

(For Commercial Vehicles other than Motor Trade Internal Risks Policies)

A. Questions that are necessarily to be listed for granting the cover as per the Motor Vehicles Act – 1988.

PROPOSAL TYPE

1. New Policy: Roll-Over: Renewal: Endorsements:

A (I) PERSONAL DETAILS OF PROPOSER / OWNER (* Mandatory Fields)

1. Name of the Proposer's:

2. Address: of Proposer's:

City: State:

PIN code: Gender: M F Other

Phone: Mobile No.:

Aadhaar No.: PAN*: / Form 60/61: (if Available)

3. Occupation / Business: Salaried Self-Employed Others Email ID:

4. Type of Cover: Liability Only Policy

Period of Insurance: From to

Preferred mode of contact: Phone: Mobile No.:

Email ID:

5. Are You or any of the proposed applicants or close relatives is/are associated to Politically Exposed Person? Yes No

Politically Exposed Persons" (PEPs) are individuals who are or have been entrusted with prominent public functions in a foreign country, e.g., Heads of States/Governments, senior politicians, senior government/judicial/military officers, senior executives of state-owned corporations, important political party officials, etc.

A (II) VEHICLE DETAILS

6 Registration Number of the Vehicle:

7 Date of Registration of the Vehicle:

8 Registration Authority & Location:

9 Year of Manufacture: 10 Engine Number:

11 Chassis Number: 12 Make of the Vehicle:

13 Model: 14 Type of Body:

15 Gross Vehicle Weight (GVW) & Cubic Capacity (C C):

16 Maximum licensed carrying capacity (No. of Passengers) in case of passenger carrying vehicles

17 Whether the vehicle is driven by non- conventional source of power CNG/LPG/BI-Fuel

If "YES", Please give details _____

18 Whether the use of vehicle is limited to own premises? YES NO

19 Whether the commercial vehicle is also used for private purposes (excluding use for hire or reward)? YES NO

20 Whether the vehicle is used for driving tuitions? YES NO

21 Details of Hire Purchase / Hypothecation / Lease

a) Is the vehicle proposed for insurance

(i) Under Hire Purchase? YES NO (ii) Under Lease Agreement? YES NO

(iii) Under Hypothecation? YES NO

b) If "YES", give name and address of concerned party / parties: _____

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

A (III) LIABILITY SECTION: COVERAGE

THIRD PARTY RISKS: DEATH / BODILY INJURY

22 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:

1. _____
2. _____
3. _____

(Note: 1. Section 146 of Motor Vehicles 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)

THIRD PARTY RISKS: TPPD

23. Do you wish to have the statutory Third Party Property Damage (TPPD) liability of Rs. 6,000/- only? YES NO
[For additional TPPD limits, please see Q. No. 25]

THIRD PARTY RISKS: LIABILITY TO 'WORKMEN' UNDER W.C. ACT-1923 (COMPULSORILY TO BE COVERED BY M.V. ACT-1988)

24. Legal liability to persons employed in connection with operation of the vehicle who are "workmen". [The liability of the Employer under the Workmen's Compensation Act – 1923 is covered under the Motor Vehicles Act – 1988].

1) Drivers : (No. of persons: _____) 2) 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.) [For additional coverage, please refer to Q. No. 26]

B. QUESTIONS THAT PROVIDE ADDITIONAL COVERS AS PER IMT ENDORSEMENTS

ADDITIONAL TPPD

- 25 The Policy provides additional Third Party Property Damage liability limit or Rs. 7,50,000/- for commercial vehicles. Do you wish to cover the additional limit? YES NO
[Refer to Q. No. 23]

ADDITIONAL LIABILITY TO WORKMEN

- 26 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) [Refer to Q. No. 24]

LIABILITY TO EMPLOYEES WHO ARE NOT WORKMEN

- 27 Do you wish to cover wider legal liability to employees who are NOT 'workmen'? YES NO

(Note: The liability under Common Law and Fatal Accidents Act-1855 in respect of employees who are not workmen can be covered under this endorsement).

PERSONAL ACCIDENT COVER FOR OWNER DRIVER

- 28 Do you hold a valid driving license? YES NO

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

(a) Name of the Nominee & Date of Birth : _____

(b) Relationship : _____

(c) Name of the Appointee : _____
(If Nominee is a Minor)

(d) Relationship to the Nominee : _____

(Note: 1. Personal Accident cover for Owner Driver is compulsory for Sum Insured of Rs. 15, 00, 000/- . 2. 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.)

NFPP

29 Do you wish to include Legal liability to Non fare paying passengers ? YES NO

If YES, give number of persons:

PA COVER FOR UNNAMED OCCUPANTS

30 Do you wish to include Personal Accident cover for Unnamed Passengers/hirer/pillion passengers (Two Wheelers)?

YES NO

If YES, give number of persons and Capital Sum Insured (CSI) Opted:

No. of Persons: _____ C.S.I (Per Person): _____

(Note: The maximum CSI available per person is Rs. 2 Lakhs in case of Private Cars and Rs. 1 Lakh in the case of Motorized Wheelers)

GEOGRAPHICAL EXTENSION

31 Whether extension of geographical area to the following countries required?

(1) Bangladesh YES NO (2) Bhutan YES NO (3) Maldives YES NO
 (4) Nepal YES NO (5) Pakistan YES NO (6) Sri Lanka YES NO

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

C. QUESTIONS THAT ARE ELICITED FOR INFORMATION AND DATA COLLECTION PURPOSES

32 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? New/Second Hand
- c. 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 luggage? YES NO
- d. Is the vehicle in good condition? YES NO

If NO, please give details: _____

e. Name and Address of the previous insurance company: _____

f. Previous policy number: _____ g. Period of Insurance : From: _____ To: _____

h. Claims logged during the preceding 3 years:

Year	No. Of Claims	Claim Amount (Rs.)

33 Details of the Driver:

a. Age & Date of Birth of the Owner: Age: Yrs DOB:

b. Age & Date of Birth of the Driver: Age: Yrs DOB:

c. Does the driver suffer from defective vision or hearing or any physical infirmity? YES NO

d. 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: Loss / Cost (Rs.):

Circumstances of Accident / Loss: _____

PAYMENT DETAILS CHEQUE DD EFT DEBIT/CREDIT CARD

Premium Amount ₹: Cheque No.: Date:

Premium payment option: Cash Cheque DD Debit Card / Credit Card

Bank Name: IFS Code:

Bank Account Number:

Branch Name: Card details: Master Visa

Card No.: Card Expiry Date:

DECLARATION BY INSURED:

I/We hereby declare that the value of insurable assets is less than ₹ 5 Crore (Rupees Five Crore) and 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 the _____
If any additions or alterations are carried out in the risk proposed after the submission of this proposal form then the same should be conveyed to the Insurers immediately.

Date: Place:

Signature of the Proposer

VERNACULAR DECLARATION

Applicable where the Proposer is illiterate or is suffering from a disability due to which writing is restricted or where the Proposer has signed in vernacular language. (Note: The below must be witnessed by someone other than the Advisor/Employee of the Company).

I/We certify that the product applied for by me/us and the contents of the Proposal Form have been clearly explained to me/us and I/we have fully understood them. I/We further certify that the replies in the Proposal Form have been recorded as per the information provided by me/us. I, (Full name of the witness) _____
_____ (Relationship with the Proposer/Primary Insured) _____ adult and inhabitant of (city) _____ and residing at _____ do hereby certify that I have read out and explained the contents of the Proposal Form and all other documents incidental to availing the Insurance Policy from SBI General Insurance Company Ltd., to the Proposer/Primary Insured and he/she/they have understood the same. I/We declare that whatever I/we have stated herein above is true and correct to the best of my/our knowledge and belief.

Signature of the Witness Insured

Signature/Thumb impression of the Proposer/Primary Insured

Date: Place:

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 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 a policy accept any rebate, except such rebate as may be allowed in accordance with the published prospectus 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 Up To Rupees Ten Lakhs.