

KIWI GENERAL INSURANCE LIMITED
KIWI MOTOR – LIABILITY ONLY INSURANCE

POLICY DETAILS

Policy Type: Liability Only
Business type: <New/Rollover/Renewal/Endorsement/Used>
Third party From: <DD/MM/YYYY> To the Midnight of: <DD/MM/YYYY>
Personal Accident Opted: <Yes/No>
Reason for Personal Accident Opt Out: <Insured has Standalone PA cover>=15L or Non Individual or No Valid DL>
Personal Accident Cover: From: (DD/MM/YYYY) To the Midnight of: (DD/MM/YYYY)

CUSTOMER DETAILS

Customer is: <Individual/Non-Individual>

Customer is PEP?: <Yes/No>

Note: Politically Exposed Persons” (PEPs) are individuals who are or have been entrusted with prominent public functions domestically/in an international organisation/in a foreign country. This would include individuals who have or had positions of Heads of States or Government, Senior Politicians, Senior Government or Judicial or Military officers, Senior Executives of State-Owned Corporations and important Political Party Officials

Company name <i>(in case of Non-Individual)</i> :
Residential address <i>(in case of Non-Individual)</i> :
Title: <Title>
Name: <Name>
Gender: <Gender>

Nationality: <Nationality>
Current address: <Current address>
Mobile number: <Mobile number>
PAN: <PAN>
Email ID: <Email ID>
CKYC no.: <CKYC no.>
Bank A/c no: <Bank A/c no>
Bank name: <Bank name>
Bank IFSC code: <Bank IFSC code>
Bank address: <Bank address>
GSTIN (if applicable): <GSTIN>

NOMINEE/APPOINTEE DETAILS

Name and Relationship	Type	Date of Birth	Percentage of Nomination	Mobile no.	Email id	Address	Bank Details
<Name and Relationship>	<Type>	<DD/MM/YYYY>	<%>	<Mobile No.>	<Email>	<Address>	<A/c No.> <IFSC> <Branch> <Name>

INTERMEDIARY DETAILS

Name	<Name>
Email	<Email>
Mobile No.	<Mobile no.>
Intermediary Code	<Code>
POSP PAN	<PAN>
POSP Aadhar	<Aadhar>

PREVIOUS INSURER DETAILS

Previous Insurer	<Name>
Previous Policy No.	<Policy No.>
Previous Policy Expiry	<DD/MM/YYYY>
Previous Policy Type	<Type>

VEHICLE DETAILS

Vehicle number: <Vehicle number>
Engine number: <Engine Number>

Chassis number: <Chassis Number>
Is Vehicle new or second hand at the time of purchase: <New/Second hand>
Make: <Make>
Model / Variant: <Model / Variant>
Seating capacity: <Seating Capacity>
Manufacturing month and year: <Manufacturing month and year>
1st Purchase date: <>
Fuel type: <>
Date of registration: <>
RTO location: <>
Body type: <>
Colour of vehicle: <>
Insured GSTIN: <>
Ownership change in the last 12 months?: <Yes/No>
If Yes, whether name change effected in expiring policy: <Yes/No>
Ownership serial number: <>
Is the vehicle under: <Hypothecation/Lease agreement/Hire purchase>
Financier name: <>
Loan account no.: <>

BENEFITS OPTED

Base Benefits	Limits
Liability To Third Parties	Bodily Injury: Unlimited Property Damage: INR 7,50,000
Personal Accident Cover For Owner-Driver	INR 15,00,000 per year
Optional Benefits	Limits
Accident OPD Cover	Up to INR _____ per year.
Accident Hospital Cover	Up to INR _____ per year.
HospiCash	INR _____ per day of hospitalization. INR _____ per day of ICU hospitalization. For a maximum of 30 Days in a year.
Owner Driver Accident Cover Booster	INR _____ Per Year.
Passenger Accident Cover Booster	INR _____ Per Year per individual. For a maximum individuals as per seating capacity.
Road Side Assistance	Opted.
Legal Assist	Up to INR _____ per year. Up to INR _____ per event for miscellaneous expenses.

Extension of Geographical Area (IMT 1)	<Country>
Vehicles laid up (Lay up period declared) (IMT 11A)	<> Days
Vehicles laid up (Lay up period not declared) (IMT 11B)	<> Days
Termination of the undeclared period of vehicle laid up (IMT 11C)	<Yes/No>
Use of Vehicle within Your own premises (IMT 13)	<Amount>
Use of Vehicle Confined to sites (Applicable to Goods Carrying Vehicles) (IMT 14)	Opted
Personal Accident cover to You or any named person other than paid driver or cleaner (IMT 15)	<Amount>
Personal Accident to Unnamed Passengers other than You and the Paid driver and Cleaner (IMT 16)	<Amount>
Personal Accident cover to paid drivers and cleaners (IMT 17)	<Amount>
Personal Accident to Unnamed Hirer/Pillion (IMT 18)	<Amount>
Reduction in the limit of Liability for Property damage (IMT 20)	Property Damage Liability reduced to INR 6000
Legal Liability to paid driver and/or conductor and/or cleaner employed in connection with the operation of the insured vehicle (For all Classes of vehicles.) (IMT 28)	<Amount>
Trailers (IMT 30)	<Amount>

Reliability Trials and Rallies (IMT 31)	<Amount>
Accidents to Soldiers, Sailors, Airmen employed as drivers (IMT 32)	<Amount>
Commercial/Private Use Extension (IMT 34)	Opted
Hired Vehicles – Driven by Hirer (IMT 35)	Opted
Legal Liability to Non-Fare Paying Passengers other than Statutory Liability except the Fatal Accidents Act, 1855 (Commercial Vehicles only) (IMT 37)	Opted
Legal Liability to Non Fare Paying Passengers who are not employees of the Insured (Commercial Vehicles only) (IMT 37A)	Opted
Legal Liability to Fare Paying Passengers (IMT 38)	Opted
Legal Liability to persons employed in connection with the operation and/or maintaining and/or Loading and/or Unloading of Motor Vehicles. (For Goods Vehicle) (IMT 39)	Opted
Legal Liability under the Workmen’s Compensation Act, 1923 in respect of the carriage of more than six employees (Excluding the Driver) in goods carrying vehicles (IMT 39A)	Opted
Legal Liability to paid driver and/or Conductor and/or cleaner employed in connection with the operation of Motor vehicle. (For buses, taxis and motorized three/four wheelers under commercial vehicles tariff) (IMT 40)	Opted
Private Carriers (IMT 42)	Opted
Indemnity to Hirer (IMT 45)	Opted

Legal Liability to Passengers (Special Vehicles) (IMT 46)	Opted
Mobile Cranes/Drilling Rigs/ Mobile Plants/Excavators/ Navies/ Shovels/ Grabs/Rippers (IMT 47)	Opted
Extended Cover for Agricultural Trailers (IMT 48)	Opted
Exclusion of Liability to the Public Working Risk (Except as required by the Motor Vehicle Act, 1988) (IMT 49)	Opted
Mobile Shops /Canteens and Mobile Surgeries/ Dispensaries (IMT 51)	Opted
Exclusion of damage while in use as a Tool of Trade (IMT 52)	Opted
Mobile Plant-Inclusion of Liability to the Public Working Risk Where Tool of Trade is used only for work performed in or upon the Vehicle or Trailer (IMT 54)	Opted
Mobile Plant - Inclusion of Liability to the Public Working Risk (All Other Cases) (IMT 55)	Opted

DECLARATION BY THE PROPOSER

I / We declare that the information provided in this Proposal Form, including the attached documents, is true and correct to the best of my / our knowledge and belief, and that no material fact affecting the risk has been concealed. This declaration shall form the basis of the insurance contract with Kiwi Insurance.

I / We declare that any addition, alteration or modification carried out in the vehicle or in any of the documents furnished or forming part of this Proposal Form during the currency of the policy shall be intimated to the Insurer immediately in writing, failing which the same shall be treated as a breach of the contract and my / our rights thereunder shall stand forfeited, irrespective of whether such change is material to the loss or liability.

I / We declare that I / we will comply with the Motor Vehicles Act, 1988 and all rules and amendments made thereunder.

I / We declare that I / we shall inform the Insurer in the event the vehicle is requisitioned by the Government during the currency of the Policy, in accordance with GR-38 of the India Motor Tariff.

I / We declare that the vehicle proposed for insurance has a valid PUC certificate and, where applicable, a valid Fitness Certificate on the date of policy issuance or renewal.

I / We also declare that this vehicle shall be handed over to the Driver only after due verification of genuinity and effectiveness of his Driving Licence to drive this vehicle.

I / We hereby declare that I / we am / are willing to accept a policy of insurance issued by the Company in its usual form.

I / We hereby declare and confirm that there is no other Package or Liability insurance policy currently in force or subsisting in respect of the vehicle proposed for insurance.

I/We acknowledge that, for the purpose of underwriting and servicing the policy, the Company may need to share and verify the information provided by me/us with rating agencies, third parties, or service providers. I/We hereby authorize the Company to undertake such sharing and verification as required.

I/We confirm that the proposal form and all related documents have been explained to the proposer in the language understood by the proposer. The proposer has confirmed that he/she has understood the contents, the questions asked, and the terms and conditions, and has agreed to abide by the same. I/We further confirm that the answers recorded are true and correct as stated by the proposer, and that any thumb impression/signature has been affixed after understanding the contents of the form. I/We understand that this declaration does not mean that the policy has been issued or that risk has been accepted by the Company.

I want to avail Policy in: <Physical/Soft copy>

Place: <>

Date & Time: <>

LTI / Signature of proposer: <>

Name of witness with signature: <>

N.B.: I / We am / are affixing my / our signature(s) after having understood the above contents incorporated in this Proposal Form, which have been read over to me / us and are true and in accordance with my / our statements.

I want to pay by: <Cheque/Credit/Debit card/Cash/Others>

VEHICLE INSPECTION REPORT – IN CASE OF BREAK IN INSURANCE (FOR OFFICE USE ONLY)

Vehicle no: <>
Engine & chassis no: <>
Odometer reading: <>
Place of inspection: <>
Condition of the vehicle and damages (if any): <>
If any photograph available for reference, specify no. of photographs: <>
Signature of the inspection authority: <>
Place and date and time: <>
Name & designation: <>
Nominated underwriter signature with date and name: <>

DECLARATION BY THE AGENT

I, the Agent / Broker Qualified Person / Point of Sale Person, hereby declare that I have explained all the contents of this Proposal Form to the Proposer, including the nature and significance of the questions contained herein. I have also explained that the statements, information and responses furnished by the Proposer in this Proposal Form shall form the basis of the Contract of Insurance between the Company and the Proposer, subject to acceptance of this Proposal by the Company and issuance of the Policy. I further confirm that I have explained to the Proposer that in the event any statement, information or response contained in this Proposal Form, including any addendum(s), affidavit(s), statement(s) or submission(s) furnished or to be furnished, is found to be untrue or incorrect, the Company shall have the right to cancel the Policy at its discretion. I further clarify that this declaration does not constitute confirmation of issuance of the Policy or assumption of risk by the Company. I hereby confirm, to the best of my knowledge and belief, that there is no inconsistency, adverse habit or material fact affecting the underwriting of this Proposal, except as disclosed below: (To be filled only if any disclosure is required)

Signature of agent: <>

Name of the person & code: <>

Licence no.(Intermediary/Corporate Agent/Broker/Relationship Officer): <>

Place & date: <>

AML GUIDELINES

I/We declare that all premiums paid or to be paid under this policy are from lawful sources and are commensurate with my/our income. I/We understand and agree that the Company may request documents to verify the source of funds and may cancel the policy if I/We are found guilty by a competent court under any applicable anti-money laundering laws in India.

INSURANCE ACT 1938, SECTION 41 – PROHIBITION OF REBATES

No person shall, either directly or indirectly, offer or allow any rebate of the whole or part of the commission payable, or any rebate of the premium stated in the Policy, as an inducement to any person to take out, renew, or continue any insurance in respect of any kind of risk relating to life or property in India. Likewise, no person taking out, renewing, or continuing a Policy shall accept any such rebate, except as permitted in accordance with the published prospectus or tables of the insurer. Any person who fails to comply with the provisions of this section shall be liable to a penalty, which may extend up to Ten Lakh Rupees.