

KSHEMA TWO-WHEELER BUNDLED POLICY

PROPOSAL FORM

INTERMEDIARY DETAILS
Dealer / Broker /Agent / POSP Name & Code:
Dealer / Broker /Agent / POSP Address and Contact Number:

PROPOSER DETAILS		
Proposer's Name		
Address for Correspondence		
Telephone & Fax Number	Mobile no:	
E-mail Address		
Bank Account No. (SB/ Current Account)	PAN No:	
HPA/Hypothecation		
Type of Cover	Comprehensive ☐ Fire ☐ Theft ☐ Act & Theft ☐ Act and Fire ☐ Theft and Fire ☐	
Period of Insurance	From Time _____ Date _____	To _____
DETAILS OF VEHICLE		
Eng. No.& Chas. No:		
Regn. No:		
Year of Make:		
Make& Model / Type of Body:		
Colour & Fuel Used:		
Cubic Capacity:		
Registering Authority - Name and location:		
PUC Certificate Details		
VALUE OF THE VEHICLE		
Invoice Value:		
Electric / Electronic Accessories:		
Non-Electrical Accessories:		
Side Car/Trailer:		

LPG/CNG Kit:	
Total value:	
IDV:	
USAGE OF THE VEHICLE	
Purpose of Use:	Trade/Professional/Pleasure/Business/others.
Details of Vehicle Parking:	Road/Compound/Covered/Uncovered Garage/others.
Details of Driver:	
Average km run in a year:	Self/ Paid Driver/Relatives/Friends /others.
DISCOUNTS AND LOADING	
Are you a member of Automobile Association of India	Yes/No If yes, please State: 1. Name of Association: 2. Membership No: Date of Expiry:
Whether the vehicle is driven by non-conventional source	Yes/No If yes, please specify the details
Do you wish to restrict TPPD cover to Statutory limit of Rs.6000/-only	Yes/No
Do you have personal accident cover for owner cum driver	Yes/No if yes, select the number of years 1year ☐ 5years ☐
Do you wish to cover PA for Any Named Person Other Than Paid Driver or Cleaner	Yes/No if yes, provide the number of persons.
Do you wish to cover PA for Unnamed Passengers other than insured and the Paid Driver and Cleaner	Yes/No if yes, provide the number of persons.
Do you wish to cover PA for Paid Drivers, Cleaners and Conductors	Yes/No if yes, provide the number of persons
Do you wish to cover PA for Unnamed Hirer and Unnamed Pillion Passengers	Yes/No if yes, provide the number of persons
Do you wish to cover Legal Liability:	
a) to Paid Driver and/or Conductor and/or Cleaner Employed in Connection Yes/No If yes, Provide the Number of persons to be included	
b) to Employees of the Insured other than Paid Driver and/or Conductor and/or Cleaner Yes/No If yes, Provide the Number of persons to be included	
ADDITIONAL COVERS REQUIRED	
Nil Depreciation	Yes/No
Roadside Assistance	Yes/No
Engine Protection Cover	Yes/No
NCB Protection Cover	Yes/No
Return to Invoice	Yes/No
OTHER DETAILS	

Whether use of vehicle is limited to own premises	Yes/No
Whether the vehicle belongs to foreign embassy	Yes/No
Whether the vehicle to subject to Hire/ Lease/ Hypothecation	Yes/No
Whether the vehicle is designed for use of blind/handicapped persons	Yes/No If yes, please specify the details of Endorsement by RTA
Whether the vehicle is used for Driving Tuitions	Yes/No
Whether extension of Geographical Area is required	Yes/No If yes, State the Name of the Country Nepal, Bangladesh, Bhutan, Maldives, Pakistan, Sri Lanka.
Whether the vehicle is limited to confined sites?	Yes/No
Vehicle Laid up details: (This cover will give protection to your vehicle at any of the locations selected.) Vehicle Laid up period Day(s) / Month(s) / Year(s) Vehicle laid up start & end to	

DECLARATION BY THE 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 his declaration shall form the basis of the contract between me/us and the KSHEMA GENERAL INSURANCE LTD. I/We also hereby declare that any additions or alterations carried out after the submission of this Proposal Form then the same would be conveyed to the Insurers immediately. I/we wish to confirm that there has been no accident to my/our vehicle since the last Policy Expiry Date till now. I/We confirm that I/We have remitted the premium at.....on..... For the insurance of the above vehicle with you. It is understood and agreed that you have no liability or whatsoever nature for any Loss/Damage/Liability arising out of any accident earlier to(time). I/We declare that the vehicle is in perfect state and roadworthy condition.

PLACE:

DATE:

SIGNATURE OF THE PROPOSER

Declaration and Consent**1. Source Of Fund**

Salary _____ Business _____ Others _____ (In case of others, please specify)

I/we hereby declare and confirm that the premium has been paid out of legally acquired sources of income and the subsequent premiums if any, will continue to be paid out of legally declared and assessed source of income.

2. CKYC No. _____

I/we hereby give my/our consent to the Company to verify and obtain my/our identity/address proof through Central KYC Registry or Goods and Service Tax Portal or Ministry Of Corporate Affairs Portal or National Securities Depository Limited portal for the purpose of undertaking KYC.

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 kshema General Insurance Limited for the purpose of my insurance proposal.

3.Electronic-Insurance Account:

Do you want to open e-IA account: Yes /NO

If yes, please provide e-IA No. to deposit your insurance policy. E-IA No. _____

INSURANCE ACT 1938, SECTION 41 - PROHIBITION OF REBATES

(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 prospectuses or tables of the insurer as per Section 41 of Insurance Act 1938 – Prohibition of Rebates.

[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.]

(2) Any person making default in complying with the provisions of this section shall be liable for a penalty which may extend to ten lakh rupees.