# HDFC ERGO General Insurance Company Limited



### STANDARD PROPOSAL FORM FOR LIABILITY ONLY POLICY - PRIVATE CAR/ TWO WHEELERS

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

ner	1.	Proposer's (Owner's) Full Name		
er / Owi	2.	Address (where the vehicle is normally kept)		
)sodo.				Pin Code:
s of Pr			Tel No.: Mobile No.:	Fax No.:
Details			E-mail address:	
sonal	3.	Occupation / Business		
A(I) Per	4.	Type of Cover	Liability Only Policy	
A	5.	Period of Insurance	From Hrs on	To Hrs on

	6.	Registration No. of the vehicle	
	7.	Date of Registration of the vehicle	
	8.	Registration Authority and Location	
	9.	Year of Manufacture	
	10.	Engine No	
	11.	Chassis No	
tion	12.	Make of the Vehicle	
scifica	13.	Model	
e spe	14.	Type of Body	
ehicl	15.	Cubic Capacity of the Vehicle	
ails/V	16.	Seating Capacity including driver	
A(II) Vehicle Details/Vehicle specification	17.	Whether vehicle is driven by non conventional source of power / CNG / LPG / Bi Fuel? If yes, please give details.	
I) Ver	18.	Whether use of vehicle is limited to own premises?	Yes /No
A(I	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? (GR 44)	Yes /No
	21.	Details of Hire Purchase / Hypothecation / Lease (IMT 5) a) Is the vehicle proposed for insurance:	
		(i) Under Hire Purchase	Yes /No
		(i) Under Lease Agreement	Yes /No
		(iii) Under Hypothecation Agreement	Yes /No
			105/110
		<ul> <li>b) If yes, give name and address of concerned party/parties</li> <li>(Note: Copies of R.C. &amp; Fitness Certificate should be submitted along with the proposal form</li> </ul>	
	22.	Third Party Risks: Death / Bodily Injury         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         1.	If "Yes", give details of such persons:

25. (GR 39) Additional TPPD The policy provides additional Third Party Property Damage Liability Limits of ₹7,50,000/- for commercial vehicles. Do you wish to cover the additional limit:Yes /No									
(For additional TPPD limits, please see Additional TPPD         24.       Third Party Risk : Liability to 'Workmen' under W.C Act - 1923 (Compulsorily to be covered by M.V Act - 1988)         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)		23.	Third Party Risks: TPPD (IMT – 20)						
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 Q. No. 26)         B. Questions that provide additional cover as per IMT Endorsements         25. (GR 39)       Additional TPPD         The policy provides additional Third Party Property Damage Liability Limits of ₹7,50,000/- for commercial vehicles. Do you wish to cover the additional limit.Yes /No									
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 Q. No. 26)         B. Questions that provide additional cover as per IMT Endorsements         25. (GR 39)       Additional TPPD         The policy provides additional Third Party Property Damage Liability Limits of ₹7,50,000/- for commercial vehicles. Do you wish to cover the additional limit:Yes /No		24.	Third Party Risk : Liability to 'Workmen' under W.C Act - 1923 (Compulsorily to be covered by M.V Act - 1988)						
25. (GR 39) Additional TPPD The policy provides additional Third Party Property Damage Liability Limits of ₹7,50,000/- for commercial vehicles. Do you wish to cover the additional limit: Yes /No	Vel 1. [ No	ehicles Act 1988) . Drivers: (No. of Persons) (No							
The policy provides additional Third Party Property Damage Liability Limits of ₹7,50,000/- for commercial vehicles. Do you wish to cover the additional limit: Yes /No	B. Qı	lestions	that provide additional cover as per IMT Endorsements						
	25	. (GR 39)	Additional TPPD						
	Th	e policy p	provides additional Third Party Property Damage Liability Limits of ₹7,50,000/- for commercial vehicles. Do you wish to cover the additional limit:Yes /No						

26. (IMT 28) Additional Liability to Workmen

Do you wish to cover Wider Legal Liability to employees who are workmen?

(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) Yes No

(Note: The additional liability under common law and Fatal Accidents Act 1855 in respect of employees who are workmen can be covered under this endorsement) Refer Q No. 24

HDFC ERGO General Insurance Company Limited. IRDAI Reg. No.146. CIN: U66030MH2007PLC177117. Registered & Corporate Office: 1st Floor, HDFC House, 165-166 Backbay Reclamation, H. T. Parekh Marg, Churchgate, Mumbai – 400 020. Customer Experience Management, Customer Happiness Center: D-301, 3rd Floor, Eastern Business District (Magnet Mall), LBS Marg, Bhandup (West), Mumbai – 400 078. For Claim/Policy related queries call us at +91 22 6234 6234/+91 120 6234 6234 or Visit Help Section on www.hdfoergo.com for policy copy/tax certificate/make changes/register & track claim. Trade Logo displayed above belongs to HDFC Bank Ltd and ERGO International AG and used by the Company under license. UIN: Standalone Third Party long term Two Wheeler Insurance Policy - HDE-MT-P15-13-V01-14-15 | Motor Insurance - Two Wheeler Liability Only - 5 years -IRDAN125RP0005V01201819 | Standalone Motor Own Damage Cover - Two Wheeler - IRDAN125RP0002V01201920 | Liability Only Policy - Two wheeler - Annual - IRDAN125RP0002V01202122.

27.(IMT	29) Liability to Employees who are not Workmen							
Do you	wish to cover Wider Legal Liability to employees who are NOT workmen? Yes No							
(Note: T	he liability under common law and Fatal Accidents Act 1855 in respect of employees who are not workmen can be covered							
28.	Personal Accident Cover for Owner Driver							
	al Accident Cover for Owner Driver is compulsory in the Liability Only Cover. Please give details of nomination:							
	ie of Nominee and Age							
	tionship e of Appointee (if nominee is a Minor)							
. ,	tionship to the Nominee:							
. ,	1. Personal Accident cover for Owner Driver is compulsory for Sum Insured of Rs.15,00,000/- for all classes of Motor Vehicle.							
Compul	sory Personal Accident (PA) Cover for owner-driver (PA Cover for Owner – Driver is compulsory for individual vehicle owners)							
I hereby	declare that the Owner Driver does not require Compulsory Personal Accident Cover as							
0	wner Driver has a separate existing Personal Accident cover against Death and Permanent Disability (Total and Partial) for Sum Insured of at least 15lacs.							
0	wner Driver has a separate Standalone Compulsory Personal Accident policy for Sum Insured of Rs 15 lacs							
Th	ne Vehicle to be insured is not owned by an individual.							
Th	e Owner Driver does not have an effective driving license.							
(Note: V	Vhere the owner driver owns more than one vehicle, Compulsory Personal Accident cover can be granted for any one vehicle as opted by him/her.) Personal Accident cover for owner driver is							
compuls	compulsory for Sum Insured of 15 lakhs for Private Car. Compulsory Personal Accident Cover for Owner Drivers cannot be granted where the Vehicle is owned by a company, a partnership firm or a							
similar b	body corporate.							

29. (l	(IMT 15) PA cover for Named Occupants									
Do yo	ou wish to include Personal Accident Cover for Named persons?	Yes No								
If yes	s, give name and Capital Sum Insured (CSI) opted for.									
	Name	CSI Opted for	Nominee	Relationship						
1	1									
2	2									
3	3									
4	1									
5	5									
(Note	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 Two Wheelers)									

30. (IMT 16	6) PA Cover for Unnamed Occupants								
1 '	sh to include Personal Accident Cover for unnamed passengers/hirer/pillion passengers (two wheelers)? Yes No								
	e maximum CSI available per person is Rs.2 Lakhs in case of Private Cars and Rs.1 Lakh in the case of Motorized Two Wheelers)								
31. (IMT 1)	) Geographical Extension								
Whether e	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: Pres	sently the territory covered is geographical area of India. Extension of geographical area can be availed by use of this endorsement								
•									
32.	Additional Add-on cover								
Do you wis	sh to avail below add-on covers?								
1. Emerge	ency Assistance Yes No								
2 Addition	nal Personal Accident Cover Yes No								
C Question	is that are elicited for information and data collection purposes								
33.									
	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 and Business Purposes Yes No ii. Carriage of Goods other than samples or personal luggage Yes No								
1	(d) is the vehicle in good condition? Yes No								

(d) is the vehicle in good condition?		
(e) Name and address of the previous insurance company:		
(f) Previous Policy Number :	(g) Period of Insurance from:	to
(h) Claims lodged during the preceding 3 years		
Year	Number of Claims	Claim Amount (₹)

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34.	Driver Details	
	Details of the Driver:         (a) Age and Date of Birth of the Owner: Age years       Date         (b) Age and Date of Birth of the Driver: Age years       Date         (c) Does the driver suffer from defective vision or hearing or any physical infirmity         If "Yes" please give details.         (d) Has the driver ever been involved/convicted for causing any accident or loss?         If "Yes", please give details as under including the pending prosecutions:	
	Driver's Name	
	Date of Accident	
	Loss/Cost Rs.	
	Circumstances of Accident:	

#### IS AND CONDITION

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 here by agree that this declaration shall form the basis of the contract between me/us and HDFC ERGO General Insurance Company Limited.

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

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 hereby grant consent to Agent/Broker/Corporate Agent or any other licensed intermediary to share my KYC (Know your Customer) and customer due diligence information with HDFC ERGO General Insurance Company Limited for the purpose of my insurance proposal.

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

Prohibition of Rebates (Section 41 of Insurance Act, 1938 as amended):
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: provided that acceptance by an insurance agent of commission in connection with a policy of life insurance taken out by himself on his own life shall not be deemed to be acceptance of a rebate of premium within the meaning of this sub-section if at the time of such acceptance the insurance agent satisfies the prescribed conditions establishing that he is a bona fide insurance agent employed by the insurer. Any person making default in complying with the provisions of this section shall be liable for a penalty which may extend to ₹10 Lakhs

I agree to receive a one pager policy document.

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I hereby declare that I do not hold an effective driving license.

Place											
Date	D	D	М	М	Y	Y	Y	Y			

Signature of Proposer