

A Policy for Act Liability Insurance (Private Car-Liability Insurance Proposal Form)

(The liability of the Company commences only when this proposal is accepted by the Company and the premium is received.)

Private Car Two Wheelers

For Office Use Only

Policy Number Date

Intermediary Details (To be filled in BLOCK LETTERS)

Intermediary Name Code
 Branch Name Code
 Sales Manager Name Code

Proposer's/Owner Details (To be filled in BLOCK LETTERS)

1. Proposer/Owner's Full Name Mr. Mrs.
 2. Address (where the Vehicle is normally kept)
 Flat/Building Road/Street/Sector
 Area City
 Pin Code State Country
 Phone Mobile
 Emergency Contact No. Blood Group
 Email Fax
 PAN No.: UID Aadhaar No.
 Source of Funds Business Profession Salary Agricultural Income Savings Others
 Monthly Income Upto ₹ 20,000 ₹ 20,001 to ₹ 50,000 ₹ 50,001 to ₹ 1,00,000 ₹ 1,00,0001 and above
 3. Occupation / Business
 4. Type of Cover Liability Only Policy
 5. Period of Insurance From hrs on To hrs on

Details of the Vehicle

6. Registration Number 7. Date of Registration
 8. Registering Authority & Location
 9. Year & Month of Manufacture 10. Engine Number
 11. Chassis Number 12. Make of Vehicle
 13. Type of Body/Model
 14. Cubic Capacity 15. Seating capacity including Driver

Details of the Vehicle Type and Use

16. Whether the Vehicle is driven by Non-conventional source of power? Yes No
 If Yes, please give details Bi Fuel CNG LPG

 17. Whether the use of vehicle is limited to own premises? Yes No
 18. Whether the Vehicle is used for Commercial purposes? Yes No
 19. Whether the Vehicle is used for Driving Tuitions? Yes No

An ISO 9001:2008 Certified Company

Reliance General Insurance Company Limited. Registered Office: 19, Reliance Centre, Walchand Hirachand Marg, Ballard Estate, Mumbai - 400001.
 Corporate Office: Reliance Centre, South Wing, 4th Floor, Off. Western Express Highway, Santacruz (East), Mumbai - 400 055. Corporate Identity Number U66603MH2000PLC128300. Trade Logo displayed above belongs to Anil Dhirubhai Ambani Ventures Private Limited and used by Reliance General Insurance Company Limited under License. RGI/MCOM/CO/MOT-02/PVT-CAR-PF/Ver. 1.1/050416.

Details of Hire Purchase / Hypothecation / Lease

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

If so, give name and address of concerned party/parties.

Full Name M/s _____
Address _____

Pin Code _____

Liability Coverage

21. Coverage for liability against Third Party Risks (Death or Bodily Injury) required in respect of:

i) Owner Driver Only Yes No

ii) Any person other than Paid Driver Yes No

If 'Yes', give details of such other persons

a. _____
b. _____
c. _____

Note:

1. Section 146 of Motor Vehicle Act-1988 makes it mandatory for the owner of the vehicle to ensure that he or any other person authorized by him to drive a vehicle in public place has insurance against third party risks. The explanation to Section 146 exempts the paid driver)

2. As per Section 147 (2)(a) the liability is 'as incurred' in the case of death/bodily injury of a third party

22. Do you wish to have the statutory Third Party Property Damage (TPPD) liability of Rs.6000/- only? Yes No

23. Legal liability to persons employed in connection with operation of the vehicle who are 'workmen'. Yes No

The liability of the Employer under the Workmen's Compensation Act 1923 is covered under the Motor Vehicles Act 1988

a. Drivers No. of persons: _____

b. Employees (Workmen) No. of persons: _____

Note: The Motor Vehicles Act 1988 under Sec. 147(1)(ii)(i) covers liability to employees who are workmen within the meaning of the Workmen's Compensation Act 1923

24. The Policy provides additional Third Party Property Damage liability limits of ₹. 1,00,000/- for Two Wheelers and ₹. 7,50,000/- for other classes of vehicles. Do you wish to cover the additional limit? Yes No

25. Do you wish to cover wider legal liability to employees who are 'workmen'? Yes No
(This information is sought to cover in addition to liability under the Workmen's Compensation Act 1923, also liability under the Fatal Accidents Act 1855 and the Common Law)

Note: The additional liability under Common Law and Fatal Accidents Act in respect of employees who are workmen is covered under this endorsement

26. Do you wish to cover wider legal liability to employees who are NOT 'workmen'? Yes No

Note: The additional liability under Common Law and Fatal Accidents Act 1855 in respect of employees who are NOT workmen is covered under this endorsement

27. Personal Accident Cover for Owner Driver is compulsory in the Liability Only Cover. Please give details of nomination:

Name of the Nominee	Age	Relationship	Name of the Appointee	Relationship to the Nominee

Note:

i) Personal Accident Cover for Owner Driver is compulsory for Sum Insured of Rs. 1,00,000/- for Two Wheelers and Rs. 2,00,000/- for Private Cards

ii) Compulsory PA Cover to 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

28. Do you wish to include Personal Accident Cover for Named persons? Yes No

If 'Yes', give name and Capital Sum Insured (CSI) opted for:

Name	CSI Opted (₹.)	Nominee	Relationship

Note: The maximum CSI available per person is Rs.2,00,000/- in case of Private Car and Rs.1,00,000/- in the case of Motorised Two Wheelers

29. Do you wish to include Personal Accident cover for Un-named Passengers/hirer/pillion passengers (Two Wheelers)? Yes No

If 'Yes', give number of persons and Capital Sum Insured (CSI) opted:

No. of persons: CSI (per person):

30. Do you wish the Geographical Area of the coverage by the policy to be extended to the following countries ?

Please tick relevant boxes. Bangladesh Bhutan Nepal Pakistan Sri Lanka Maldives

Note: Presently the territory covered is geographical area of India. Extension of geographical area cover can be availed by use of this endorsement

Details of Previous History

31. Date of purchase of the vehicle by the Proposer:

32. Whether the vehicle was new or second hand at the time of purchase New Second Hand

33. Will the vehicle be used exclusively for:

i) Private, Social, Domestic, Pleasure & Professional Purpose? Yes No

ii) Carriage of goods other than samples or personal language? Yes No

34. Is the vehicle is in good condition? Yes No

If 'No' please give details

35. Name of previous insurer M/s.

36. Address of previous insurer

Flat Building Road/Street/Sector

Area City

Pin Code State Country

Phone Mobile

Email Fax

37. Previous Policy Number

38. Period of Insurance From To

39. Claim lodged during the preceding 3 years

Year	No. of claims	Claim Amount (Rs.)

Driver Details

40. Date of Birth of the Owner: Age:

41. Date of Birth of the Driver: Age:

42. Does the driver suffer from defective vision or hearing or any physical infirmity? Yes No

If 'Yes', please give details of such infirmity

43. Has the Driver ever been involved/convicted for causing any accident of loss? Yes No

If 'Yes', give details as under including the pending prosecutions:

Driver's Name: _____

Date of Accident: [d | d | m | m | y | y | y | y] Loss / Cost (₹.) _____

Circumstances of Accident / Loss: _____

Payment Details

Cheque DD

Cheque or DD Amount [_____] /- Amount in words (_____)

Bank Name _____

Cheque/DD No. [_____] Cheque/DD Date [d | d | m | m | y | y | y | y]

Proposer's Bank Details

44. Name of the Bank Account Holder Mr. Mrs. Ms. [F | I | R | S | T | , | M | I | D | D | L | E | , | L | A | S | T |]

45. Bank Account No.: [_____] 46. Account: Saving Current

47. Name of the Bank [_____]

48. Branch [_____]

49. MICR Code (9 digit MICR code number of the bank and branch appearing on the cheque issued by the bank) [_____]

50. IFSC Code (11 character code appearing on your cheque leaf) [_____]

I Wish: Any refund due on the premium payment / any payment / claims to be directly credited to my aforesaid Bank Account.*

*As per IRDAI, its mandatory that all payments made to the insured are only through electronic mode.

Declaration

I/We hereby declare that the statements made by me/us in this Proposal Form are 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 RELIANCE General Insurance Company Limited. I/We also declare that, if any additions or alterations are carried out after the submission of this proposal form, then the same would be conveyed to the insurers immediately. I/We hereby declare that the contents of the form and documents have been fully explained to me/us and that I/We have fully understood the significance of the proposed contract. I/We agree to accept a policy subject to the condition prescribed by the company. • I/We declare that the rate of NCB stated above by me/us is correct and that no claim has arisen in the expiring policy (copy of the policy enclosed). I/We further undertake that, if this declaration is found to be incorrect, all benefits under the policy in respect of section I of the policy will stand forfeited. • I/We further understand and agree that RELIANCE General Insurance will seek confirmation of above stated details from my/our previous insurers. Pending receipt of necessary confirmation, I/We agree that, though coverage under the policy will be available to me/us, RELIANCE General Insurance will be liable to release the payment towards any claims under section I of the policy only after a confirmation in this regard is received. In the event this declaration is found to be incorrect, any and all coverage available under section I of the policy from the date of commencement of the policy shall stand automatically forfeited. Further, any survey arranged/allowed by RELIANCE General Insurance of the motor vehicle, pending confirmation of the declaration from my/our previous insurers, shall be without prejudice to any of the rights and remedies available to RELIANCE General Insurance as contained herein and under the relevant laws and regulations. • I/We acknowledge and agree that, Pending receipt of confirmation of the declaration from my/our previous insurers, the "cash-less repair facility" provided by RELIANCE General Insurance shall stand suspended. • I/We also shall endeavour to procure the renewal notice and pass on the same to RELIANCE General Insurance immediately upon the receipt of such renewal notice. Mode of Payment: Secure your payment by cheque/DD favouring Reliance General Insurance CO.Ltd. This policy shall be voidable at the option of the Company in the event of mis-representation, mis-description of non-disclosure of any material particulars by the Proposer. Any person who, knowingly and with intent to defraud the Insurance Company or other persons, files a proposal for insurance containing any false information, or conceals for the purpose of misleading, information, information concerning any fact material thereto, commits a fraudulent act which will render the policy voidable at the company's sole discretion and result in a denial of insurance benefits.

I/We further agree and undertake not to receive from Reliance General Insurance Company Limited any rebate other than that mentioned in the published prospectus in accordance with the provisions Section 41 of the Insurance Act, 1938 as amended by Insurance Laws (Amendment) Act, 2015.

Place: _____
[d | d | m | m | y | y | y | y]

Prohibition of Rebates - Section 41 of the Insurance Act, 1938 as amended by Insurance Laws (Amendment) Act, 2015.

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 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 liable for a penalty which may extend to ten lakh rupees.

IMPORTANT NOTICE

1. In the event of a claim, please immediately call our 24 hour call centre only. Improper intimation or delay in intimating claim to call centre can lead to delay in settlement/denial of claim.
 2. For preferred cashless garage list, please logon to our website or speak to customer care executive. RGICL cannot provide cashless claim settlement at garages other than those in our network list*.
 3. Please intimate us your mobile number and we shall keep you updated of the status of the claim by way of SMS periodically. You can download our claim form and claim procedure. Also view claim status on our website.
- Insurance is the subject matter of solicitation. * conditions apply.