owner-Driver. Please give details of nomination.

Name	Name of Nominee	Age of Nominee	Name of Appointee	Relationship	Address

(Note: 1. Personal Accident cover for owner driver is compulsory for Sum Insured of Rs. 1500000/- for Commercial Vehicles.

2. Compulsory PA cover for 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)

3. Since a General Personal Accident Policy cover against motor accidents, if an owner driver already has a 24 hours Personal Accident cover against Death and Permanent Disability (Total & Partial) for CSI of at least Rs 15 Lacs, there is no need for a separate PA cover to be taken.

43. Extension of Geographical Area:

Whether extension of Geographical Area to the following countries required?

Bangladesh Bhutan Maldives Nepal Sri Lanka Pakistan

44. Please state if the vehicle is under Hire purchase Lease Agreement

Hypothecation Agreement

If so, give name and address of concerned parties.

45. Full Name: _____

46. Address: _____

47. Any other material facts relevant for this insurance?

(Note: Copies of R.C. & Fitness Certificate should be submitted along with the proposal form)

Payment Details

Cheque/DD Cheque/DD Number: _____

Cheque Date: DD/MM/YYYY Cash: _____ Credit Card: _____ Others: _____

Details of Previous Insurance

48. Is the vehicle in good condition? Yes/ No



If no please give full details. _____

49. Is previous insurance in proposer/insured name? Yes/ No

50. Full Name of Previous Insurer: _____

Address: _____

51. Policy Number: _____ Period of Insurance: DD/MM/YYYY to DD/M/YYYY

52. Type of Cover: _____ Package Policy _____ Liability Only. _____ Other (to be described)

53. Add On Opted: Yes/ No, If yes please name the add on covers _____

54. NO CLAIM BONUS (NCB) allowed under previous policy (%): _____

55. Claim lodged during the preceding 3 years: _____ Yes _____ No

If Yes:Year	Number	Claim Amount

56. Are you entitled to No Claim Bonus: _____ Yes _____ No

If yes, please submit / attached proof thereof

57. Has any insurance company ever

Declined Your Proposal Required an increase in premium

Cancelled or Refused your Renewal Imposed Special Conditions or Excess

I/ We hereby declare that the rate of NCB claimed by me/ us is correct and that No claim has arisen in the expiring policy period (copy of policy enclosed). I/ We undertake that if this declaration is found incorrect, all benefits under this policy in respect of Section 1 of the policy will stand forfeited.

Signature of the Proposer

58. Details of Drivers:

a) Age Owner Driver
 Other

b) Does the driver suffer from defective vision or hearing or any physical infirmity? 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	Loss/ Cost Rs.



d) Driving Experience _____

AML Guidelines

I/ We hereby confirm that all premiums have been/ will be paid from bonafide sources and no premium have been/ will be paid out of the proceeds of crime related to any of the offence listed in Prevention of Money Laundering Act 2002. I understand that the company has the right to call for the documents to establish source of funds. The insurance company has the right to cancel the insurance contract in case I am/ have been found guilty by any competent court of law under any of the statues, directly/ indirectly governing the prevention of Money Laundering in India.

Nationality Indian Non- Indian, If Non Indian please specify the country _____

Type of Organization

Corporations Government Non Government Organizations Society Trust
 Partnership International Organization Cooperatives Section 25
companies

I/We hereby declare that the statements, answers & particulars made by me/us in this Proposal Form are correct, complete & true to the best of my/our knowledge and belief and I/We hereby agree that this declaration shall form the basis of the contract between me/us and Raheja QBE General Insurance Company Limited. It is hereby understood that the statements, answers and particulars provided herein above, are the basis on which this insurance is being granted and that if, after the insurance is effected, it is found that any of the statements, answers or particulars are incorrect or untrue in any respect, the company shall have no liability under this insurance.

I/We also declare that, if any additions or alterations are carried out after the submission of this proposal form, would be conveyed to the Insurance Company immediately and in such event it shall be at the discretion of the Company as to whether to continue and/or modify/alter with additional terms and conditions with the cover as may be granted. I/ We hereby states that the above mentioned address shall be taken as address on record for the purpose of GST.

This proposal form was completed by

Name: _____

Place: _____

Date: DD/MM/YYYY

Signature of Proposer/Insured

Prohibition of rebates - Section 41 of The Insurance 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 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 published prospectuses 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 Rs. 10 Lacs

INSURANCE IS THE SUBJECT MATTER OF SOLICITATION