

# STANDARD PROPOSAL FORM FOR LIABILITY ONLY POLICY

(For Commercial Vehicles other than Motor Trade Internal Risks Policies)

**Intermediary Details**  
 IMD Name : \_\_\_\_\_ IMD Code : \_\_\_\_\_  
 MISP/POSP Name : \_\_\_\_\_ MISP/POSP Code : \_\_\_\_\_  
 PAN Card No. : \_\_\_\_\_ OR Aadhar Card No. : \_\_\_\_\_

**(Mandatory to provide PAN Card No. or Aadhar Card No. in case of MIS P/POSP)**

**A. Questions that are necessarily to be listed for granting the cover as per the Motor Vehicles Act-1988.**

**A (I) Personal Details of Proposer/Owner**

Personal Details	1. Proposer's (Owner's) Full Name (In capital letters)																							
	2. Address (where the vehicle is normally kept) (In capital letters, with pin code)	City / District : _____ State : _____																						
		Pin Code : _____ Telephone : _____		Fax Number : _____ Mobile No. : _____																				
		Mail ID : _____ GSTIN : _____																						
	3. Occupation / Business																							
4. Type of Cover	Liability Only Policy																							
5. Period of Insurance	Policy Tenure : <input type="checkbox"/> 1 Year																							
	From <table border="1"><tr><td>d</td><td>d</td><td>m</td><td>m</td><td>y</td><td>y</td></tr></table> Hrs on _____ To <table border="1"><tr><td>d</td><td>d</td><td>m</td><td>m</td><td>y</td><td>y</td></tr></table> Hrs on _____			d	d	m	m	y	y	d	d	m	m	y	y									
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E Insurance Account No. : _____		I would like to open E Insurance Account with _____ Insurance Repository.																						

**A (II) Vehicle Details**

Vehicle Specifications	6. Registration Number of the Vehicle		
	7. Date of Registration of the Vehicle		
	8. Registering Authority and Location		
	9. Year of Manufacture		
	10. Engine Number		
	11. Chassis Number		
	12. Make of the Vehicle		
	13. Model		
	14. Type of Body		
	15. Gross Vehicle Weight (GVW) & Cubic Capacity (C.C)		
	16. Max. licensed carrying capacity (No. of Passengers) in case of Passenger Carrying Vehicles?		
	17. Whether the vehicle is driven by non- conventional source of power / CNG / LPG / Bi-Fuel? If yes, please give details.	Yes	No
18. Whether the use of vehicle is limited to own premises?	Yes	No	
19. Whether the commercial vehicle is also used for private purposes (excluding use for hire or reward)?	Yes	No	
20. Whether the vehicle is used for driving tuitions? (GR-44)	Yes	No	
21. Details of Hire Purchase / Hypothecation / Lease (IMT-5) / (IMT-7) / (IMT-6) a) Is the vehicle proposed for insurance is: (i) Under Hire Purchase? (ii) Under Lease Agreement? (iii) Under Hypothecation? If 'YES', give name and address of concerned party/parties (Note: Copies of R.C Book, Permit & Fitness Certificate should be submitted along with the proposal form)	Yes	No	
	Yes	No	
	Yes	No	
	Yes	No	
	Yes	No	

**A (III) Liability Section: Coverage**

22. <b>Third Party Risks: Death/Bodily Injury</b>
Coverage for liability against Third Party Risks (Death or Bodily Injury) required in respect of: (i) Owner Driver only Yes / No (ii) Any person other than Paid Driver Yes / No If 'YES', give details of such other persons: 1. _____ 2. _____ 3. _____ (iii) Non fare Paying Passengers (No. of persons: _____)
<b>Note:</b> 1. Section146 of Motor Vehicles Act-1988 makes it mandatory for the owner of the vehicle to ensure that he or any other person authorized by him to drive a vehicle in public place has insurance against third party risks. The explanation to Section146 exempts the paid driver. 2. As per Section 147 (2)(a) The liability is 'as incurred' in the case of death / bodily injury of a third party].

23. <b>Third Party Risks: TPPD (IMT-20)</b>
Do you wish to have the statutory Third Party Property Damage (TPPD) liability of Rs. 6000/- only? Yes / No [For additional TPPD limits, please see Q.No. 25]

24. <b>Third Party Risks: Liability to 'Workmen' under W.C.Act-1923 (Compulsorily to be covered by M.V Act-1988)</b>
Legal liability to persons employed in connection with operation of the vehicle who are 'workmen'. [The liability of the Employer under the Workmen's Compensation Act-1923 is covered under the Motor Vehicles Act-1988.] 1) Drivers: (No. of persons: _____) 2) Employees (Workmen): (No. of persons: _____) <b>Note :</b> The Motor Vehicles Act-1988 under Sec. 147(1)(ii)(i) covers liability to employees who are workmen within the meaning of the Workmen's Compensation Act-1923. For additional coverage, please refer to Q.No.26

**B. Questions that provide additional covers as per IMT Endorsements**

25. <b>Addl.: TPPD (GR-39)</b>
The Policy provides additional Third Party Property Damage liability limit of Rs.7,50,000/- for commercial vehicles. Do you wish to cover the additional limit? Yes / No [Refer to Q.No.23]

26. <b>Additional Liability to Workmen (IMT-28)</b>
Do you wish to cover wider legal liability to employees who are 'workmen'? [This information is sought to cover in addition to liability under the Employees Compensation Act-1923, also liability under the Fatal Accidents Act-1855 and the Common Law] Yes / No <b>Note:</b> The additional liability under Common Law and Fatal Accidents Act in respect of employees who are workmen is covered under this endorsement. [Refer to Q.No.24]

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**27. Liability to Employees who are not Employee (IMT-29)**

Do you wish to cover wider legal liability to employees who are **NOT** 'workmen'? Yes / No  
**Note:** The liability under Common Law and Fatal Accidents Act-1855 in respect of employees **who are not Employees** can be covered under this endorsement.

**28. Personal Accident Cover For Owner Driver**

Personal Accident Cover for Owner Driver is compulsory in the Liability Only Cover. Please give details of nomination:

(a) Name of the Nominee & Age : \_\_\_\_\_  
 (b) Relationship : \_\_\_\_\_  
 (c) Name of the Appointee (If Nominee is a Minor) : \_\_\_\_\_  
 (d) Relationship to the Nominee : \_\_\_\_\_

**Note :** Personal Accident cover for Owner Driver is compulsory for Sum Insured of Rs. 15,00,000/-  
 2. Compulsory PA cover to owner driver cannot be granted where a vehicle is owned by a company, a partnership firm or a similar body corporate or where the owner-driver does not hold an effective driving license.

**29. PA Cover for Named Occupants (IMT-15)**

Do you wish to include Personal Accident cover for named persons? Yes / No  
 If YES, give name and Capital Sum Insured (CSI) opted for:

Sr. No.	Name	CSI Opted (Rs.)	Nominee	Relationship
1.				
2.				
3.				

**Note:** The maximum CSI available per person is Rs.2 Lakhs in case of Commercial Vehicles)

**30. PA Cover for Un-Named Occupants (IMT-16)**

Do you wish to include Personal Accident cover for Un-named Passengers/hirer/pillion passengers (Two Wheelers)? Yes / No  
 If YES, give number of persons and Capital Sum Insured (CSI) Opted:  
 No. of Persons: \_\_\_\_\_ C.S.I (Per Person): \_\_\_\_\_

**Note:** The maximum CSI available per person is Rs.2 Lakhs in case of Commercial Vehicles)

**31. Geographical Extension (IMT-1)**

Whether extension of geographical area to the following countries required?

1. Bangladesh  Yes  No 2. Bhutan  Yes  No  
 3. Maldives  Yes  No 4. Nepal  Yes  No  
 5. Pakistan  Yes  No 6. Sri Lanka  Yes  No

**Note:** Presently the territory covered is geographical area of India. Extension of geographical area cover can be availed by use of this endorsement

**C. Questions that are elicited for information and data collection purposes**

**32.**

Previous History:  
 a. Date of purchase of the vehicle by the Proposer:          
 b. Whether the vehicle was new or second hand at the time of purchase?  New  Second Hand  
 c. Will the vehicle be used exclusively for  
 (i) Private, Social, Domestic, Pleasure & Professional purpose?  Yes  No  
 (ii) Carriage of goods other than samples or Personal luggage?  Yes  No

**C. Questions that are elicited for information and data collection purposes**

**32.**

d. Is the vehicle in good condition?  Yes  No  
 If NO, please give details:  
 e. Name and Address of the previous insurance company:  
 f. Previous policy number:  
 g. Period of Insurance : From \_\_\_\_\_ To \_\_\_\_\_  
 h. Claims lodged during the preceding 3 years:

Sr. No.	Year	No. of Claims	Claim Amount (RS.)
1.			
2.			
3.			

**33. Driver Details**

Details of the Driver:  
 1. Does the owner has a valid driving licence?  Yes  No  
 a. Age & Date of Birth of the Owner: Age \_\_\_\_\_ Yrs  
 Date of Birth:          
 b. Age & Date of Birth of the Driver: Age \_\_\_\_\_ Yrs  
 Date of Birth:          
 c. Does the driver suffer from defective vision or hearing or any physical infirmity?  
 Yes  No  
 If YES, please give details of such infirmity: \_\_\_\_\_  
 d. Has the driver ever been involved /e convicted for causing any accident of loss?  
 Yes  No  
 If YES, give details as under including the pending prosecutions:

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

**Break in Insurance Declaration:**  
 I/We hereby Declare and Undertake  
 \*That, the vehicle proposed to be insured had, during the period in which it was not covered by valid and effective insurance policy issued by any insurer/s, met with an accident on         at       (Add more date/s with time if vehicle had met with an accident more than once)  
 \*That, the vehicle proposed to be insured had, during the period in which it was not covered by valid and effective insurance policy issued by any insurer/s, had NOT met with any accident.

(\* Select the appropriate check box and provide relevant information against selected entry)

I/we understand that all and / or any kind of liabilities arising out of accident/s which had occurred prior to risk inception date and time as mentioned in the Policy Document issued by Liberty General Insurance Limited in consideration of these presents will be completely out of ambit of said Policy and said Company will not be in any manner liable or held responsible therefore.

I/we further undertake that if this declaration and / or any of its part is found to be incorrect in any manner, all the benefits under the Policy will then stand forfeited and the contract of insurance will be treated as void ab-initio"

**Premium Payment Details:**  
 Cheque  Demand Draft  Credit Card  Cash

Instrument Number (Cheque or DD)

Date

In case the annualized premium is more than Rs. 25000/-, the proposer is requested to provide a cancelled cheque of his/her bank account if the premium is not paid from the same.

Amount (in Figures and Words)

**Insured Bank Details:**

Bank Name and Branch

Bank A/C Number

IFSC Code

**Declaration:**  
 "I am/we are aware that the complete terms and conditions of this insurance policy are available at the official website of the insurer (www.libertyinsurance.in). I/We hereby consent to receiving only the certificate and schedule of insurance upon the undertaking of the insurer that the complete policy terms and conditions will be made available free of cost upon my/our request".

**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 this declaration shall form the basis of the contract between me/us and the Liberty General Insurance Limited.

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 Insurance Company immediately.

I, the undersigned proposer hereby declare and confirm that I have understood the features, terms and conditions of the policy and questions contained in the proposal form. I also understand that the answers to the questions contained in the proposal form, forms the basis of the contract of insurance. If any information/statement given in proposal is found to be untrue, the policy shall be treated as void ab initio and the premium paid shall be forfeited to the Company.

**I hereby declare and confirm that the PUC and Fitness certificate of the vehicle proposed for insurance is valid as on date.**

I hereby agree to receive a one pager policy document.  
 I hereby confirm having a valid personal accident policy for sum Insured of minimum Rs.15 lakhs.

Date :         Place : \_\_\_\_\_

Proposer Name : \_\_\_\_\_

Proposer Sign : \_\_\_\_\_

**Prohibition of Rebates (Insurance Act-1938, Section 41)**

- 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 in the policy, nor shall any person taking out of 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 provision/s of this section shall be punishable with fine which may extend to ten lac rupees.

**Note:** Denial of "Third Party Liability Only Cover" by Insurer, for reasons other than fraud/misrepresentation by proposer, will entail Regulatory action.