



Universal Sampo General Insurance Co. Ltd.

(A joint venture of Allahabad Bank, Indian Overseas Bank, Karnataka Bank Ltd., Dabur Investment Corp., and Sampo Japan Nipponkoa Insurance Inc.)
 Registered and Corporate Office : Unit No. 401, 4th Floor, Sangam Complex, 127, Andhri Kurla Road, Andhri (East), Mumbai - 400 059,
 Maharashtra, Fax# 022 - 29211844, Email : contactus@universalsampo.com

MOTOR INSURANCE PROPOSAL FORM (FOR OTHER THAN LIABILITY ONLY POLICY)

IMD Name _____ IMD code _____
 Sub IMD Name _____ Sub IMD code _____
 Vehicle Type Two Wheeler Private Car Goods Carrier Passenger Carrier Miscellaneous
 Type of Cover required Package Policy Others (Specify) _____

A. INSURED

Owner's (Proposer's) Full Name _____ Date of Birth ____/____/____
 Occupation / Business _____
 Period of Insurance From ____/____/____ To ____/____/____

(i) ADDRESS FOR COMMUNICATION

Address Line 1 _____
 Address Line 2 _____
 City _____ Pin Code _____
 State _____
 Phone/Mobile No. _____
 E-mail _____

**Is the vehicle usually parked at address (i),
 If not please mention the usual address below**

Address Line 1 _____
 Address Line 2 _____
 City _____ Pin Code _____
 State _____
 PAN Card No. _____
 Aadhaar Card No. _____

B. VEHICLE DETAILS

Registration No. _____ Date of Registration ____/____/____
 Engine No. _____ Year of Manufacture ____/____/____
 Chassis No. _____ Colour of the Vehicle _____
 Make of Vehicle _____ Cubic Capacity/Gross Vehicle Weight _____
 Model of Vehicle _____ Seating capacity including Driver _____
 Type of Body _____ Max. licensed carrying capacity (No. of passengers) in case of passenger carrying vehicles? _____
 Odometer Reading _____ Registering Authority and Location _____
 Annual average kilometers _____
 Whether the vehicle is driven by non-conventional source of power? Yes No
 If "Yes", specify _____
 Whether the vehicle is fitted with fiber-glass tank? Yes No
 Is the vehicle fitted with any Anti-theft device approved by the AARI? Yes No
 If "Yes", attach Certificate of Installation in the vehicle issued by AARI. Yes No
 Is the vehicle in good and working condition? Yes No
 If "No", specify _____

C. VEHICLE USAGE DETAILS

Vehicle is used for driving tuitions? Yes No
 Extension of geographical area is required? If "Yes", select the country below
 Bangladesh Bhutan Maldives Nepal Pakistan Sri Lanka
 Use of vehicle is limited to own premises? Yes No
 Vehicle belongs to Foreign Embassy / Consulate? Yes No
 Vehicle is designed for use of Blind/ Handicapped/ Mentally challenged persons and duly endorsed as such by RTA? Yes No
 The vehicle is parked in Own / Society premises at night? Yes No
IN CASE OF PRIVATE CARS / TWO WHEELERS ONLY
 Vehicle is used for Commercial purposes? Yes No
 The car is certified as Vintage car by Vintage and Classic Car Club of India? Yes No
 The vehicle be used exclusively for Private, Social, Domestic, Pleasure and Professional purposes? Yes No
 The vehicle be used exclusively for carriage of goods other than samples or personal luggage? Yes No
IN CASE OF COMMERCIAL VEHICLES ONLY
 The use of the vehicle is limited to confined site? Yes No
 The commercial vehicle is also used for Private purposes (Excluding use for hire or reward)? Yes No

D. VEHICLE FINANCE DETAILS

State if the vehicle is under : Hire Purchase Lease Agreement Hypothecation
 Financier's Name : _____
 Financier's Address : _____

E. COVERAGE DETAILS

Insured's Declared Value - Note 1					
Insured's Declared Value of vehicle	Non - Electrical accessories fitted to the vehicle	Electrical and Electronic 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.
Do you wish to restrict the limits of Third Party Property Damage (TPPD) Liability to statutory limit of Rs. 6000 only. <input type="checkbox"/> Yes <input type="checkbox"/> No The policy provides TPPD of Rs. 1.0 lakh for Two wheelers and Rs. 7.5 lakhs for other vehicles. If you opt out you shall be entitled for a discount of Rs. 50 for Two Wheelers and Rs. 100 for other vehicles. <input type="checkbox"/> Yes <input type="checkbox"/> No Do you wish to cover Legal Liability to? A) Driver (No. of persons _____) B) Other Employees (No. of persons _____) C) Unnamed Passengers (No. of persons _____) D) Conductor and Cleaner (No. of persons _____) E) Non Fare Paying Passenger (No. of persons _____) (only in case of Commercial Vehicle) (only in case of Commercial Vehicle)					

F. Nomination Details

Do You Wish To Cover Personal Accident Cover For Owner Driver. If Yes, Please Give Details Of The Nomination:

Name of the Nominee and Age	Relationship	Name of the Appointee (if Nominee is a minor)	Relationship of the Nominee

(Note: (1) personal Accident cover of Owner driver is compulsory for Sum Insured of Rs. 100,000/- for Two Wheelers, Rs 200,000/-for private cars and commercial vehicles. (2) Compulsory PA cover to Owner driver cannot be granted where a vehicle is owned by a company, a partnership firm or a similar corporate body or where the owner driver does not hold an effective driving license.
 Do you wish to include Personal Accident (PA) Cover for Named persons /Paid drivers, Cleaners and Conductors? If "Yes", specify Name and Capital Sum Insured (CSI) opted for. The maximum CSI available per person is Rs. 1 lakh for two wheelers and Rs. 2 Lakhs for other vehicles. Yes No

S. No.	Name	CSI	Nominee	Relationship
1.				
2.				

Motor Private Car
 Motor Two Wheeler Insurance
 Motor Commercial Vehicle

IRDA/USGI/2007-08/05
 IRDA/USG/22/2008-09/LR/01
 IRDA/USG/22/2008-09/LR/01

IRDA Regd No.134

Do you wish to include P.A. Cover for Unnamed Persons/Hiree/Pillion rider (in case of two wheelers)? Yes No
 If "Yes", specify the number of persons as per seating capacity and Capital Sum Insured (CSI) opted.

No. of Persons

CSI (Each)

IN CASE OF PRIVATE CARS / TWO WHEELERS ONLY

Do you wish to opt for higher deductible and above the compulsory deductible of Rs.1000/Rs.2000/- for Yes No
 Private Cars and Rs.100 for Two Wheelers. If "Yes", select the amount below

For Private Car Rs.2500 Rs.5000 Rs.7500 Rs.15000
 For Two Wheeler Rs.500 Rs.750 Rs.1000 Rs.1500 Rs.3000

G. DISCOUNT DETAILS

Are you a member of Automobile Association of India? If yes, please state _____

Yes No

- A) Name of Association _____
- B) Membership No. _____
- C) Date of Expiry _____

Are you entitled to "No Claim Bonus"? If "Yes", please submit proof there of (Renewal Notice / Copy of Expiring Policy) Yes No
 NCB % entitled _____

H. DRIVER DETAILS

Owner Driver

Age of Owner Driver _____ Driving licence no. _____

Expiry date _____ Details of Other Driver _____ Yes No

Does the driver suffer from defective vision or hearing or any physical infirmity? Yes No

Has either of the drivers ever been involved / convicted for causing any accident or loss? Yes No
 If yes, specify details as under including the pending prosecution, if any?

Driver Name	Date of Accident	Circumstances of Accident	Loss / Costs Rs.

I. MOTOR ADD-ON COVERS

Do you wish to opt for any of the below add on covers

1	Engine Protector Motor OD Add On: (Both for Pvt car & 2 wheeler)	<input type="checkbox"/> 9	Return to Invoice: (Both for Pvt car & 2 wheeler)	<input type="checkbox"/>
2	NCB Protector Motor OD Add On: (Both for Pvt car & 2 wheeler)	<input type="checkbox"/> 10	Key Replacement: (Only for Pvt Car)	<input type="checkbox"/>
3	Insurance at manufacturing selling price: (for all classes of vehicles)	<input type="checkbox"/> 11	Driving Train protect: (Only for 2 Wheeler)	<input type="checkbox"/>
4	Depreciation Waiver/Fill Depreciation: (for all classes of vehicles)	<input type="checkbox"/> 12	Road Side Assistance: (Both for Pvt car & 2 wheeler)	<input type="checkbox"/>
5	Daily Cash Allowance Benefit: (for all classes of vehicles)	<input type="checkbox"/> 13	Additional Expense Coverage (Emergency, Hotel or Transportation expense): (Only for Pvt car)	<input type="checkbox"/>
6	Loss of Driving License/registration Certificate: (for all classes of vehicles)	<input type="checkbox"/> 14	Loss of Personal Belongings: (Only for Pvt Car)	<input type="checkbox"/>
7	Hospital Daily Cash Cover: (Both for Pvt car & 2 wheeler)	<input type="checkbox"/> 15	Hydrostatic lock: (Only for Pvt Car)	<input type="checkbox"/>
8	Accidental Hospitalisation Cause for family: (Both for Pvt car & 2 wheeler)	<input type="checkbox"/> 16	Cost of Consumables: (Both for Pvt car & 2 wheeler)	<input type="checkbox"/>
		<input type="checkbox"/> 17	Secure Towing (Higher towing & removal costs): (Only for Pvt Car)	<input type="checkbox"/>

J. PREVIOUS HISTORY

Date of purchase of the vehicle by proposer New Second Hand Present condition of vehicles _____
 Vehicle at the time of purchase _____

Name of the previous insurer _____ Address _____

City _____ Pin code _____ State _____ Phone No. _____

Previous Policy No. _____ From ____/____/____ To ____/____/____

Type of Cover Liability Only package Policy Others (Specify) _____

Claim Year	Claim Number	Insurer	Amount Rs.

Has any insurance company ever declined the proposal? Yes No

If "Yes", specify reason _____

Has any insurance company ever cancelled & refused to renew? Yes No

If "Yes", specify reason _____

Has any insurance company ever imposed special condition or excess? Yes No

If "Yes", specify reason _____

K. OTHER DETAILS

Is there any other relevant information? If "Yes", specify Yes No

Note 1:

The Insured's Declared Value (IDV) of the vehicle will be deemed to be the 'SUM INSURED' for the purpose of the insurance 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 exceed 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%

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.

Declaration by 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 the "Universal Sompo General Insurance Co. Ltd." I/We also hereby declare that if 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 _____

Signature of Proposer

INSURANCE ACT 1938, SECTION 41 - PROHIBITION OF REBATES 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 prospectus or tables of the Insurer.

Any person making default in complying with the provisions of this section shall be liable for a penalty which may extended to ten lakh rupees.
For Office Use Only

Payment Mode (DD/Cheque/EFT/ Others)	Instrument Number	Date of Issuance	Name of Bank drawn on	Amount (Rs)	E Receipt No

Universal Sompo General Insurance Co. Ltd.

Express IT Park, Plot No. EL-94, T.T.C. Industrial Area, M.I.D. C., Mahape, Navi Mumbai - 400 710

Toll Free No. 1800224030(MTNL)/18002004030(Reliance) Direct Nos.: 022 27639800(MTNL) 39133700(Reliance)/ Fax : 022 39171419

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Motor Private Car

Motor Two Wheeler Insurance

Motor Commercial Vehicle

IRDAUSG/2007-08/05

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