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Private Car Policy

Whereas the insured by a proposal and declaration dated as stated in the schedule which shall be the basis of this contract and is deemed to be incorporated herein has applied to the Company for the insurance hereinafter contained and has paid or agreed to pay the premium as consideration for such insurance in respect of accident loss or damage occurring during the Period of Insurance.

Now this Policy Witnesseth:

That subject to the Terms Exceptions and Conditions contained herein or endorsed or otherwise expressed hereon

SECTION 1 - LOSS OR DAMAGE

- The Company will indemnify the insured against loss of or damage to the Motor Car and / or its accessories whilst thereon by
 - accidental external means
 - fire external explosion self-ignition or lightning or frost
 - burglary, house-breaking or theft
 - malicious act
 - riot, strike
 - flood, hail, wind, hurricane, cyclone, tornado, or typhoon
 - earthquake volcanic eruption or other convulsion of nature and
 - whilst in transit by air, road rail inland waterway, lift or elevator.
- The company shall not be liable to make any payment in respect of (a) consequential loss depreciation wear and tear mechanical or electrical break downs failures or breakage (b) damage to tyres and battery unless the Motor Car is damaged at the same time, in such cases the liability of the company is limited to 50 per cent of the cost of the replacement and (c) loss arising from theft or criminal misappropriations or criminal breach of trust by Insured's Driver or a Known person.
- In the event of the Motor Car being disabled by reason of loss or damage covered under this policy the company will bear the reasonable cost of protection and removal to the nearest repairers and of redelivery to the insured but not exceeding in all Rs. 500 in respect of any one accident.
- The insured may authorise the repair of the Motor Car necessitated by damage for which the company may be liable under this policy provided that:-
 - the estimated cost of such repair does not exceed Rs. 500
 - the company is furnished forthwith with a detailed estimate of the cost and
 - the insured shall give the company every assistance to see that such repair is necessary and the charge reasonable.

SECTION II - LIABILITY TO THIRD PARTIES

- The Company will indemnify the Insured in the event of accident caused by or arising out of the use of the Motor Car against all sums including claimant's cost and expenses which the Insured shall become legally liable to pay in respect of:
 - death of or bodily injury to any person but except so far as is necessary to meet the requirements of Section 95 of the Motor Vehicles Act, 1939, the Company shall not be liable where such death or injury arises out of and in the course of the employment of such person by the Insured.
 - damage to property other than property belonging to the Insured or held in trust by or in the custody or control of the Insured.
- The Company will pay all costs and expenses incurred with its written consent.
- In terms of and subject to the limitation of the indemnity which is granted by this section to the Insured the Company will indemnify any Driver who is driving the Motor Car on the insured's order or with his permission provided that such Driver:
 - is not entitled to indemnity under any other Policy.
 - shall as though he were the insured observe, fulfil and be subject to the terms exceptions and conditions of this Policy in so far as they can apply.
- In terms of and subject to the limitations of the indemnity which is granted by this Section in connection with the Motor Car the Company will indemnify the Insured whilst personally driving a private Motor Car (but not a Motor Cycle) not belonging to him and not hired to him under a hire purchase agreement.
- In the event of the death of any person entitled to indemnity under this policy the Company will in respect of the liability incurred by such person indemnify his personal representatives in the terms of and subject to the limitations of this policy provided that such personal representatives shall as though they were the insured observe, fulfil and be subject to the terms exceptions and condition of this policy in so far as they can apply.
- The Company may at its own option (A) arrange for representation at any Inquest or Fatal Inquiry in respect of any death which may be the subject of indemnity under this Section and (B) undertake, the defence of proceedings in any Court of law in respect of any act or alleged offence causing or relating to any event which may be the subject of indemnity under this Section.

SECTION III - MEDICAL EXPENCES

The Company will pay to the Insured the reasonable medical expenses not exceeding Rs. 700 in respect of any one accident incurred in connection with any bodily injury by violent accident external and visible means sustained by the Insured or any occupant of the Motor Car as the direct and immediate result of an accident to the Motor Car.

AVOIDANCE OF CERTAIN TERMS AND RIGHT OF RECOVERY

Nothing in this Policy or any endorsement hereon shall affect the right of any person indemnified by this Policy or any other person to recover an amount under or by virtue of the provisions of the Motor Vehicles Act 1939, Section 96.

BUT the Insured shall repay to the Company all sums paid by the Company which the Company would not have been liable to pay but for the said provisions.

GENERAL EXCEPTIONS

The Company shall not be liable under this Policy in respect of

- (1) any accident loss damage and / or liability caused sustained or incurred outside the Geographical Area
- (2) any claim arising out of any contractual liability
- (3) any accident loss damage and / or liability caused sustained or incurred whilst any Motor Car in respect of or in connection with which Insurance is granted under this Policy is
 - (a) being used otherwise than in accordance with the Limitations as to Use or
 - (b) being driven by any person other than a driver.
- (4) (a) any accidental loss or damage to any property whatsoever or any loss or expense whatsoever resulting or arising therefrom or any consequential loss.
(b) any liability of whatsoever nature directly or indirectly caused by or contributed to by or arising from ionising radiations or contamination by radio-activity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel. For the purposes of this exception combustion shall include any self-sustaining process of nuclear fission.
- (5) any accidental loss damage or liability directly or indirectly caused by or contributed to by or arising from nuclear weapons material.
- (6) any accidental loss damage and/or liability caused sustained or incurred after any variation in termination of the Insured's interest in the Motor Car.

The company shall not be liable in respect of any accident loss damage and/or liability directly or indirectly proximately or remotely occasioned by contributed to by or traceable to or arising out of or in connection with war invasion the act of foreign enemies hostilities or warlike operations (whether before or after declaration of war) civil war, mutiny, civil commotion assuming the proportions of or amounting to a popular rising military rising rebellion revolution insurrection military or usurped power or any act of any person acting on behalf of or in connection with any organisation with activities directed towards the overthrow by force of the Government de jure or de facto or to the influencing of it by terrorism or violence or by any direct or indirect consequences of any of the said occurrences and except under Section II-1 (a) of this Policy whilst the Insured or any person driving with the general knowledge and consent of the Insured is under the influence of intoxicating liquor or drugs and in the event of any claim hereunder the insured shall prove that the accident loss damage and/or liability arose independently of and was connected with or occasioned by or contributed to by or traceable to any of the said occurrence of any consequence thereof and in default of such proof the Company shall not be liable to make any payment in respect of such a claim.

CONDITIONS

This Policy and the Schedule shall be read together and any word or expression to which a specific meaning has been attached in any part of this Policy or of the Schedule shall be the same meaning wherever it may appear.

1. Notice shall be given in writing to the Company immediately upon the occurrence of any accident or loss or damage and in the event of any claim and thereafter the Insured shall give all such information and assistance as the Company shall require. Every letter claim writ summons and/or process shall be forwarded to the Company immediately on receipt by the Insured. Notice shall also be given in writing to the Company immediately the insured shall have knowledge of any impending prosecution. Inquest or Fatal Inquiry in respect of any occurrence which may give rise to a claim under this Policy. In case of theft or other criminal act which may be the subject of a claim under this Policy the Insured shall give immediate notice to the Police and co-operate with the Company in securing the conviction of the offender.
2. No admission offer promise payment or indemnity shall be made or given by or on behalf of the Insured without the written consent of the Company which shall be entitled if it so desires to take over and conduct in the name of the Insured the defence or settlement of any claim or to prosecute in the name of the Insured for its own benefit any claim for indemnity or damages or otherwise and shall have full discretion in the conduct of any proceedings or in the settlement of any claim and the Insured shall give all such information and assistance as the Company may require.
3. The Company may at its own option repair reinstate or replace the Motor Car or any part thereof and/or its accessories or may pay in cash the amount of the loss or damage and the liability of the Company shall not exceed the actual value of the parts damaged or lost plus the reasonable cost of fitting and shall in no case exceed the Insured's estimate of the value of the Motor Car (including accessories thereon) as specified in the Schedule or the value of the Motor Car (including accessories thereon) at the time of the loss or damage whichever is the less.
4. The Insured shall take all reasonable steps to safeguard the Motor Car from loss or damage and to maintain it in efficient condition and the Company shall have at all times free and full access to examine the Motor Car or any part thereof or any driver or employee of the Insured. In the event of any accident or breakdown the Motor Car shall not be left unattended without proper precautions being taken to prevent further damage or loss and if the Motor Car be driven before the necessary repairs are effected any extension of the damage or any further damage to the Motor Car shall be entirely at the Insured's own risk.
5. The Company may cancel this Policy by sending seven day's notice by registered letter to the insured at his last known address and in such event will return to the Insured the premium paid less the pro rata portion thereof for the period the Policy has been in force or the Policy may be cancelled at any time by the insured on seven day's notice and (provided no claim has arisen during the then current period of insurance) the insured shall be entitled to a return of premium less premium at the Company's short period rates for the period the Policy has been in force.
6. If at the time any claim arises under this Policy there is any other existing insurance covering the same loss damage or liability the Company shall not be liable to pay or contribute more than its rateable proportion of any loss damage compensation costs or expenses. Provided always that nothing in this condition shall impose on the Company any liability from which but for this conditions it would have been relieved under provision (a) of Section II-3 of this Policy.
7. If any difference arises as to the amount to be paid under this Policy (Liability being otherwise admitted) such difference shall be referred to the decision of an Arbitrator to be appointed in writing by the parties in difference or if they cannot agree upon a single Arbitrator to the decision of two Arbitrators one to be appointed in writing by each of the parties within one calendar month after having been required in writing so to do by either of the parties or in case the Arbitrators do not agree of an Umpire appointed in writing by the Arbitrators before entering upon the reference. The Umpire shall sit with the Arbitrators and preside at their meetings and the making of an Award shall be a condition precedent to any right of action against the Company.
8. The due observance and fulfillment of the terms conditions and endorsements of this Policy in so far as they relate to anything to be done or complied with by the Insured and the truth of the statements in the said proposal shall be conditions precedent to any liability of the Company to make any payment under this Policy.



MOTOR INSURANCE (PRIVATE CAR)

LIMITATIONS AS TO USE

Use only for social domestic and pleasure purposes and for insured's business. The Policy does not cover use for hire or reward or for organized racing pace-making reliability trial speed testing the carriage of goods (other than samples) in connection with any trade or business or use for any purpose in connection with the Motor Trade.

DRIVER: ANY OF THE FOLLOWING

- (a) THE INSURED MAY ALSO DRIVE A PRIVATE MOTOR CAR NOT BELONGING TO HIM/HER & NOT HIRED TO HIM/HER UNDER A HIRE PURCHASE AGREEMENT.
- (b) ANY OTHER PERSON WHO IS DRIVING ON THE INSURED'S ORDER WITH HIS/HER PERMISSION.

Provided that the person driving holds a licence to drive the Motor Car or has held and is not disqualified for holding or obtaining such a licence.

IMPORTANT NOTICE - I

THE INSURED IS NOT INDEMNIFIED IF THE VEHICLE IS USED OR DRIVEN OTHERWISE THAN IN ACCORDANCE WITH THIS SCHEDULE ANY PAYMENT MADE BY THE COMPANY BY REASON OF WIDER TERMS APPEARING IN THE CERTIFICATE IN ORDER TO COMPLY WITH THE MOTOR VEHICLES ACT, 1939, IS RECOVERABLE FROM THE INSURED. SEE THE CLAUSE HEADED "AVOIDANCE OF CERTAIN TERMS AND RIGHT OF RECOVERY."

IMPORTANT NOTICE - II

The Company shall not be liable for any loss and/or damage in respect of the following unless specifically declared for insurance and an additional premium paid.

1. Television
2. Radio
3. Tape Recorder
4. Record Changer
5. Air Conditioner
6. Any other item, which is not supplied as standard accessory by manufacturers.

TRANSFER OF INTEREST

This Policy is not transferable to any other person(s) unless the Company's written consent has been obtained.

If the Motor Vehicle is disposed off, you must return the Certificate of insurance at once. Failure to do so is a punishable offence under the Motor Vehicles Act, 1939.

If the Certificate has been lost, immediate notice must be given to the Company which will advise you what to do.

MARKET VALUE CLAUSE

It is hereby understood and agreed notwithstanding anything to the contrary contained in this policy that in the event of loss or damage to the vehicle and/or its accessories for which the company shall be liable necessitating the supply of a part, the liability of the company in respect of any such part shall be limited to:

- (i) the price quoted in the latest catalogue or price list issued by the Manufacturer or his Agents for the country in which the vehicle is held for repair or
- (ii) if no such catalogue or Price list exists the price list obtaining at the manufacturer's works plus the reasonable cost of transport otherwise than by air to the country in which the vehicle is held for repair and any other import duties &/or charges which may be compulsorily incurred

and (b) the reasonable cost of fitting such parts.

It is further declared and agreed that if in the event of any claim for loss &/or damage, the insured's estimate of value stated in the schedule hereto is less than the full market value (which includes such components as customs duty and sales tax), the liability of the Company for such loss or damage to the vehicle or parts thereof will be reduced in the same proportion which the insured's estimate of value stated in the Schedule hereto bears to the market value at the time of loss.

Nothing in this endorsement shall affect the allowance for depreciation of the vehicle or parts thereof as is normally made on used vehicles. Subject otherwise to the Terms, Exceptions, Conditions and Limitations of the Policy.

DEPRECIATION CLAUSE (APPLICABLE ON ALL REPLACEMENTS)

It is a condition of this insurance that in the event of claim, following rates of depreciation will be applied on all replacements, including glass and plastic items. The charge of depreciation is from year of manufacturing of vehicle and not the year of registration.

Age of Vehicle	Depreciation
0-6 Months	05%
7-12 Months	10%
13-24 Months	20%
25-36 Months	30%
37-48 Months	40%
49-60 Months	50%
Older than 60 Months	60%