

### Details of Driver

54. Age of Owner Driver  55. Age of Others

55. Does the driver suffer from defective vision or hearing or any physical infirmity  Yes  No  
If yes, please give details. \_\_\_\_\_

56. Has the driver ever been involved/convicted for causing any accident or loss ?  Yes  No  
If yes, please give detail as under including the pending prosecution, if any \_\_\_\_\_

57. Driver's Name \_\_\_\_\_

58. Date of Accident

59. Circumstances of Accident / Claim \_\_\_\_\_

60. Loss / Cost Rs. \_\_\_\_\_

61. Any other relevant information \_\_\_\_\_

If the proposer omits to give full information or gives false information in reply to any question, the policy will be voidable at the instance of the Company

### Payment Details

Cheque  DD

Cheque or DD Amount  /- Amount in words ( \_\_\_\_\_ )

Bank Name \_\_\_\_\_

Cheque/DD No.  Cheque/DD Date

### Declaration by Proposer

I/We hereby declare that the statements made by me / us in this Proposal Form are true and complete 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 agree to accept a policy subject to the condition prescribed by the Company.

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

This proposal form was completed by

Name \_\_\_\_\_ Place \_\_\_\_\_  
Date  Date

Signature \_\_\_\_\_

Signature of Proposer \_\_\_\_\_

### Prohibition of rebates - Section 41 of The Insurance Act 1938

- 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.
- Any person making default in complying with the provisions of this Section shall be punishable with fine which may extend to Rs. 500/-

### For use by the Agent

Name \_\_\_\_\_ Code \_\_\_\_\_

Cover Note No.  Time of Issue  Date of Issue

Time of Commt.  Date of Commt.  Date of Expiry

Premium Amount  Cash / Cheque No.  Date

Bank \_\_\_\_\_ Car Rate under  Zone A  Zone B

### For Office use

Customer ID  Proposal Number

Policy Number  Proposal Entry By

Time of Commt. (Hrs)

Date  Date of Expiry of Insurance

Accepted for underwriting \_\_\_\_\_ Signature \_\_\_\_\_

### Proposal Form for Package Policy and Liability Only Policy for Private Cars/Motorised Two Wheelers

#### 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  A new Policy  Renewal of Policy  Endorsement  
 Liability only Policy  Package Policy  Others (Please specify) \_\_\_\_\_

2a. Proposer's Full Name  Mr.  Mrs. \_\_\_\_\_

2b. Address for Communication  
Flat Building  Road/Street/Sector   
Area  City   
Pin Code  State  Country   
Phone  Mobile   
Email  Fax

2c. Address where Vehicle is Normally Kept and Used  
Flat Building  Road/Street/Sector   
Area  City   
Pin Code  State  Country   
Phone  Mobile   
Email  Fax

3. Occupation / Business

4. Period of Insurance From  To

#### Details of the Vehicle

5. Registration Number  6. Date of Registration

7. Registering Authority & Location

8. Year of Manufacture  9. Engine Number

10. Chassis Number  11. Make of Vehicle

12. Type of Body/Model

13. Cubic Capacity  14. Seating capacity including Driver

15. Registration No. of Luggage/ Caravan Trailer

16. Is the Vehicle Made in India  Yes  No 17. Type of Vehicle  Two Wheeler  Three Wheeler  Four Wheeler

#### Details of the Vehicle Type and Use

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

19. Will the Vehicle be used exclusively for  
a. Private, social, domestic, pleasure and professional purposes?  Yes  No  
b. Carriage of goods other than samples or personal luggage?  Yes  No

20. Whether the Vehicle is used for Commercial purposes?  Yes  No

21. Whether the Vehicle is used for Driving Tuitions?  Yes  No



22. Whether use of Vehicle is limited to Own Premises ?  Yes  No
23. Whether the Vehicle is designed for use of Blind/Handicapped/Mentally Challenged Person ?  Yes  No  
If so, is it duly endorsed as such by RTA ?  Yes  No
24. Whether the Car is certified as Vintage Car by Vintage and Classic Car Club of India ?  Yes  No
25. Whether the Vehicle is fitted with Fibre Glass Tank ?  Yes  No
26. 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

### Particulars of Previous History and Insurance Policy

27. Date of purchase of the Vehicle by the Proposer
28. Whether the Vehicle at the time of purchase was  New  Second Hand
29. Is the Vehicle in Good Condition  Yes  No  
If no, please give full details \_\_\_\_\_

### Details of Previous Insurance

30. Full Name of previous insurer M/s.
31. Address of previous insurer  
Flat Building  Road/Street/Sector   
Area  City   
Pin Code  State  Country   
Phone  Mobile   
Email  Fax
32. Policy Number
33. Period of Insurance From  To
34. Type of Cover  Liability only  Package Cover  Other (Specify)
35. Sum Insured
36. NO CLAIM BONUS allowed under previous policy (%) \_\_\_\_\_
37. Claim lodge during 3 years
- |                  |  |  |  |
|------------------|--|--|--|
| Year             |  |  |  |
| Total Number     |  |  |  |
| Total Amount Rs. |  |  |  |
38. Has any Insurance company ever
- a. Declined the proposal  Yes  No
- b. Cancelled & refused to renew (If yes, reason there for)  Yes  No
- c. Imposed special condition or excess (If yes, reasons and details thereof)  Yes  No

### No Claim Bonus and Discount in Premium

39. Are you entitle to No Claim Bonus ? If yes, please submit proof thereof.  Yes  No
40. Is the vehicle fitted with any Anti-theft device approved by the ARAI ?  Yes  No  
If yes, please attach certificate of Installation in the vehicle, issued by Automobile Association of India.
41. Are you a member of Automobile Association of India ? If yes, please state the  Yes  No
- Name of Association
- Membership No.
- Date of Expiry

### Risk Inclusions

42. Voluntary Excess : Do you wish to opt for Higher Deductible over and above the Compulsory Deductible ? (Rs. 50/- for Two Wheelers and Rs. 500/1000/- for Private Cars) If so, please specify the amount you wish to bear yourself as the first portion out of each claim, in lieu of a discount in premium.
- Private Car  None  Rs. 2,500  Rs. 5,000  Rs. 7,500  Rs. 15,000
- Two Wheeler  None  Rs. 500  Rs. 750  Rs. 1,000  Rs. 1,500  Rs. 3,000
43. Extension of Geographical Area : 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

44. Personal Accident for Named Person : If you wish to include Personal Accident (P. A.) Cover for Named persons please 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.

Name	CSI Opted (Rs.)	Name	CSI Opted (Rs.)
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

45. Personal Accident for Un-Named person : Do you wish to include P.A. cover for un-named persons/hirer/pillion passengers (two wheelers) ? If yes, give the number of persons and capital sum insured (CSI) opted. 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. (The Premium will be charged for the same number of person as the seating capacity of the vehicle)  Yes  No

Number of persons \_\_\_\_\_  
CSI opted per person (Rs.) \_\_\_\_\_

46. Personal Accident for paid Driver or Cleaner : If you desire personal accident cover for paid driver please specify the amount (Maximum capital Sum Insured of Rs. 2,00,000/- per person.) \_\_\_\_\_

47. Legal Liability : Do you wish to cover Legal liability to ?

- a. Driver  Yes  No      b. Other Employees  Yes  No
- c. Unnamed passengers  Yes  No      d. Soldier / Sailor / Airman employed as a driver  Yes  No

48. Liability to third parties : The policy provides Third Party Property Damage (TPPD) of Rs. 1 lakh (Two wheelers) and Rs. 7.5 lakhs (Private car)  
Do you wish to restrict the above limits to the statutory TPPD Liability limit of Rs. 6000/- only ?  Yes  No

### Details of Hire Purchase / Hypothecation / Lease

49. Please state if the vehicle is under  Hire purchase  Lease Agreement  Hypothecation Agreement  
If so, give name and address of concerned parties.

50. Full Name M/s

51. Address  
Flat Building  Road/Street/Sector   
Area  City   
Pin Code  State  Country   
Phone  Mobile   
Email  Fax

52. Insured's Declared Value (I.D.V.)

List of Non-Electrical Accessories	Amount (Rs.)	List of Electrical and Electronic Accessories	Amount (Rs.)
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

53. Insured's Declared Value of :

The vehicle <input type="text"/>	Trailer (s) / side car <input type="text"/>	Bi-Fuel/CNG/LPG kit <input type="text"/>
Non-Electrical Accessories <input type="text"/>	Electrical/Electronic Accessories <input type="text"/>	Total Value (Rs.) <input type="text"/>

### 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 period for each insured vehicle.

The IDV of the vehicle is to be fixed on the basis of manufacturers' listed selling price of the brand & 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 cars(s) and / or accessories, if any, fitted to the vehicle but not included in the manufacture'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	% Depreciation for fixing IDV	Age of the Vehicle	% Depreciation for fixing IDV
Not exceeding 6 months	5%	Exceeding 2 years but not exceeding 3 years	30%
Exceeding 6 months but not exceeding 1 year	15%	Exceeding 3 years but not exceeding 4 years	40%
Exceeding 1 year but not exceeding 2 years	20%	Exceeding 4 years but not exceeding 5 years	50%

Note : IDV of obsolete models of vehicles (i.e. Models which the manufacturers have discontinued to manufacture) and vehicle beyond 5 years of age will be determined on the basis of an understanding between the insurer and the insured.