

AUTO

protector

Proposal form for insurance cover for Private Car / Two Wheeler

Thank you for applying to ITGI's AUTO PROTECTOR. To help us process your policy quickly, please fill the form completely. If you have any queries, please call our Customer Care Centre. We are committed to bringing you the best through ITGI's products and services, to give you the The Life You Deserve



Dear Customer,

At IFFCO-TOKIO GENERAL INSURANCE CO. LTD. (ITGI), it is our constant endeavour to provide you with the widest range of insurance products and services, each tailor-made to suit your needs. But helping us achieve our goal will be your support in sharing your personal information with us. This will enable us to create individual databases for our clients.

Our personnel will constantly be in touch with you - updating every single detail you provide about yourself. This will help us in bringing you innovative policies in answer to your changing needs.

While all this is part of our everyday business, we at ITGI take special care to safeguard every bit of information you provide us. That's simply because we respect your right to privacy. With us, your information is in safe hands.

Thank you

(Please answer all question completely using BLOCK LETTERS)

ABOUT YOURSELF:

Title: Mr. Ms. Dr. Others

Name: _____

Address (Where the vehicle is normally kept and used): _____

Pin Code : _____ Tel. No. : _____ Mobile No.: _____ E-mail : _____

Correspondence Address: _____

Pin Code : _____ Tel No. : _____ Mobile No.: _____ E-mail : _____

Occupation or Business : _____

ABOUT THE VEHICLE TO BE INSURED:

Details of Hire Purchase / Hypothecation / Lease :

a) Is the vehicle proposed for insurance :-

Under Hire Purchase : Yes No

Under Lease Agreement: Yes No

Under Hypothecation Agreement: Yes No

b) If yes, give name and address of concerned parties : _____

Registration No. of the Vehicle : _____ Date of the Registration of the Vehicle: _____ / _____ / _____
DD MM YY

Name & location of the Registering Authority: _____

Year of manufacture	
Engine No.	
Chasis No.	
Make of Vehicle	
Type of Body / Model of Vehicle	
Colour of Vehicle	
Cubic capacity of Vehicle	
Seating capacity, including driver	

Insured's Declared Value (Please fill up the following table :)

Insured's Declared Value of vehicle	Non-electrical accessories fitted to the vehicle	Electrical & electronics accessories fitted to the vehicle	Side Car (Two- Wheeler)/ Trailer (Pvt. Cars)	Value of CNG /LPG/ Kit	Total Value
Rs.....	Rs.....	Rs.....	Rs.....	Rs.....	Rs.....

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.

SCHEDULE OF DEPRECIATION FOR ARRIVING AT IDV

AGE OF THE 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 years but not exceeding 3 years	30%
Exceeding 3 years but not exceeding 4 years	40%
Exceeding 4 years 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.

Is the vehicle parked in locked enclosure at night: Yes No

AUTO PROTECTOR COVERAGE:

Type of Cover required: Liability Only Policy Package Policy Others (specify) _____

Period of Insurance: From _____ To _____

Are you entitled to No Claim Bonus? Yes No

If yes, Please submit proof thereof.*

Is the Vehicle fitted with the any Anti-theft device approved by the AARI? Yes No

If Yes, please attach Certificate of Installation in the vehicle issued by Automobile Association of India.*

Do You wish to include personal Accident (P.A.) Cover for Named persons? Yes No

If yes, give name and Capital Sum Insured (CSI) opted for. the maximum CSI available per person is Rs. 2 lakhs in the case of Private Cars and Rs. 1 Lakh in the case of Motorised Two-Wheelers.

S. No.	Name	CSI opted (Rs.)
1.		
2.		
3.		

Do you wish to include P.A. Cover for unnamed persons / hirer/ pillion passengers (two wheelers)? Yes No

If yes, give the number of persons and Capital Sum Insured (CSI) opted. The maximum CSI available per person is Rs.2 lakhs in the case of Private Cars and Rs.1 lakh in the case of Motorised Two Wheelers.

Number of persons: _____ CSI opted (Rs.): _____

Liability to Third Parties.

The policy provides Third party Property Damage (TPPD) of Rs. 1lakh (Two-Wheelers) and Rs. 7.5 lakhs (Private Cars).

Do you wish to restrict the above limits to the statutory TPPD Liability limit of Rs. 6000/- only? Yes No

Do you wish to cover Legal Liability to

a. Driver (No. of persons _____) Yes No

b. Other employees (No. of persons _____) Yes No

c. Unnamed Passengers (No. of persons _____) Yes No

Do you wish to opt for higher deductible over and above the compulsory deductible Yes No

(Rs. 50 for Two-Wheelers and Rs. 500/Rs. 1000/- for Private Cars)

If yes, please specify the amount (For Two Wheelers) Rs. 500/750/1000/1500/3000

(For Private Cars) Rs. 2500/5000/7500/15000: _____

Are you a member of Automobile Association of India? Yes No

If yes, please state

a. Name of Association _____

b. Membership No. _____

c. Date of expiry ____ / ____ / ____
DD MM YY

GENERAL INFORMATION:

Is the Vehicle driven by non-conventional source of power? Yes No

If yes, Please give details: _____

Is the Vehicle used for driving tuitions? Yes No

Is the cover to be extended to the geographical area to the following countries: Yes No

Bangladesh, Bhutan, Maldives, Nepal, Pakistan and Sri Lanka.

If 'Yes' state the name of the country / countries: _____

Is the use of Vehicle limited to own premises? Yes No

Is the Vehicle to be used for Commercial purposes? Yes No

Does the Vehicle belong to a foreign embassy / consulate? Yes No

Is the car certified as Vintage Car by Vintage and Classic Car Club of India? Yes No

Is the vehicle designed for use of Blind/ Handicapped/ mentally challenged persons and duly endorsed as such by RTA? Yes No

Is the Vehicle fitted with fibre glass tank? Yes No

Previous History:

- a) Date of Purchase of the vehicle by the proposer ____ / ____ / ____
DD MM YY
- b) Whether the vehicle was New or Second Hand at the time of Purchase _____
- c) Will the vehicle be used exclusively for :
 - (i) private, social, domestic, pleasure & professional purposes 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 full details _____
- e) Name and address of the previous insurer: _____
- f) Previous Policy Number : _____
 Period of Insurance: From ____ / ____ / ____ to ____ / ____ / ____
DD MM YY DD MM YY
- g) You desire the cover on accessories (For Two-Wheeler) Yes No
- h) Please give details of the claims lodged during the preceding 3 years

S.No.	Year	Number	Amount (Rs.)

- i) Has any insurance company ever :
 - a) Declined your proposal? Yes No
 - b) Cancelled & Refused to renew your policy? Yes No
 If yes, reasons there of: _____
 - c) Imposed special condition or excess? Yes No
 If yes, reasons and details thereof: _____

Details of Driver:

- (a) If you are individual owner, do hold on effective driving licence? Yes No Not Applicable
- (b) Age Owner Driver _____
 Others _____
- (c) Does the driver suffer from defective vision or hearing or any physical infirmity. Yes No
 If "Yes" please give details : _____
- (d) Has the driver ever been involved/convicted for causing any accident or loss ? Yes No
 If yes , please give details as under including the pending prosecution, if any :-

Driver's Name	Date of Accident	Circumstances of Accident/Claim	Loss/Cost (Rs.)

Please give any other information that may be relevant : _____

DECLARATION

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 the "IFFCO-TOKIO GENERAL INSURANCE CO. LTD."

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 insurers immediately.

Date:.....

Place:.....

Signature of the Proposer

NCB DECLARATION

"I/We declare that the rate of NCB claimed by me/us is correct and that no claim as arisen in the expiring policy period (copy of the policy enclosed). I/We further undertake that if this declaration is found to be incorrect, all benefits under the policy in respect of Section 1 of the policy will stand forfeited."

Signature of the Proposer

PROHIBITION OF REBATES

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 in respect of any kind or 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 prospectus or tables of the Insurer.
2. Any person making default in complying with the provisions of this section shall be punishable with fine, which may extend to five hundred rupees.



For more information call the ITGI Customer Care Centre

at 1-600-333303 (toll free)

IFFCO-TOKIO GENERAL INSURANCE CO. LTD.

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