

Application No: - _____

PROPOSAL FORM
(PRIVATE CAR / TWO-WHEELER)

Vehicle used for Social, Domestic, Pleasure and Professional Purpose only (Not for Hire or Reward)

Note: 1. The proposed vehicle is not covered until the proposal is accepted and premium paid. 2. The proposed vehicle must be free of any defects and in perfect condition at the time of proposal & inception of the insurance cover. 3. Please complete all sections in capitals and tick the boxes wherever applicable. Please furnish all information that is sought and is having a bearing on the risk. Failure to disclose facts material to the assessment of the risk or providing misleading Information may render the contract void. 4. We shall process the proposal within a reasonable period but not exceeding 15 days from the date of receipt of proposal or any other requirement called by us. Where a proposal deposit is refundable under any circumstances, we shall refund the same within 15 days from the date of underwriting decision on the proposal. We may share the information provided by you with statutory authority, if so required, due to operation of any law.

Proposal For: New Policy Endorsement

Proposer's Name			
Date of Birth	dd/mm/yyyy	Age	
Gender	Male/Female	Marital Status	Married/Unmarried
Education Qualification			
Occupation / Profession (Please tick relevant option as per your profile)	Business <input type="checkbox"/> Government Service <input type="checkbox"/> Private Service <input type="checkbox"/> Defence/ Paramilitary Forces <input type="checkbox"/> Professionals: 1.CA <input type="checkbox"/> 2. Doctors <input type="checkbox"/> 3. Architect <input type="checkbox"/> 4. Engineer <input type="checkbox"/> 5. Teachers/Professors <input type="checkbox"/> Any Other <input type="checkbox"/> Please Specify_____		
Address for Correspondence (This address will be taken for GST computation)			
GSTN		SEZ Holder	Yes <input type="checkbox"/> No <input type="checkbox"/>
Pin Code		Email Address	
Mobile No.		Landline No:	
Aadhar No.		PAN No:	
Financer's Details	Hire Purchase <input type="checkbox"/> Hypothecation <input type="checkbox"/> Lease <input type="checkbox"/>		

COCORide Two-Wheeler Own Damage Insurance - Add on Covers | UIN: IRDAN155RP0003V01201920

Name and Address of Financer										
Type of Policy Required		<input type="checkbox"/> Own Damage <input type="checkbox"/> Own Damage (Fire and Theft) <input type="checkbox"/> Own Damage (Fire only) <input type="checkbox"/> Own Damage (Theft only)								
Period of Insurance		From: --/-- Hrs. on dd/mm/yyyy				To: Midnight of dd/mm/yyyy				
Liability Insurance Details:										
Liability Policy Number		Insurer Name			Policy Start Date			Policy End Date		
Details of Vehicle:										
Whether the vehicle is New or Second Hand at the time of Purchase: New <input type="checkbox"/> Second Hand <input type="checkbox"/>										
Body Type: _____										
REGN. No	Engine No	Chassis No.	Year of Manufacture	Make	Model	Date of Registration / Date of Purchase	Cubic Capacity	Seating Capacity Including driver & Side Car	Fuel Type	
Registering Authority - Name and location:										
Insured Declared Value								Amount (₹)		
Insured Declared Value of Vehicle										
Side Car Value (Applicable for Two-Wheeler only)										
Non-Electrical Accessories (other Than manufacturer fitted)										
Sr. No.	Items Description				IDV					
1										
2										
3										
Total										
Electrical/ Electronic Accessories (Other than manufacturer fitted)										
Sr. No.	Items Description	Make	Model	Year	IDV					
1.										
2.										
3.										
Total										
External CNG/LPG kit (Not Provided by manufacturer)										
Total IDV										

COCORide Two-Wheeler Own Damage Insurance - Add on Covers | UIN: IRDAN155RP0003V01201920

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 and 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 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.

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.

AGE OF VEHICLE	% OF DEPRECIATION FOR FIXING IDV
Not exceeding 6 months	5%
Exceeding 6 months but not exceeding 1 year	15%
Exceeding 1 year but not exceeding 2 years	20%
Exceeding 2 year but not exceeding 3 years	30%
Exceeding 3 year but not exceeding 4 years	40%
Exceeding 4 year but not exceeding 5 years	50%

Note. IDV of obsolete models of 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 an understanding between the insurer and the insured.

PREVIOUS INSURER DETAILS

Previous Policy No	Type of Policy Package /TP	Name of Insurer & Servicing Branch Code or Address	NCB in last year Policy	Policy Expiry Date	Did you claim Last year? Yes/No. If yes, please provide claim amount.	NCB % Eligible (provide proof or declaration at the end of the proposal form)
Claim Lodged in past 3 years			Year 1	Year 2		Year 3
No. of claims						
Amount						
Has any Insurance Company Ever Declined/Cancelled /Refused Renewal/Imposed special condition or excess – Yes/No If Yes, reason and details thereof:						

<u>OTHER INFORMATION</u> <u>(Tick on relevant option and provide details wherever applicable)</u>	
Average Yearly Usage (in KM's)	_____
Current Odometer Rating	_____
City where vehicle will be driven	
Are you an existing customer of Navi General Insurance?	Yes/No Please provide Policy No: _____or Customer ID _____
Is any other Private car/two-Wheeler belonging to your family insured with us?	Yes/No Provide Policy Number: _____ (Family means Father, Mother, Self, Spouse, Children)
Do you wish to share your Credit Score with us?	Yes/No
Is your vehicle fitted with Telematics Device?	Yes/No – If yes are you willing to share device data if required by company? (Yes/No)
Do you wish to provide photograph of your vehicle? If yes, please provide/upload minimum four photographs of all 4 sides of the vehicle taken on the date of proposal through our mobile application.	Yes/No
Voluntary Excess: Do you wish to opt for Voluntary Excess over and above the Compulsory Deductible mentioned below: Two Wheelers – Rs.100 Private Car---- Not Exceeding 1500 CC – Rs.1000 Exceeding 1500 CC – Rs.2000	Yes/No – If yes, please specify the amount For Two Wheelers: Rs 500/750/1000/1500/3000 For Private Cars: Rs 2500/5000/7500/15000

ANY OTHER RELVANT INFORMATION				
Is any of these applicable: 1. Vehicle being run by non-conventional source 2. Vehicle will be used for driving tuitions 3. Whether vehicle is certified as Vintage car by Vintage and Classic Car Club of India. 4. Vehicle is Specially designed for use of blind / Handicapped / Mentally Challenged Person and duly endorsed in Registration Certificate 5. Use of vehicle limited to own premises? 6. Whether the vehicle is fitted with Fibre Glass Tank 7. Is the vehicle fitted with Anti-Theft device approved by ARAI? 8. Imported Vehicle without Custom Duty 9. Loss of accessories by Burglary, House breaking and theft (Applicable only for Two-Wheeler) 10. Are you member of Auto/mobile Association of India?	Yes/No If yes, please specify details (RC copy will be needed as proof) Yes/No Yes/No Yes/No Yes/No Yes/No Yes/No Yes/No Yes/No Yes/No Yes/No, If yes Please state: 1. Name of Association: _____ 2. Membership No. _____ 2. Date of Expiry _____			
Geographical Area extension: (Please select countries you wish to cover)	Bangladesh, Nepal, Bhutan, Pakistan, Maldives, Sri Lanka			
Details of Driver Owner Driver <input type="checkbox"/> Others <input type="checkbox"/> If Others, please specify relation to insured:	Self/Father/Mother/Brother/Sister/Son/Daughter/Others _____ (Please fill in the details)	Driving Experience _____	Age _____	
Any Physical infirmity/defective vision or Hearing? If yes provide details:				
Provide details of any Accident or Impending Prosecution.	Drivers Name	Date of Accident	Circumstances of Accident	Loss/Cost Rs.

ADD ON COVER - (Two-Wheeler & Private Car)			
1	Zero Dep Cover	<input type="checkbox"/>	No of Claims..... Without Deductible <input type="checkbox"/> With Deductible <input type="checkbox"/> Deductible Amount Private Car - Upto Rs 5000 in multiples of Rs 1000 Two-Wheeler - Upto Rs 1000 in multiples of Rs 250
2	New Vehicle for Old Vehicle (Two-Wheeler) New Car for Old Car (Private Car)	<input type="checkbox"/>	
3	NCB (No claim Bonus) Secure	<input type="checkbox"/>	
4	NCB (No claim Bonus) Protector (Two-wheeler)	<input type="checkbox"/>	
5	Engine Protector	<input type="checkbox"/>	Without Deductible <input type="checkbox"/> With Deductible <input type="checkbox"/> Deductible: 10% of claim amount (Deductible Option only available for Private Car)
6	Consumable Expenses	<input type="checkbox"/>	
7	Roadside Assistance	<input type="checkbox"/>	
ADD ON COVER - (PRIVATE CAR ONLY)			
8	Daily Conveyance Allowance: Limits per day: Compact -1000/ Mid-Size/Executive -1500/ MPV- SUV -2000/ Premium Cars -3000)	<input type="checkbox"/>	Limit per day.....
9	Tyre Replacement: Tyre Make: 1. _____ 2. _____ Supplied with Car <input type="checkbox"/> or Year of Purchase.....	<input type="checkbox"/>	1. With Depreciation <input type="checkbox"/> 2. Full Replacement Basis <input type="checkbox"/>
10	Key and Lock Replacement (Upto 1 lakh)	<input type="checkbox"/>	Sum Insured
11	NCB Protector-Repair of Non-Metallic Parts	<input type="checkbox"/>	
12	Depreciation Cover - Specified Limit	<input type="checkbox"/>	Rs 10,000 <input type="checkbox"/> Rs 15,000 <input type="checkbox"/> Rs 25,000 <input type="checkbox"/>
13	Personal Belonging protector (In Multiples of Rs. 10,000 up to Rs. 50,000)	<input type="checkbox"/>	Sum Insured

PREMIUM PAYMENT AND BANK DETAILS

Payment Option: Cheque Demand Draft Fund Transfer Pay Order
 Debit Card Credit Card

Premium Amount: ₹ _____ Amount in Words: _____

For Cheque/DD/PO (Payable in favour of Navi General Insurance Company Limited)

Account Holder Name : _____
 Instrument Number : _____ Instrument Date : _____
 Instrument Amount : _____ Bank Name : _____
 Credit/Debit Card No. : _____ Expiry Date : _____
 Fund Transfer/Wallet : Name of Bank/Wallet Transaction Number: _____
 PAN Number : _____ TAN Number : _____

Note:

As per the Regulatory requirements, we can affect payment of the refund (if any) and or claims only through Electronic Clearing System (ECS) / National Electronic Funds Transfer (NEFT) / Real Time Gross Settlement (RTGS) / Interbank Mobile Payment Service (IMPS). If the premium payment mode is other than cheque, please provide your account details as mentioned below for refund purposes.

Account No. : _____ IFSC/MICR Code : _____
 UPI ID : _____ Branch Name: : _____
 Type of Account : Saving Bank's Account Current Account
 Others (Please Specify) _____

ELECTRONIC INSURANCE ACCOUNT DETAILS OF PROPOSER

(Email Id is mandatory)

Do you have an EIA : Yes No If No, do you wish to apply for EIA : Yes No
 If Yes, please quote the EIA number : <<_____>>
 If applied, please mention your preferred Insurance Repository : <<_____>>
 Email Id (Registered with Insurance Repository) : <<_____>>

Your Policy will be credited in your EIA account and your address details as mentioned in the EIA shall override the address provided in this proposal for Insurance. We request you to inform the Repository of any changes in the details immediately.

Declaration:

"I/We desire to insure with NAVI GENERAL INSURANCE LIMITED ("Company") in respect of the vehicle described in this proposal form and statements contained herein, shared by me digitally or otherwise either through Company website, emails, Mobile application or any such mode of communication are true and accurate representations.

I/We undertake and confirm that:

- a) If any of the statements made herein are found to be false or incorrect, the benefits under this policy would stand forfeited.
- b) This application and declaration shall be promissory and shall be the basis of contract between me/us and the Company.
- c) I/We have read and understood the coverages, the terms and conditions and accept the Company's policy of insurance along with said conditions.
- d) If any additions or alterations are carried out by me/us in this proposal form or if there is any change in the information submitted by me/us after the submission of this proposal form, then the same would be conveyed to the Company immediately, failing which the benefits under the policy would stand forfeited.
- e) The Company may take appropriate measures to capture the voice log for all telephonic transactions carried out by me/us as required by the procedure/regulations internal or external to the Company and shall not hold the Company responsible or liable for relying/using such recorded telephonic conversation.
- f) The insurance would be effective only on acceptance of this application by the Company and the payment of requisite premium in advance. In the event of non-realization of the Cheque or non-receipt of the amount of premium by the company, the policy shall be deemed cancelled "ab initio" and the Company shall not be responsible for any liabilities of whatsoever nature under this policy.
- g) I/We agree to receive "Certificate of Insurance and Policy Schedule" only and shall access the policy terms, conditions and exclusions on the company's website.
- h) I/We hereby confirm that all premiums have been/will be paid from bonafide sources and no premiums have been/will be paid out of 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 documents to establish sources of funds.
- i) I hereby authorize the Company to notify me through email, SMS, or any other electronic mode any information pertaining to my proposal, policy document, claim servicing etc.

Declaration for No Claim Bonus (if NCB claimed but confirmation from previous insurer not submitted).

I/We 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 further undertake that if this declaration is found incorrect, all benefits under the Policy in respect of Section I of the Policy will stand forfeited.

Place:

Date:

Signature of Proposer

INTERMEDIARY DETAILS (FOR OFFICE USE ONLY)

Branch Office _____	Intermediary Code _____
Branch Code _____	Intermediary Name _____
Business Sector Urban/Rural/Social	Intermediary contact Number _____
Point of Sale Person Name _____	Point of Sale Person Contact Number _____

SECTION 41 OF 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 of risk relating to lives or property in India, any rebate of the whole or part of the commission payable or any rebate of 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 prospectus or tables of the Insurers.
- 2) Any person making default in complying with the provisions of this section shall be liable for a penalty which may extend to Rupees Ten Lakhs.