



The Oriental Insurance Company Limited
Head Office, A-25/27, Asaf Ali Road, New Delhi-110 002

Issuing Office

**PROPOSAL FORM FOR 'MOTOR' POLICY
 FOR CARS USED SOLEY FOR PRIVATE OR PROFESSIONAL PURPOSES**

Name of Proposer (in full)

(a) Permanent Residential Address:.....

(b) Permanent Business/Occupation Address:.....

Occupation.....

Particulars of the Cars to be insured:

Registered Letter & Nos.	Make of Car Engine/chassis No.	Cubic Capacity	Type of Body	Year of Manufacture	Seating Capacity including Driver	Date of Purchase	Purchase Price Rs.	I.E.V. excluding accessories
								Car Rs.....

1. Do you wish to insure loss of or damage to extra fittings such as ?
 - a) Neck-rest, sunshade, sun-visor or any other non Electronic items fitted to the vehicle.
 - b) Tape recorder, Air-conditioner, Fan or musical Horn fitted in the vehicle? If so, state the make, Year of manufacture and estimated value of each item separately.

Name and address of Registration and Taxation Authority:

2. Are you the owner of the car and is it registered in your name?
3. (a) Will the car be used solely for private/professionals? If not, state for what other purposes it will be used?
 (b) Will the car be used for carrying your own goods?
4. Do you desire "A" policy (Act Only Liability Cover) or "B" policy (Act only Liability plus loss of or damage to Car from perils specifically covered by the policy issued After acceptance of proposal.
5. Will the car be driven regularly by any one other than Proposer? If so please supply the following information:-

Name and occupation of such	Age(s)	Period of driving experience	Has any such person been
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person(s)			refused Insurance by any company or underwriter at normal rates and terms?

6. To the best of your knowledge and belief, do you, or does nay other person who to your knowledge will drive suffer from defective vision or hearing or from any physical infirmity?
7. Have you , or has any other person who to your knowledge will drive, been convicted of any offence in connection with the driving of the motor vehicle?
8. Insert total number of vehicles owned and particulars of all accidents or losses during the past three years in connection with all motor vehicles owned or driven by you.

Year	Total No. of vehicles owned by proposer	Total No. of Accident	Total amount of Claims					
			Damage to Proposer Vehicles		Third Party		OTHERS	
			No.	Amount	No.	Amount	No.	Amount
19								
19								
19								
19								
19								

9. Are you now or have you been insured in respect of (a) any motor vehicle? If so, please state name of Insurer.
10. Has any insurer ever:
 - (a) Declined your Proposal.
 - (b) Required an increased Premium or imposed special (b) Condition including excess?
 - (c) Cancelled or refused to renew you policy? (c)
11. Are you entitled to a “No Claim” Bonus from your previous insurers in respect of any of the cars described in the Proposal? If so, attach renewal notice/Motor Pass Book.
12. Are you will to bear a portion of all claim in Rs._____

respect of loss or damage to the vehicle? If so, state amount Rs.

13. Are you a member of any Auto Mobile Association?
If so, state which No. _____
14. Do you desire to cover accidents to the following persons?
(a) Insured? _____ If so, state age _____ Physical defects, if any _____
(b) Insured's Wife _____ if so, state age _____ Physical defects, if any _____
(c) For one or more named persons if so, state names 1. _____
2. _____
Age _____ Physical defects, if any _____ 3. _____
- If on un-named basis state the total nos. of person.
Death and disablement cover for capital sum insured between of Rs. 10,000/- to Rs. 2 lacs in multipliers of Rs. 10,000/-.
15. Do you desire to have Personal Accident cover for named/unnamed occupants of the vehicle (including/excluding drivers/others occupants)? If so, give details of sum to be insured.
16. Do you wish to cover wider legal liability (i.e. both for WC Liability and Legal Liability) to your paid driver an additional premium Rs. 15/-.
17. Do you desire legal liability cover for maximum Rs. 1 lac in respect of employees of Insured traveling Car NO/YES Additional premium Rs. 20/- per employee.
18. Do you wish to cover increased TP property damage cover (other than goods carried in the car).
1. From Rs. 6000 to 50000/- additional premium Rs. 15/-
 2. Slab of Rs. 50000/- Rs. 10/- each
 3. Unlimited 50/-
- 19 (i) Do you wish that cover against risk of Riot and Strike be excluded?
(if excluded, a discount of 0.15% on I.E.V. is allowed off the premium).
(ii) Do you wish that cover against risk of flood etc., be excluded? (if excluded, a discount of 0.15% on I.E.V. is allowed off the premium)
(iii) Do you wish that cover against risk of Earthquake etc., be excluded? (if excluded, a discount of 0.10% on I.E.V. is allowed off the premium).

Period of Insurance, From.....19 to.....19

To

THE ORIENTAL INSURANCE COMPANY LIMITED

I/We hereby declare that the particulars stated above are true and I/We agree that this Declaration and the Answers given above shall be the basis of the contract between me/us and the Company.

Dated.....19

Signature of Proposer

The liability of the Company does not commence until the acceptance of the Proposal has been formally intimated by the Company.

Prohibition of Rebate:

Section 41 of the Insurance Act 1938 provides as follows:

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 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 prospectus or tables of the insurer.
2. Any person making default in complying with the provisions of the section shall be punishable with fine which may extend to five hundred rupees.

Note: For legal Interpretation English Version will hold good. Please state clearly the Motor Cycle/scooter shall not be used without a side car attached if so, a rebate of 25% shall be allowed and legal liability extra for passengers in side car shall be charged.