

## STANDARD PROPOSAL FORM FOR “LIABILITY ONLY” POLICY

### (For Private Car/Two Wheelers)

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

##### A (I). Personal Details of Proposer/Owner:

<b>Personal Details</b>	<b>1</b>	Proposer's (Owner's) Full Name (In capital letters)					
	<b>2</b>	Address (where the vehicle is normally kept)  (In capital letters, with pin code)	<b>Pin Code:</b> <input type="text"/>				
			Telephone No:	Fax:			
			Mobile No.:	Mail Id:			
	<b>3</b>	Occupation / Business					
	<b>4</b>	Type of Cover	<b>Liability Only Policy</b>				
<b>5</b>	Period of Insurance	From	Hrs.	DATE	MONTH	YEAR	
		To	Hrs.	DATE	YEAR	YEAR	

##### A (II). Vehicle Details

<b>Vehicle Specifications</b>	<b>6</b>	Registration Number of the Vehicle	
	<b>7</b>	Date of Registration of the Vehicle	
	<b>8</b>	Registering Authority & Location	
	<b>9</b>	Year of Manufacture	

	<b>10</b>	Engine Number	
	<b>11</b>	Chassis Number	
	<b>12</b>	Make of the Vehicle	

### DHFL General Insurance Limited

(A Wholly Owned Subsidiary Of WGC)

	<b>13</b>	Model		
	<b>14</b>	Type of Body		
	<b>15</b>	Cubic Capacity of the Vehicle		
	<b>16</b>	Seating Capacity including Driver		
	<b>17</b>	Whether vehicle is driven by non-conventional source of power /CNG/LPG/Bi-Fuel? If 'YES', please give details.		
	<b>18</b>	Whether the use of vehicle is limited to own	YES	NO.
	<b>19</b>	Whether the vehicle is used for commercial	YES	NO.
	<b>20</b>	Whether the vehicle is used for driving tuitions? (GR-44)	YES	NO.
	<b>21</b>	Details of Hire Purchase / Hypothecation / Lease	<b>(IMT-5)/(IMT-7)/(IMT-6)</b>	
		<b>a)</b> Is the vehicle proposed for insurance is:		
		<b>i)</b> Under Hire Purchase?	YES	NO
	<b>ii)</b> Under Lease Agreement?	YES	NO	
	<b>iii)</b> Under Hypothecation?	YES	NO	
	<b>b)</b> If 'YES', give name and address of concerned party/parties:			
	<b>Note: (Copies of R.C and fitness certificate should be submitted along with the proposal form)</b>			
<b>Third Party Risks: Death / Bodily injury</b>	<b>22</b>	Coverage for liability against Third Party Risks (Death or Bodily Injury) required in respect of:		
		<b>(i)</b> Owner Driver only	YES	NO.
		<b>(ii)</b> Any person other than Paid Driver	YES	NO.
		If 'YES', give details of such other persons		
	<b>1</b>			
	<b>2</b>			
	<b>3</b>			

**DHFL General Insurance Limited**  
(A Wholly Owned Subsidiary Of WGC)

		<p><b>[Note:</b></p> <p><b>1.</b> 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)</p> <p><b>2.</b> As per Section 147 (2) (a). The liability is 'as incurred' in the case of death / bodily injury of a third party]</p>		
<b>Third party Risks: TPPD (IMT-20)</b>	<b>23</b>	<p>Do you wish to have the statutory Third-Party Property Damage (TPPD) liability of Rs. 6000/- only?</p> <p><b>[For additional TPPD limits, please see Q.No. 25]</b></p>	<b>YES</b>	<b>NO</b>
<b>Third Party Risks: Liability to Employee under E.C. Act-1923 (Compulsorily to be covered by (M.V ACT 1988)</b>		<p>Legal liability to persons employed in connection with operation of the vehicle, who are 'workmen.' [The liability of the Employer under the Employees 'Compensation Act-1923 is covered under the Motor Vehicles Act-1988.)</p>		
	<b>24</b>	<p><b>1) Drivers</b> (No. of persons: _____)</p>		
		<p><b>2) Employees (Workmen)</b> (No. of persons: _____)</p>		
		<p><b>(Note:</b> The Motor Vehicles Act-1988 under Sec. 147 (1) (ii) (i) covers liability to employees who are Employees within the meaning of the Employees 'Compensation Act-1923.]</p> <p><b>[For additional coverage, please refer to Q.No. 26]</b></p>		
<b>B. Questions that provide additional covers as per IMT Endorsements</b>				
<b>Additional TPPD</b>	<b>25</b>	<p>The Policy provides additional Third Party Property Damage liability limit for Two- wheeler Rs. 1,00,000 and for other class of vehicle Rs. 7,50,000/-. Do you wish to cover the additional limit?</p>	<b>YES</b>	<b>NO</b>
	<b>GR 39</b>			
<b>Additional Liability to Employee</b>	<b>26</b>	<p>Do you wish to cover wider legal liability to employees who are 'workmen'?</p>	<b>YES</b>	<b>NO</b>

**DHFL General Insurance Limited**  
(A Wholly Owned Subsidiary Of WGC)

	(IMT-28)	<p>This information is sought to cover in addition to liability under the Employees' Compensation Act-1923, also liability under the Fatal Accidents Act-1855 and the Common Law]</p> <p>Note: The additional liability under Common Law and Fatal Accidents Act in respect of employees who are employees is covered under this endorsement [Refer to Q.No. 24]</p>		
Liability to Employees who are not 'Employee'	27	<p>Do you wish to cover wider legal liability to employees who are NOT 'Employees'?</p> <p>(Note: The liability under Common Law and Fatal Accidents Act-1855 in respect of employees who are not Employees can be covered under this endorsement).</p>	YES	NO
	(IMT-29)			
Personal Accident Cover of Owner Driver	28	<p><b>Personal Accident Cover for Owner Driver is compulsory in the Liability Only Cover. Please give details of nomination:</b></p>		
		(a) Name of the Nominee & Age		
		(b) Relationship		
		(c) Name of the Appointee		
		(If Nominee is a Minor)		
		(d) Relationship to the Nominee:		
<p><b>(Note:</b></p> <p>1. Personal Accident cover for Owner Driver is compulsory for Sum Insured of Rs. 15,00,000/- for Two Wheelers.</p> <p>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)</p>				

### DHFL General Insurance Limited

(A Wholly Owned Subsidiary Of WGC)

<b>PA Cover for Named Occupants</b>	<b>29</b>	Do you wish to include Personal Accident cover for named persons?				<b>YES</b>	<b>NO.</b>		
		If YES, give name and Capital Sum Insured (CSI)							
		<b>Sr no</b>	<b>Name</b>	<b>CSI (Opted)</b>	<b>Nominee</b>	<b>Relationship</b>			
				<b>(Rs.)</b>					
	<b>(IMT-15)</b>	<b>1</b>							
		<b>2</b>							
		<b>3</b>							
	<b>4</b>								
	<b>5</b>								
		Note: (The maximum CSI available per person is Rs. 2 Lacs in case of Private Cars and Rs. 1 Lakh in case of Motorized Two Wheelers)							
<b>PA Cover for Un-Named Occupants</b>	<b>30</b>	Do you wish to include Personal Accident cover for Un-Named Passengers/hirer/pillion passengers (Two Wheelers)?							
		If YES, give number of persons and Capital Sum Insured (CSI) Opted							
	<b>(IMT-16)</b>	No. of Persons: _____							
		(Note: The maximum CSI available per person is Rs. 2 Lakhs in case of Commercial Vehicles)							
<b>Geographical Extension</b>	<b>31</b>	Whether extension of geographical area to the following countries required?							
	<b>(IMT-1)</b>	<b>1</b>	Bangladesh	YES	NO.	<b>2</b>	Bhutan	YES	NO.
		<b>3</b>	Maldives	YES	NO.	<b>4</b>	Nepal	YES	NO.
		<b>5</b>	Pakistan	YES	NO.	<b>6</b>	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)							

**DHFL General Insurance Limited**

(A Wholly Owned Subsidiary Of WGC)

C. Questions that are elicited for information and data collection purposes											
	<b>32</b>	<b>Previous History:</b>									
		<b>a.</b> Date of purchase of the vehicle by the Proposer:					DD	MM	YR		
		<b>b.</b> Whether the vehicle was new or second hand at the time of purchase?					NEW	SECOND HAND			
		<b>c.</b> Will the vehicle be used exclusively for									
		<b>(i)</b> Private, Social, Domestic, Pleasure & Professional Purpose?					YES	NO.			
		<b>(ii)</b> Carriage of goods other than samples or personal luggage?					YES	NO.			
		<b>d.</b> Is the vehicle in good condition?					YES	NO.			
		If NO, please give details									
		<b>e.</b> Name and Address of the previous insurance company:									
		<b>f.</b> Previous policy number:									
		<b>g.</b> Period of Insurance		From			To				
		<b>h.</b> Claims lodged during the preceding 3 years									
		<b>YEAR</b>			<b>NO. OF CLAIMS</b>			<b>CLAIM AMOUNT (Rs.)</b>			
	<b>33</b>	<b>Details of Driver:</b>									
		<b>a.</b>	Age and Date of Birth of the Owner			Age [ In Years]		Date of Birth			
								DD	MM	YEAR	
		<b>b.</b>	Age and Date of Birth of the Owner			Age [ In Years]		Date of Birth			
DD	MM							YEAR			

**DHFL General Insurance Limited**  
(A Wholly Owned Subsidiary Of WGC)

	<b>c.</b>	Does the driver suffer from defective vision or hearing or	<b>YES</b>	<b>NO</b>
		any physical infirmity? If 'YES', please give details of such infirmity		
	<b>d.</b>	Has the driver ever been involved / convicted for causing any accident of loss? If 'YES', give details as under including the pending prosecutions:	<b>YES</b>	<b>NO</b>
		Driver's Name:		
		Date of Accident		
		Loss/ Cost: [Rs.]		
		Circumstances of Accident:		

#### Declaration by the Insured

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 DHFL GENERAL INSURANCE.

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

Place:

Date:

\_\_\_\_\_  
**Signature of the Proposer/s.**

#### PROHIBITION OF REBATES (Insurance Act-1938, Section 41)

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 or 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 in the policy, nor shall any person taking out of renewing or continuing a policy accept any rebate except such rebate as may be allowed in accordance with the prospectus or table of the Insurer.

Any person making default in complying with the provisions of this section shall be punishable with fine which may extend c rupees.

**Noted:** Denial of "Third Party Liability Only Cover "by Insurer, for reasons other than fraud /misrepresentation by proposer, will entail Regulatory action.

#### DHFL General Insurance Limited

(A Wholly Owned Subsidiary Of WGC)