

PROPOSAL FORM - ACKO DRIVECAM CAR POLICY

Tenure: 1 Year 2 Years 3 Years Proposal for*: New Rollover Endorsement Renewal

Intermediary Details

IMD Name:IMD Code:

Branch Name:Branch Code:

SM Name:SM Code:

POSP Name:POSP Code:

PAN Card No.:Or Aadhar Card No.:

(Mandatory to provide PAN Card No. or Aadhar Card No. in case of POSP)

Type of Cover: Own Damage Liability to Third Parties Personal Accident to Owner Driver Comprehensive Cover

Vehicle Details

Make*:Model*:Variant*:

Year of manufacture*:Cubic capacity/ KWH*:Body Type:Transmission:

Seating Capacity/LCC (Including Driver/Cleaner):Odometer Reading:

Whether you have opted for any Add on/Optional Coverages last year. Yes No

If yes, please specify the Add on/optional Coverages

Vehicle Registration No.*Colour of Vehicle

Engine/Battery/Motor No.*Chassis No.*

Place of Registration*Date of registration*

Trailer Chassis No. (if any)Vehicle type: Indigenous Imported Rated Under: Zone A Zone B

Is the vehicle attached with any of the Fleet? Yes No No. of vehicles attached with fleet:

Financier Details: Hypothecation Agreement Hire Purchase Lease Agreement Body Type

Name of Financier & Address

Insured’s Declared Value

Policy Year	For Vehicle* Rs.	Non-Electrical Accessories	Electrical Accessories	CNG/LPG kit (if not part of standard vehicle)	Trailers/Side Car (if any)	Total IDV Rs.	Sum Insured for PA Owner Driver Cover (Rs.)
1 Year							
2 Year							
3 Year							

Details of Electrical Accessories

Item Details: Make & Model: Year of Manf.:

Details of Non-electrical Accessories

Item Details: Make & Model: Year of Manf.:

Insured Details

Name of Insured: (Mr/Mrs/M/s/Dr)

E Insurance Account No.: I would like to open E Insurance Account with Insurance Repository.

(Mandatory to provide PAN Card No. in case customer wish to open E Insurance Account)

PAN Card No.:Aadhar Card No.:

Communication Address*:

Area / Landmark: State: City/District: Pin code :

Contact Details: Mobile No.: Residence :Office: Email ID:

Registration Address*:

Insured’s occupation:

Period of Insurance From Time: Date: To The Midnight Of Date:

Base Cover Details

Coverage Type	From: Time		To: Time	
Period of Insurance for Section I: Loss Of or Damage to the Vehicle Insured (Period of Insurance can be 1/2 /3/ Years)	DD/MM/YY	00:00:01	DD/MM/YY	00:00:01
Period of Insurance for Section II: Liability to Third Parties (Period of Insurance can be 1/3 Years only)	DD/MM/YY	00:00:01	DD/MM/YY	00:00:01
Period of Insurance for Section III: Personal Accident Cover for Owner-Driver (Period of Insurance can be 1/ 2 /3 Years)	DD/MM/YY	00:00:01	DD/MM/YY	00:00:01



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Optional Cover Details

Name of Optional Cover	Yes/No	Coverage Details	From: Time	To: Time
1. Engine Protect - Flood	Yes/No	Limit INR _____	DD/MM/YY: 00:00:01	DD/MM/YY: 00:00:00
2. Fastag Linked Cover	Yes/No		DD/MM/YY: 00:00:01	DD/MM/YY: 00:00:00
3. Invoice Cover	Yes/No	Invoice Value INR _____	DD/MM/YY: 00:00:01	DD/MM/YY: 00:00:00
4. Key Protect	Yes/No	Sum Insured INR _____	DD/MM/YY: 00:00:01	DD/MM/YY: 00:00:00
5. Loss of License/RC	Yes/No	Sum Insured INR _____	DD/MM/YY: 00:00:01	DD/MM/YY: 00:00:00
6. NCB Protect	Yes/No	No. of Claims _____	DD/MM/YY: 00:00:01	DD/MM/YY: 00:00:00
7. Out Station Emergency Cover	Yes/No	Sum Insured INR _____ No. of claims ____	DD/MM/YY: 00:00:01	DD/MM/YY: 00:00:00
8. Personal Belongings- Damage due to Accident	Yes/No	Sum Insured INR _____	DD/MM/YY: 00:00:01	DD/MM/YY: 00:00:00
9. Personal Belongings – Loss due to Theft	Yes/No	Sum Insured INR _____	DD/MM/YY: 00:00:01	DD/MM/YY: 00:00:00
10. Loss of Electronic Equipment	Yes/No	Sum Insured INR _____	DD/MM/YY: 00:00:01	DD/MM/YY: 00:00:00
11. Zero Depreciation	Yes/No	No. of Claims _____	DD/MM/YY: 00:00:01	DD/MM/YY: 00:00:00
12. Roadside Assistance	Yes/No	No. of Claims _____ Name of services _____	DD/MM/YY: 00:00:01	DD/MM/YY: 00:00:00
13. Small Repair Claim	Yes/No	Sum Insured INR _____	DD/MM/YY: 00:00:01	DD/MM/YY: 00:00:00
14. Tyre Protect	Yes/No		DD/MM/YY: 00:00:01	DD/MM/YY: 00:00:00
15. Voluntary Deductible	Yes/No	Deductible INR _____	DD/MM/YY: 00:00:01	DD/MM/YY: 00:00:00
16. Preventive Risk Management Benefit	Yes/No		DD/MM/YY: 00:00:01	DD/MM/YY: 00:00:00

Personal accident Cover for Owner Driver is compulsory in package policy cover. Please give details of nomination:

Particulars	Name of passenger	Name of nominee/ Existing Nominee	Name of nominee (In case of change of existing nominee)	Age	Relationship	Name of appointee (if nominee is a minor)	Relationship with the nominee
For PA to owner driver							
For PA to named passenger							

Note: • 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. Persons or classes of Person entitled to drive: Please refer schedule. Any Limitations as to use of Motor vehicle: Please refer schedule. In the event of dishonor of Cheque(s), insurance cover provided under this document automatically stands cancelled from inception irrespective of whether a separate communication is sent or not.

* Mandatory

Details of Vehicle Type and Usage

1. Fuel Type of the vehicle Petrol ☐ Diesel ☐ Electric ☐ CNG ☐ LPG ☐ Any Other ☐
2. Will the vehicle be exclusively used for: a) Private, Social, Pleasure and Professional Purposes Yes ☐ No ☐ b) Carriage of goods other than Samples or Personal Luggage Yes ☐ No ☐
3. Whether the vehicle is used for Commercial purposes? Yes ☐ No ☐
4. Whether the vehicle is used for Driving tutions? Yes ☐ No ☐
5. Whether the vehicle is limited to own premises? Yes ☐ No ☐
6. Whether the vehicle is specially designed for use of Blind/Handicapped/ Mentally Challenged Person Yes ☐ No ☐ If so, whether the same is endorsed as such by RTA? Yes ☐ No ☐
7. Whether the vehicle is certified as Vintage Car by Vintage & Classic Car Club of India? Yes ☐ No ☐
8. Whether the rally cover is required? Yes ☐ No ☐
9. Whether the vehicle is fitted with Fibre Glass Tank? Yes ☐ No ☐
10. Whether the vehicle belongs to the Embassy/Consulate of a foreign country? Yes ☐ No ☐ If so, is the Duty element is included in the IDV? Yes ☐ No ☐
11. Whether insured is first registered owner of the vehicle? Yes ☐ No ☐
12. Is the vehicle in good condition? Yes ☐ No ☐ If No, Please give full details: _____

Previous Insurance Details

Name and Address of Previous Insurer _____ Policy/Covernote no. _____

Type of Cover: Package (Comprehensive) Policy ☐ Act only Policy ☐ Others ☐ **NCB*/Loading in expiring policy** ☐☐ %

Claim lodged in last five years:

Year					
No. of Claims					
Claims Amount					

1. Date of purchase of the vehicle by the Proposer: _____
2. Whether the vehicle was new or second hand at the time of purchase? New ☐ Second Hand ☐
3. Has any insurer ever declined/cancelled the insurance of the proposed vehicle? Yes ☐ No ☐
4. Policy Period; From _____ To _____ Are you entitled for No Claim Bonus on Renewal? Yes ☐ No ☐ * If yes, Please mention the ☐☐ %



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5. Is the vehicle fitted with Anti - Theft Device which is approved by ARAI? Yes ☐ No ☐ If answer of the above question is Yes, Please submit the certificate for the same.

6. Are you a member of the Automobile Association of India? Yes ☐ No ☐ If Yes, Please state: _____

Name of Association: _____ Membership No. _____ Date of expiry: _____

Driver and Owner's Detail

1. Vehicle is primarily driven by: Registered Owner ☐ Any other ☐ Name: _____ Relationship: _____ Age: _____

2. Does the driver has a valid driving licence? Yes ☐ No ☐ Driving license issue year: _____

3. Does the driver suffer from defective vision or hearing or physical infirmity. Yes ☐ No ☐ If yes, give details _____

4. Number of vehicle owned by the owner: _____ Credit score of the owner: _____

5. Company in which owner works: _____

6. Number of monthly trips done by the owner from alternate mode of vehicle ((last 3 months average): _____

7. Monthly fuel transaction amount for this vehicle (last 3 months average): (In Rs.) _____

8. Number of traffic tickets issued on driver in last one year: _____

9. Age & Gender of the Owner: Age - _____ Gender: Male ☐ Female ☐ Marital Status: _____

Inspection Details

1. Does the vehicle stands fit for insurance? Yes ☐ No ☐ Self Inspection ☐

2. Inspection Reference No.: _____ Conducted on (Mention Date & Time): _____

Other Optional Coverage Details

Do you require PA cover for Paid Driver, Cleaners and Conductors? Yes ☐ No ☐

Do you wish to cover Geographical Area Extension under your proposed insurance? Bangladesh ☐ Bhutan ☐ Nepal ☐ Sri Lanka ☐ Maldives ☐ Pakistan ☐

Do you require unnamed PA cover Yes ☐ No ☐

The maximum CSI available per person is Rs. 2,00,000 in the case of private cars and Rs. 1,00,000 in the case of motorised two wheelers

1. No. of Passengers _____

2. Sum Insured per person (named passengers/hirer/pillion rider, two wheelers) Name: _____ Sum Insured: _____

Name: _____ Sum Insured: _____

3. Do you wish to cover Legal liability towards

a) Driver/Cleaner/Conductor (No. of Persons ☐☐) Yes ☐ No ☐ b) Unnamed Passengers (No. of Persons ☐☐) Yes ☐ No ☐

c) Other employees (No. of Persons ☐☐) Yes ☐ No ☐ d) Soldier/Sailor/Airman employed as Driver Yes ☐ No ☐

4. Do you wish to have the statutory Third-Party Property Damage (TPPD) liability of Rs. 6,000/- only? (IMT 20) Yes ☐ No ☐

5. Do you require PA cover for named persons? Yes ☐ No ☐ Name: _____ CSI: _____

Nominee: _____ Relationship: _____

6. 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 Yes ☐ No ☐ Drivers (No. of persons: _____) Employees (Workmen) (No. of persons: _____)

(Note: 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.)

7. Do you wish to cover wider legal liability to employees who are NOT ‘workmen’? (IMT 29) Yes ☐ No ☐

(Note: The liability under Common Law and Fatal Accidents Act - 1855 in respect of employees who are not workmen can be covered under this endorsement).

8. Coverage for liability against Third Party Risks (Death or Bodily Injury) required in respect of: Owner Driver only ☐ Any person other than Paid Driver ☐

If ‘YES’, give details of such other persons: _____ Non fare paying passengers (No. of persons: _____)

(Note: 1. Section 146 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 Section 146 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)

9. 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 Workmen’s Compensation Act - 1923, also liability under the Fatal Accidents Act - 1855 and the Common Law) (IMT 28) Yes ☐ No ☐

(Note: The additional liability under Common Law and Fatal Accidents Act in respect of employees who are workmen is covered under this endorsement).

10. Any other Coverage details _____

Premium Payment Details

Payment mode: Cash ☐ Cheque ☐ Demand Draft ☐ Credit Card ☐ Insured Bank Details: _____

Premium Amount (Including Service Tax): _____ Bank Name and Branch: _____

Cheque / DD No.: _____ Bank A/C No.: _____

Cheque / DD Date: _____ IFSC Code: _____

Dashcam Charges(If applicable) _____

Nominee Details

Name of Nominee	Nominee Mobile No.	Email ID	Permanent Address of Nominee	Present Address of Nominee	Name of appointee (if nominee is a minor	Relationship with Nominee	Bank Account details of Nominee
							- Bank and Branch name - Account No. - IFSC Code
							- Bank and Branch name - Account No. - IFSC Code

Disclosure: In accordance with applicable regulatory requirements, it is mandatory to furnish the nominee details as specified above. If you choose not to disclose nominee information, please indicate your informed refusal by providing explicit consent. Tick the checkbox below to confirm your decision

☐ I hereby consent to not provide nominee details as required under the regulatory guidelines.



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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 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 Acko 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 any number will be treated as void ab-initio”.

NCB Declaration

I/We further declare that the rate of NCB claimed by me/us Is correct and that no claim as 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 be forfeited

Declaration

I wish to receive the policy schedule and policy wordings in e-copy format only

Yes☐

No☐

“I acknowledge that the dashcam records video data and I consent to such recording and processing in accordance with applicable data protection laws and the insurer’s privacy policy.

Yes☐

No☐

Any other material information and consent

I/We hereby declare that the statements made by me/us in this proposal form are true to the best of my knowledge and belief and I/We hereby agree that this declaration shall form the basis of the contract between me/us and Acko General Insurance Ltd. I/We agree and undertake to convey to Acko General Insurance Limited any change / alterations carried out in the risk proposed for insurance after submission of this proposal form. I/we hereby declare that the contents of the form have been fully explained to me/us and that I/we have fully understood the significance of the proposed contract.

Prohibition of Rebated (Section 41) of the Insurance Act - 1938 (As amended)

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 and 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 expect 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 provisions of this section shall be liable for a penalty which may extend to 10 lakh rupees.

Note: Market benchmark calibration will be subjected to internal review and necessary underwriting approval.

Proposer’s Signature

For use by Intermediary only

Cover Note No. issued (if any) _____

Date of Issuance _____Time of Issuance _____

Period of Insurance: From (Time) _____ (Date) _____To the midnight of _____ (Date)

Premium Amount (in RS.): _____

Bank Name: _____

Cheque No. / DD No. / Cash: _____Date: _____

Customer ID: _____Proposal Number: _____Policy / Cover Note Number: _____

Proposal Checked By: _____Date of Receipt: _____

Date: _____Place: _____

* Mandatory

