

SmartDrive Private Car or SmartDrive Two Wheeler Insurance Policy - Proposal Form

We would like to inform you that Bharti AXA General Insurance has merged with ICICI Lombard General Insurance. Enjoy our seamless services while exploring our enhanced offerings and diverse non-life insurance solutions.

Important Note

This is only a Proposal Form and issuance of the same does not amount to acceptance of risk by the company. The liability of the company does not commence until the acceptance of the proposal has been formally intimated by the insured and full premium has been realized by the company.

1. Intermediary Details

IMD Code _____ Employee Code _____ Employee Name _____
POSP Name _____ **POSP Number** _____
POSP PAN Card No. _____ **POSP Aadhar No.** _____
Agency Code _____ **Agency Name** _____
Mobile _____ **Agency's Other Contact Details** _____

2. Type of Business and Proposed Insurance Details

Product opted for: SmartDrive Private Car Insurance SmartDrive Two Wheeler Insurance
Issued for: New Vehicle Renewal Rollover Used Endorsement
Type of Cover: Package policy Liability only Standalone OD Policy Long Term Motor Policy
Others (Please specify) _____
Policy Period (OD/Comprehensive): From Time _____ Date _____ To the midnight of Date _____
Policy Period (TP): From Time _____ Date _____ To the midnight of Date _____
Are you entitled for NCB in current year policy? If yes, please submit the relevant proof, NCB%

3. Insured's Details

Full Name: Mr. / Ms. / Mrs./ Dr. / M/s. _____
Communication Address: _____
PAN Details _____
City / District _____ State _____ Pin Code _____
Mobile No. (Mandatory) _____ Email ID (Mandatory) _____
Residence No. _____ Office No. _____ Date of Birth _____ Gender: _____

4. Vehicle Details

Make _____ Model/Variant _____ Year of Manufacturing _____
Cubic Capacity _____ Seating Capacity _____ Colour _____ Vehicle Registration No. _____
Engine No. _____ Chassis No. _____
Place of Registration _____ Date of Registration _____ Fuel Type _____
Insured Declared Value For Vehicle _____ Electrical Accessories _____ Non-Electrical Accessories _____
Side Car (TW) _____ CNG/LPG _____ Total IDV _____

5. Financer Details

Hypothecation Agreement Hire Purchase Lease Agreement
Name of Financer & Address: _____

6. Inspection Details

Inspection Ref # _____ Date & Time _____ Agency Name _____ Recommended: Yes No

7. Previous Insurance Details

Previous policy type: Standalone OD Standalone TP Comprehensive
Start date of previous/expired policy (OD): _____
End date of previous/expired policy (OD): _____
Name of insurer: _____ Policy No.: _____
NCB in Expiring Policy: _____ No of Claims _____ Amount _____
Start date of previous/expired policy (TP): _____
End date of previous/expired policy (TP): _____

8. Other Details

Do you have a valid Pollution Under Control certificate (PUC) : Yes No
Personal Accident cover for owner driver is compulsory. Please provide details of nomination.
Name of Nominee _____ Age _____ Owner driver relationship with Nominee _____
Name of Appointee (if Nominee is minor) _____ Relationship to Nominee _____
Do you require Unnamed PA Cover? No. of passengers _____ Capital Sum Insured (CSI) per person _____
Do you require Named PA Cover? Name _____ Sum Insured _____
Do you wish to opt for higher deductible over and above the compulsory deductible: Yes No (If yes, please specify the amount below)
For Two Wheelers Rs. 500/750/1000/1500/3000 _____ For Private cars Rs. 2500/5000/7500/15000 _____
Do you wish to restrict the TPPD liability limit of Rs.6,000 only:
Does the owner have a valid Driving license? Yes No
I (owner driver) have Personal Accident cover [includes cover against motor accidents- a 24 hour Personal Accident cover against Death and Permanent Disability (Total and Partial)] for CSI of at least Rs.15 Lac. Yes No
Will the vehicle be used exclusively for
A) Private, Social, Domestic, Pleasure & Professional purposes: Yes No
B) Carriage of goods other than samples or personal luggage: Yes No
Do you wish to cover Legal Liability to: Driver Unnamed Passenger Other Employees Soldier/Sailor/Airman employed as Driver

Driver Details:

A) Age: _____ (Owner Driver/Others) B) Does the driver suffer from defective vision or hearing or any physical infirmity? Yes No
C) Has the driver ever been involved/convicted for causing any accident or loss? Yes No

Please put a tick wherever applicable

1. Whether the vehicle is used for commercial purpose? 2. Whether the vehicle is used for Driving tuition? 3. Whether the vehicle is limited to own premises? 4. Whether the vehicle is specially designed for use of Blind/Handicapped/Mentally Challenged person? 5. If yes, whether the same is endorsed as such by RTA? 6. Whether the vehicle is certified as Vintage car by the vintage & classic car club of India? 7. Whether the Vehicle is fitted with fiber glass tank? 8. Whether the vehicle belongs to the Embassy/Consulate of a foreign country? If yes, is the duty element is included in the IDV? 9. Is the Vehicle fitted with Anti Theft device which is approved by ARAI? If yes, please submit certificate. 10. Are you a member of Automobile Association on India? If yes, please submit membership certificate. 11. Do you wish the Geographical area extension under your proposed insurance cover? If yes, please select the relevant box Bangladesh Bhutan Nepal Sri Lanka Maldives Pakistan

Add on Coverage (Private Car):

Depreciation Cover Road Side Assistance Engine and Gear Box Protection
Consumables Cover Invoice Price Cover Ambulance Charges Cover
Key Replacement Cover Medical Expense Reimbursement Any other (please specify name) _____

Add on Coverage (Two Wheeler):

Depreciation Cover

Premium Details:

A) Premium Amount (Including service tax) _____ Cash Cheque Demand Draft Credit Card
Cheque/DD No. _____ Cheque/DD Date _____ Bank Name _____
Insured Bank Name & Address: (In case of any dues from the company, the amount will be credited to this bank account) _____
Account No. _____ IFSC Code _____

9. Declaration

Please let us know if the below statement is applicable to you: Have you ever been entrusted with prominent public functions, for example, Heads of State or of Government, senior politicians, senior government, judicial or military officials, senior executives of state owned corporations or important party officials. Yes No

I (owner driver) have Personal Accident cover [includes cover against motor accidents- a 24 hour Personal Accident cover against Death and Permanent Disability (Total and Partial)] for CSI of at least Rs. 15 Lacs. Yes No

I/We hereby declare that the statements, answers given by Me/Us in this proposal form are true to the best of my knowledge and belief. I/We hereby agreed that this declaration shall form the basis of contract between Me/Us and ICICI Lombard General Insurance Company Limited. It is hereby understood and agreed that the statements, answers and particulars provided herein above are the basis on which this insurance is being granted and that if, after the insurance is affected, it is found that any of the statements, answers or particulars are incorrect or untrue in any respect, the company shall have no liability under this insurance. I/We agree and undertake to convey to ICICI Lombard General Insurance Company Limited any change/alterations carried out in the risk proposed for insurance after submission of this proposal form. I/We hereby declare that all the damages observed at the time of inspection of the vehicle shall not be claimed by Me/Us from ICICI Lombard General Insurance Co. Ltd. I/We declare that the rate of NCB claimed by Me/Us is correct and that no claim has 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 I of the policy will stand forfeited. I have read, understood and agree with the terms and conditions mentioned on this proposal form.

Data Privacy Notice:

I/We hereby provide consent to the Company for collecting/retaining any information relating to Me/Us including Sensitive Personal Information ("hereinafter cumulatively referred to as "INFORMATION"), that is either available with the Company or disclosed by Me/Us while obtaining the policy of Insurance from the company or otherwise. I/We further understand that the Company may use the INFORMATION for servicing the Insurance policy obtained by Me/Us and for same may share the INFORMATION with any reinsurer, insurance association, medical authorities, other Insurers, statutory authorities, court, governmental body, regulator etc., or with services provider(s) engaged by the Company for servicing the Insurance policy, underwriting the risk, settlement of claim etc. without obtaining our specific consent for such sharing and we hereby provide our consent to Company for same.

I/We understand that whenever I/We would like to update/correct the INFORMATION, we will intimate the Company for the same, so as to enable the Company to amend/correct the INFORMATION accordingly. Further in the event I/We would like to withdraw My/Our consent provided herein, I/We would intimate the Company of the same in writing and also understand that, in the event of such withdrawal by Me/Us, the Company reserves the right to not provide Me/Us the Services for which it has sought the INFORMATION.

Place _____

Date _____

Proposer's Signature

Section 41 of Insurance Act 1938 (Prohibition of rebates): as amended by Insurance Laws (Amendment) Act, 2015

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 provision/s of this section shall be liable for a penalty which may extend to ten lakh rupees.