

ENDORSEMENTS

IMT 1 EXTENSION OF GEOGRAPHICAL AREA

In consideration of the payment of an additional premium of Rs.....it is hereby understood and agreed that notwithstanding anything contained in this policy to the contrary the Geographical Area in this Policy shall from the/...../..... to the/...../..... (Both days inclusive) be deemed to include*

It is further specifically understood and agreed that such geographical extension excludes cover for damage to the vehicle insured/injury to its occupants/third party liability in respect of the vehicle insured during sea voyage/air passage for the purpose of carrying the vehicle insured to the extended geographical area.

Subject otherwise to the terms, exceptions conditions and limitations of this Policy.

Note:

Insert Nepal/Sri Lanka/Maldives/Bhutan/Pakistan/Bangladesh as the case may be.

IMT 2 AGREED VALUE CLAUSE

(Applicable only to Vintage Cars)

It is hereby declared and agreed that in case of TOTAL LOSS/CONSTRUCTIVE TOTAL LOSS OF THE VINTAGE Car insured hereunder due to a peril insured against, the amount payable will be the Insured's Declared Value (IDV) of the vehicle as mentioned in the policy without deduction of any depreciation.

It is further declared and agreed that in case of partial loss to the vehicle depreciation on parts replaced will be as stated in Section I of the Policy.

Subject otherwise to the terms exceptions conditions and limitations of this policy.

IMT 3 TRANSFER OF INTEREST

It is hereby understood and agreed that as from .../.../... the interest in the policy is transferred to and vested in.....of.....carrying on or engaged in the business or profession of who shall be deemed to be the insured and whose proposal and declaration dated.../../. shall be deemed to be incorporated in and to be the basis of this contract.

Provided always that for the purpose of the No Claim Bonus, no period during which the interest in this policy has been vested in any previous insured shall accrue to the benefit of.....

Subject otherwise to the terms exceptions conditions and limitations of this policy.

IMT 4**CHANGE OF VEHICLE**

It is hereby understood and agreed that as from .../.../... the vehicle bearing Registration Numberis deemed to be deleted from the Schedule of the Policy and the vehicle with details specified hereunder is deemed to be included therein-

Reg. No	Engine /Chassis No	Make	Type of Body	CC	Year of manufacture	Seating Capacity including Driver	IDV

In consequence of this change an extra/refund premium of Rs.....is charged/allowed to the Insured.

Subject otherwise to the terms exceptions conditions and limitations of this policy.

IMT 5**HIRE PURCHASE AGREEMENT**

It is hereby understood and agreed that.....(hereinafter referred to as the Owners) are the Owners of the vehicle insured and that the vehicle insured is subject of an Hire Purchase Agreement made between the Owners on the one part and the Insured on the other part and if it is further understood and agreed that the Owners are interested in any monies which but for this Endorsement would be payable to the Insured under this policy in respect of such loss or damage to the vehicle insured as cannot be made good by repair and / or replacement of parts and such monies shall be paid to the Owners as long as they are the Owners of the vehicle insured and their receipt shall be full and final discharge to the insurer in respect of such loss or damage.

It is further declared and agreed that for the purpose of the Personal Accident Cover for the owner-driver granted under this policy the insured named in the policy will continue to be deemed as the owner-driver subject to compliance of provisions of the policy relating to this cover.

Save as by this Endorsement expressly agreed nothing herein shall modify or affect the rights and liabilities of the Insured or the insurer respectively under or in connection with this policy.

Subject otherwise to the terms exceptions, conditions and limitations of this policy.

IMT 6**LEASE AGREEMENT**

It is hereby understood and agreed that.....(hereinafter referred to as the Lesser) are the Owners of the vehicle insured and that the vehicle insured is the subject of a Lease Agreement made between the Lesser on the one part and the Insured on other part and it is further understood and agreed that the Lessors are interested in any monies which but for this Endorsement would be payable to the Insured under this policy in respect of such loss or damage to the vehicle insured as cannot be made good by repair and / or replacement of parts and such monies shall be paid to the Lessors as long as they are the Owners of the vehicle insured and their receipt shall be full and final discharge to the insurer in respect of such loss or damage. It is also understood and agreed that notwithstanding any provision in the Leasing Agreement to the contrary this policy is issued to the Insured namely..... as the principal party and not as agent or trustee and nothing herein contained shall be construed as constituting the insured an agent or trustee for the Lessors or as an assignment (whether legal or equitable) by the Insured to the Lessors, of his rights benefits and claims under this policy and further nothing herein shall be construed as creating or vesting a right in the Owner/Lessor to sue the Insurer in any capacity whatsoever for any alleged breach of its obligations hereunder.

It is further declared and agreed that for the purpose of the Personal Accident Cover for the owner-driver granted under this policy the insured named in the policy will continue to be deemed as the owner-driver subject to compliance of provisions of the policy relating to this cover.

Save as by this Endorsement expressly agreed nothing herein shall modify or affect the rights and liabilities of the Insured or the insurer respectively under or in connection with this policy.

Subject otherwise to the terms exceptions, conditions and limitations of this policy.

IMT 7**VEHICLES SUBJECT TO HYPOTHECATION AGREEMENT**

It is hereby declared and agreed that the vehicle insured is pledged to / hypothecated with..... (hereinafter referred to as "Pledgee") and it is further understood and agreed that the Pledgee is interested in any monies which but for this Endorsement would be payable to the insured under this policy in respect of such loss or damage to the vehicle insured as cannot be made good by repair and/or replacement of parts and such monies shall be paid to the pledgee as long as they are the Pledgee of the vehicle insured and their receipt shall be a full and final discharge to the insurer in respect of such loss or damage.

It is further declared and agreed that for the purpose of the Personal Accident Cover for the owner-driver granted under this policy, the insured named in the policy will continue to be deemed as the owner-driver subject to compliance of provisions of the policy relating to this cover.

Save as by this Endorsement expressly agreed nothing herein shall modify or affect the rights and liabilities of the Insured or the insurer respectively under or in connection with this policy or any term, provision or condition thereof.

Subject otherwise to the terms exceptions, conditions and limitations of this policy.

IMT 10**INSTALATION OF ANTI THEFT DEVICE****(Not applicable to Motor Trade Policies)**

In consideration of certification by.....*..that an Anti-Theft device approved by Automobile Research Association of India (ARAI), Pune has been installed in the vehicle insured herein a premium discount of Rs.....**.is hereby allowed to the Insured.

It is hereby understood and agreed that the insured shall ensure at all times that his Anti-theft device installed in the vehicle insured is maintained in efficient condition till the expiry of this policy.

Subject otherwise to the terms, exceptions, conditions and limitations of the policy.

- The name of the certifying Automobile Association is to be inserted

** Premium discount calculated as per tariff provision is to be inserted.

For mid-term certification of installation of Anti-Theft device pro-rata proportion of tariff discount for the unexpired period is to be inserted.

IMT 11**VEHICLES LAID UP (Lay-up period declared)**

Notwithstanding anything to the contrary contained herein it is hereby understood and agreed that from .../.../..... to/.../.... The vehicle insured is laid up in garage and not in use and during this period all liability of the insurer under this policy in respect of the vehicle insured is suspended SAVE ONLY IN RESPECT OF LOSS OR DAMAGE TO THE SAID VEHICLE CAUSED BY FIRE EXPLOSION SELF IGNITION OR LIGHTING OR BURGLARY, HOUSEBREAKING, THEFT OR RIOT STRIKE MALICIOUS DAMAGE, TERRORISM, PR STORM TEMPEST INUNDATION OR EARTHQUAKE PERILS, in consideration whereof

- a) # the insurer will deduct from the next renewal premium the sum of Rs.....* and the No Claim Bonus (if any) shall be calculated on the next renewal premium of such sum.
- b) # the period of insurance by this policy is extended to .../.../..... in view of the payment of an additional premium Rs.....**

N.B. 1 # To deleted (a) or (b) as per option exercised by the insured.

N.B. 2 * The proportionate full policy premium for the period of lay up less the proportionate premium for the Fire and/or Theft risks for the lay-up periods is to be inserted.

N.B. 3 ** The proportionate premium required for Fire and/or Theft cover for the vehicle for the laid-up period is to be inserted.

N.B. 4 In case of Liability Only Policies the words in CAPITALS should be deleted.

N.B. 5 In case of policies cover Liability only and

- a) Fire Risks, the words 'BURGLARAY HOUSEBREAKING OR THEFT are to be deleted.
 - b) Theft risks, the words 'FIRE EXPLOSION SELF IGNITION OR LIGHTING are to be deleted.
 - c) Fire and Theft risks no parts of the words in capitals are to be deleted.
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IMT 12**DISCOUNT FOR SPECIALLY DESIGNED/MODIFIED****VEHICLES FOR THE BLIND, HANDICAPPED AND MENTALLY CHALLENGED PERSONS.**

Notwithstanding anything to the contrary contained in the policy it is hereby understood and agreed that the vehicle insured being specially designed/modified for use of blind, handicapped and mentally challenged persons and suitable endorsement to this effect having been incorporated in the Registration Book by the Registering Authority, a discount of 50% on the Own damage premium for the vehicle insured is hereby allowed to the insured.

IMT 13**USE OF VEHICLE WITHIN INSURED'S OWM PREMISES****(Applicable to all classes except as otherwise provided in the tariff)**

It is hereby understood and agreed that the insurer shall not be liable in respect of the vehicle insured while the vehicle is being used elsewhere than in the Insured's premises except where the vehicle is specifically required for a mission to fight a fire.

For the purposes of this endorsement "Use confined to own premises" shall mean use only on Insured's premises to which public have no general right of access.

IMT 14**USE OF VEHICLE CONFINED TO SITES****(Applicable to goods Carrying Vehicles)**

It is hereby understood and agreed that the insurer shall not be liable in respect of the vehicle insured while it is being used elsewhere than on site to which the public have no general right of access and the vehicle is not required to be registered under the Motor Vehicle Act 1988.

Subject otherwise to the terms conditions limitations and exceptions of this Policy.

* to insert amount as appropriate to the class of vehicle insured as per GR 40 of the tariff.

IMT-15

PERSONAL ACCIDENT COVER TO THE INSURED OR ANY

NAMED PERSON OTHER THAN PAID DRIVER OR CLEANER

(Applicable to private cars including three wheelers rated as private cars and motorized two wheelers with or without side car (not for hire or reward).

In consideration of the payment of an additional premium it is hereby agreed and understood that the Company undertakes to pay compensation on the scale provided below for bodily injury as hereinafter defined sustained by the insured person in direct connection with the vehicle insured or whilst mounting and dismounting from or travelling in vehicle insured and caused by violent accidental external and visible means which independently of any other cause shall within six calendar months of the occurrence of such injury results in:-

Nature of Injury		Scale 01 compensation
(i)	Death	100%
(ii)	Loss of two limbs or sight of two eyes or one limb and sight of one eye	100%
(iii)	Loss of one limb or sight of one eye	50%
(iv)	Permanent total disablement from injuries other than named above	100%

Provided always that:

- (1) Compensation shall be payable under only one of the items(i) to (iv) above in respect of the owner-driver arising out of anyone occurrence and the total liability of the insurer shall not in the aggregate exceed the sum of Rs.....* during anyone period of insurance in respect of any such person.
- (2) No compensation shall be payable in respect of death or bodily injury directly or indirectly wholly or in part arising or resulting from or traceable to (a) intentional self-injury suicide or attempted suicide physical defect of infirmity or (b) an accident happening which such person is under the influence of intoxicating liquor or drugs.
- (3) Such compensation shall be payable only with the approval of the insured named in the policy and directly to the insured or to his/her legal representative(s) whose receipt shall be the fully discharge in respect of the injury of such person.

Subject otherwise to the terms exceptions, conditions and limitations of this policy.

* The Capital Sum Insured (CSI) per passenger is to be inserted.

INSURED AND PAID DRIVER AND CLEANER

(For vehicles rated as Private cars and motorized two wheelers (not for hire or reward) with or without side car.

In consideration of the payment of an additional premium it is hereby understood and agreed that the Insurer undertakes to pay compensation on the scale provided below for bodily injuries hereinafter defined sustained by any passenger other than the insured and/or the paid driver attendant or cleaner and/or a person in the employ of the insured coming within the scope of the Workmen's Compensation Act 1923 and subsequent amendments of the said Act and engaged in and upon the service of the insured at the time such injuries sustained whilst mounting into dismounting from or travelling in but not driving the insured motor car and caused by violent, accidental, external and visible means which independently of any other cause shall within three calendar months of the occurrence of such injury results in:-

Nature of Injury		Scale 01 compensation
(v)	Death	100%
(vi)	Loss of two limbs or sight of two eyes or one limb and sight of one eye	100%
(vii)	Loss of one limb or sight of one eye	50%
(viii)	Permanent total disablement from injuries other than named above	100%

Provided always that:

- (1) Compensation shall be payable under only one of the items(i) to (iv) above in respect of any such person arising out of anyone occurrence and the total liability of the insurer shall not in the aggregate exceed the sum of Rs.....* during anyone period of insurance in respect of any such person.
- (2) No compensation shall be payable in respect of death or bodily injury directly or indirectly wholly or in part arising or resulting from or traceable to (a) intentional self-injury suicide or attempted suicide physical defect of infirmity or (b) an accident happening which such person is under the influence of intoxicating liquor or drugs.
- (3) Such compensation shall be payable only with the approval of the insured named in the policy and directly to the injured person or to his/her legal representative(s) whose receipt shall be the fully discharge in respect of the injury of such person.
- (4) Not more than** persons/passengers are in the vehicle insured at the time of occurrence of such injury.

Subject otherwise to the terms exceptions, conditions and limitations of this policy.

* The Capital Sum Insured (CSI) per passenger is to be inserted.

** The registered sitting capacity of the vehicle insured is to be inserted.

**PERSONAL ACCIDENT COVER TO PAID DRIVERS, CLEANERS AND
CONDUCTORS; (applicable to all classes of vehicles)**

In consideration of the payment of an additional premium it is hereby understood and agreed that the Insurer undertakes to pay compensation on the scale provided below for bodily injury as hereinafter defined sustained by the paid driver/cleaner/conductor in the employ of the insured in direct connection with the vehicle insured whilst mounting into dismounting from or travelling in the insured vehicle and caused by violent, accidental, external and visible means which independently of any other cause shall within SIX calendar months of the occurrence of such injury results in:-

Nature of Injury		Scale 01 compensation
(ix)	Death	100%
(x)	Loss of two limbs or sight of two eyes or one limb and sight of one eye	100%
(xi)	Loss of one limb or sight of one eye	50%
(xii)	Permanent total disablement from injuries other than named above	100%

Provided always that:

- (1) Compensation shall be payable under only one of the items(i) to (iv) above in respect of any such person arising out of anyone occurrence and the total liability of the insurer shall not in the aggregate exceed the sum of Rs.....* during anyone period of insurance in respect of any such person.
- (2) No compensation shall be payable in respect of death or bodily injury directly or indirectly wholly or in part arising or resulting from or traceable to (a) intentional self-injury suicide or attempted suicide physical defect of infirmity or (b) an accident happening which such person is under the influence of intoxicating liquor or drugs.
- (3) Such compensation shall be payable only with the approval of the insured named in the policy and directly to the injured person or to his/her legal representative(s) whose receipt shall be the fully discharge in respect of the injury of such person.

Subject otherwise to the terms exceptions, conditions and limitations of this policy.

* The Capital Sum Insured (CSI) per passenger is to be inserted.

IMT 19**COVER FOR VEHICLE IMPORTED WITHOUT CUSTOMS DUTY**

Notwithstanding anything to the contrary contained in this policy it is hereby understood and agreed that in the event of loss or damage to the vehicle insured and/or its accessories necessitating the supply of a part not obtainable from stocks held in the country in which the vehicle insured is held for repair or in the event of the insurer exercising the option under.....* to pay in cash the amount of the loss or damage the liability of the insurer in respect of any such part shall be limited to:-

- (a) (1) the price quoted in the latest catalogue or the price list issued by the manufacturer or his Agent for the country in which the vehicle insured is held for repair less depreciation applicable:
 - (2) if no such catalogue or price list exists the price list obtaining at the Manufacturers works plus the reasonable cost of transport otherwise than by air to the country in which the vehicle insured is held for repair and amount of the relative import duty less depreciation applicable under the Policy:
- (b) the reasonable cost of fitting such parts:

Subject otherwise to the terms conditions limitations and exceptions of this Policy.

“Insert Condition 3 in the case of Private Car and Motorized Two Wheeler Policies and Condition 4 in the case of Commercial Vehicle Policy.

IMT 20**REDUCTION IN THE LIMIT OF LIABILITY FOR PROPERTY DAMAGE**

It is hereby understood and agreed that notwithstanding anything to the contrary contained in the policy the insurers liability is limited to Rs. 6000 (rupees Six Thousand only) for damage to property other than the property belonging to the insured or held in trust or in custody or control of the insured.

In consideration of this reduction in the limit of liability a reduction in premium of Rs.* is hereby made to the insured.

Subject otherwise to the terms exceptions, conditions and limitations of this policy.

* To insert Rs. 50 for Two wheelers, Rs. 100 for Private Cars Rs.150-00 for Commercial vehicles, three wheelers and taxis or Rs. 200 for Commercial Vehicles (excluding three wheelers and taxis)

(Applicable to all Commercial Vehicles excluding taxis and motorized two wheelers carrying passengers for hire or reward)

Notwithstanding anything to the contrary contained herein it is hereby understood and agreed that

a) Special Exclusions

Except in the case of Total Loss of the vehicle insured, the insurer shall not be liable under section I of the policy for loss of or damage to lamps, tyres, tubes, mudguards, bonnet side part, bumpers and paintwork.

b) Compulsory Deductible

In addition to any amount which the insured may be required to bear under para (a) above the insured shall also bear under Section I of the policy in respect of each and every event (including even giving rise to total loss / constructive total loss) the first Rs.....* of any expenditure (or any less expenditure which may be incurred) for which provision is made under this policy and/or of any expenditure by the insurers in the exercise of its discretion under Condition No.4 of this policy.

If the expenditure incurred by the insurer shall include any amount for which the insured is responsible hereunder such amount shall be repaid by the insured to the insurer forthwith.

For the purpose of this Endorsement the expression "event" shall mean an event or series of events arising out of one cause in connection with the vehicle insured in respect of which indemnity is provided under this policy.

* to insert amount as appropriate to the class of vehicle insured as per GR40 of the tariff.

IMT 22**COMPULSORY DEDUCTIBLE**

(Applicable to Private cars, three wheelers rated as private cars, all motorized two wheelers, taxis, private car type vehicle plying for public/private hire, private type taxi let out on private hire)

Notwithstanding anything to the contrary contained in the policy it is hereby understood and agreed that the insured shall bear under Section I of the policy in respect of each and every event (including event given rise to a total loss/constructive total loss) the first Rs.....* (or any less expenditure which may be incurred) of any expenditure for which provision has been made under this policy and/or any expenditure by the insurer in the exercise or his discretion under Condition No.....** of this policy.

If the expenditure incurred by the insurer shall include any amount for which the insured is responsible hereunder such amount shall be repaid by the insured to the insurer forthwith.

For the purpose of this Endorsement the expression "event" shall mean an event or series of events arising out of one cause in connection with the vehicle insured in respect of which indemnity is provided under this policy.

Subject otherwise to the terms, conditions, limitations and exceptions of the policy.

* (i) to insert amount as appropriate to the class of vehicle insured as per GR40 of the tariff.

(ii) in respect of a vehicle rated under the Tariff for Private Car and in respect of a motorized two wheeler not carrying passengers for hire or reward, if any deductible in addition to the compulsory deductible provided in the endorsement is voluntarily borne by the insured, the sum representing the aggregate of the compulsory and the voluntary deductible is to be inserted.

** to insert Condition No.3 in respect of a vehicle rated under Tariff for Private /Two Wheelers or Condition No.4 in respect of a vehicle rated under the Tariff Commercial Vehicles.

IMT 22A**VOLUNTARY DEDUCTIBLE**

(For private cars/motorized two wheelers other than for hire or reward)

It is hereby declared and agreed that the insured having opted a voluntary deductible of Rs.....** under Section 1 of the policy is hereby allowed.

In consideration of the above, it is hereby understood and agreed that the insured shall bear under section 1 of the policy in respect of each and every event (including event giving rise to a total loss/constructive total loss) the first Rs.....*** (or any less expenditure by the insurer in the exercise of his discretion under Condition No.....# of this policy.

If the expenditure incurred by the insurer shall include any amount for which the insured is responsible hereunder such amount shall be repaid by the insured to the insurer forthwith.

For the purpose of this endorsement of expression "event" shall mean an event or series of events arising out of one cause on connection with the vehicle insured in respect of which indemnity is provided under this policy.

Subject otherwise to the terms conditions limitations exceptions of this policy.

* To insert voluntary deductible amount opted by the insured under tariff for Private Car/tariff for motorized wheeler.

** To insert appropriate amount relating to the voluntary deductible opted as per the provision of tariff for Private Car/tariff for motorized two wheelers.

*** To insert aggregate amount of voluntary deductible opted and the compulsory deductible applicable to the vehicle insured as in GR 40.

To insert policy condition No.3 of the tariff for private car/tariff for motorized two wheelers.

IMT 23**COVER FOR LAMPS TYRES/TUBES MUDGUARDS****BONNET SIDE PARTS BUMPERS HEADLIGHTS AND PAINTWORK OF DAMAGED PORTIONS ONLY**

(For all Commercial Vehicles)

In consideration of payment of an additional premium of Rs.....* notwithstanding anything to the contrary contained in the policy it is hereby understood and agreed that subject to conditions (a) (b) & (c) hereunder, loss of or damage (excluding theft under any circumstances) to lamps tyres/tubes mudguards bonnet side parts, bumpers, headlights and paintwork of damaged portion only is covered provided the vehicle is also damaged at the same time.

Subject to:

- a. Depreciation as per schedule provided in Section 1 of the policy. It is further understood and agreed that in respect of paintwork for the damaged portions only (as referred to above) shall also be as per schedule provided in /section 1 of the policy.
- b. In addition to any amount which the insured may be required to bear under para (a) above, the insured shall also bear 50% of the assessed loss in respect of each and every claim under this Endorsement.
- c. It is also understood that no deductible other than those mentioned in (a) and (b) above shall be applicable in respect of a claim which become payable under this Endorsement.

Subject otherwise to the terms conditions limitations and exceptions of this policy.

* To insert the sum arrived at as per the provision of GR 40 NB 3 of the Tariff.

IMT 24**ELECTRICAL / ELECTRONIC FITTINGS**

(Items fitted in the vehicle but not included in the manufacturers listed selling price of the vehicle. Package Policy only)

In consideration of the payment of additional premium of Rs.....notwithstanding anything to the contrary contained in the policy it is hereby understood and agreed that the insurer will indemnify the Insured against loss of or damage to such electrical and/or electronic fitting(s) as specified in the schedule whilst it these is /are fitted in or on the vehicle insured where such loss or damage is occasioned by any of the perils mentioned in Section 1 of the Policy.

The Insurer shall however, not be liable for loss of or damage to such fitting(s) caused by/as a result of mechanical or electrical breakdown.

Provided, always that the liability of the insurer hereunder shall not exceed the insured's Declared Value (IDV) of the item.

Subject otherwise to the terms, conditions, limitations and exceptions of the policy.

IMT 25**CNG/LPG KIT IN BI-FUEL SYSTEM**

(Own Damage cover for the kit)

In Consideration of the payment of premium Rs.....*

Notwithstanding anything to the contrary contained in the policy it is hereby understood and agreed that the insurer will indemnify the insured in terms, conditions, limitations and exceptions of Section 1 of the policy against loss and/or damage to the CNG/LPG kit fitted in the vehicle insured arising from an accidental loss or damages to the vehicle insured, subject to the limit of the Insured's Declared Value of the CNG/LPG kit specified in the Schedule of the policy.

Subject otherwise to the terms, conditions, limitations and exceptions of the policy.

*To insert sum arrived at in terms of GR 42

IMT 26**FIRE AND/OR THEFT RISKS ONLY**

(Not applicable for Miscellaneous and Special Types of vehicle ratable under class D and Motor trade Policies under classes E.F and G of the Commercial Vehicles Tariff)

Notwithstanding anything to the contrary contained in the Policy it is hereby understood and agreed that Section II of the Policy is deemed to be cancelled and under Section I thereof the insurer shall only be liable to indemnify the insured against loss or damage by fire explosion self-ignition lightning and/or burglary housebreaking theft and riot striker malicious damage, terrorism storm tempest flood inundation and earthquake perils whilst the vehicle is laid up in garage and not in use.

NB (1) In case of Fire Risk only, the word 'burglary housebreaking theft' are to be deleted.

NB (2) In case of Theft Risk only, the word "fire explosion self-ignition lightning riot strike malicious damage terrorism storm tempest flood inundation and earthquake perils" are to be deleted.

IMT 27**LAIBILITY AND FIRE AND/OR THEFT**

(Not applicable for Miscellaneous and Special Types of vehicles ratable under Class-D of the Tariff for Commercial Vehicles)

Notwithstanding anything to the contrary contained in the Policy it is hereby understood and agreed that Section I of the Policy the insurer shall not be liable there under except in respect of loss or damage by fire explosion self-ignition lightning and/or burglary housebreaking theft and riot strike malicious damage terrorism storm tempest flood inundation and earthquake perils.

Subject otherwise to the terms conditions limitations and exceptions of the Policy.

NB (1) In case of Liability and Fire Risks only, the word "burglary housebreaking theft" are to be deleted.

NB (2) In case of Theft Risk only, the word "fire explosion self-ignition lightning riot strike malicious damage terrorism storm tempest flood inundation and earthquake perils" are to be deleted.

AND/OR CLEANER EMPLOYED IN CONNECTION WITH OPERATION OF INSURED VEHICLE

(For all Classes of Vehicles)

In consideration of an addition premium of Rs. 25/- notwithstanding anything to the contrary contained in the policy it is hereby understood and agreed that the insurer shall indemnify the insured against the Insured's legal liability under the Workmen's Compensation Act 1923, the Fatal Accidents Act 1855 or at Common Law and subsequent amendments of these Acts prior to the date of this Endorsement in respect of personal injury to any paid driver and/or conductor and/or cleaner whilst engaged in the service of the insured in such occupation in connection with the vehicle insured herein and will in addition be responsible for all costs and expense incurred with its written consent.

Provided always that:

- (1) This Endorsement does not indemnify the insured in respect of any liability in cases where in the insured holds or subsequently effects with any insurer or group of insurers a Policy of Insurance in respect of liability as herein defined for insured's general employees.
- (2) He insured shall take reasonable precautions to prevent accidents and shall comply with all statutory obligations;
- (3) The insured shall keep record of the name of each paid driver conductor, cleaner or persons employed in loading and/or unloading and the amount of wages and salaries and other earnings paid to such employees and shall at all times allow the insurer to inspect such records on demand.
- (4) In the event of the policy being cancelled at the request of the insured no refund of the premium paid in respect of this Endorsement will be allowed.

Subject otherwise to the terms, conditions, limitations and exceptions of the policy except so far as necessary to meet the requirements of the Motor Vehicles Act 1988.

* In case of Private cars/motorized two wheelers (not used for hire or reward) deletedthisPara.

IMT 29

**LEGAL LIABILITY TO EMPLOYEES OF THE INSURED OTHER
THAN PAID DRIVER AND/OR CONDUCTOR AND/OR CLEANER
WHO MAY BE TRAVELLING OR DRIVING IN THE EMPLOYER'S CAR**

(Private Cars only/Motorized two wheelers (not for hire or reward))

In consideration of the payment of an additional premium Q Rs. 25/- per employee insured notwithstanding anything to the contrary contained in the policy it is hereby understood and agreed that the insurer will indemnify the insured against the Insured's liability at Common Law and Statutory Liability under the Fatal Accidents Act 1855 for compensation (including legal costs of any claimant) for death of or bodily injury to any employee (other than paid drivers) of the within named insured being carried in or upon or entering in or getting on to or alighting from or driving the vehicle insured.

Provided that the event of an accident whilst the vehicle insured is carrying more than.....* employees of the Insured (including the driver) the insured shall repay to the insurer a ratable proportion of the total amount payable by the insurers by the reason of this endorsements in respect of accident in connection with such vehicle insured.

Subject otherwise to the terms, conditions, limitations and exceptions of this policy.

NB: * to insert the number of employees for which the premium has been paid.

IMT 30**TRAILERS**

(Applicable to Private Cars Only)

In consideration of the payment of an additional premium it is hereby understood and agreed that the indemnity granted by this policy shall extend to apply to the Trailer (Registration No.....)

Provided always that- *

- (a) The IDV of such Trailer shall be deemed not to exceed**
- (b) The term "Trailer" shall not included its contents or anything contained thereon.
- (c) Such indemnity shall not apply in respect of death or bodily injury to any person being conveyed by the said trailer.
- (d) Otherwise than by reason of or in pursuance of a contract of employment.

Subject otherwise to the terms, conditions limitations and exceptions of this Policy.

* Delete in the case of Liability to the Public Risks only policies.

** Insert value of trailer as declared at inception of insurance or any renewal thereof.

IMT 31**RELIABILITY TRIALS AND RALLIES**

(Private Cars & Motorized Two Wheelers)

In consideration of the payment of an additional premium it is hereby understood and agreed that the indemnity granted by this Policy is extended to apply whilst the vehicle insured is engaged in* to be held at.....** on or about the dated of/...../..... under the auspices of#

Provided that:-

- (a) No indemnity shall be granted by this Endorsement to#
- (b) This policy does not cover use for organized racing, pace making or speed testing.
- (c) During the course of the* the Insurers shall not be liable in respect of death of or bodily injury to any person being carried in or upon or entering or getting on to or alighting from the vehicle insured at the time of the occurrence of the event out of which any claim arises.

It is further understood and agreed that while the vehicle insured engaged in,* the insured shall bear the first Rs.....@C (or any less amount for which the claim may be assessed) of each and every claim under Section I of this policy.

Provided that if the insurer shall make any payment in exercise of its discretion under Condition No.3 of the policy in settlement of any claim and such payment included the amount for which the insured is responsible by reason of this Endorsement the insured shall repay to the insurer forthwith the amount for which the insured is so responsible.

For the purpose of this Endorsement the expression "Claim" shall mean a claim or series of claims arising out of one event.

Subject otherwise to the terms conditions limitations and exceptions of this policy.

*To insert the name of the event

@ To insert Rs. 5000/- for Private Cars or Rs. 2500/- for motorized two wheelers. For the duration of the event the deductible under Section 1 of the policy for the purpose of IMT 22 will be the amount stated in IMT 22 or the amount stated herein, whichever is higher.

** To insert the venue of the event.

To insert the name of the promoters of the event.

To delete this entire paragraph in case of Liability Only policies.

IMT 33**LOSS OF ACCESSORIES****(Applicable to Motorized Two Wheeler Policies Only)**

In consideration of the payment of an additional premium of Rs..... It is hereby understood and agreed that as from..../...../..... Notwithstanding anything to the contrary contained in Section I but subject otherwise to the terms exceptions conditions and limitations of this Policy the insurer will indemnify the insured in respect of loss of or damage to accessories the property of the insured, specifically declared by the insured caused by burglary, housebreaking or theft.

Subject otherwise to the terms conditions limitations and exceptions of this policy.

IMT 34**USE OF COMMERCIAL TYOE VEHICLES FOR BOTH****COMMERCIAL AND PRIVATE PURPOSES.**

(Applicable to Commercial Vehicles Policies only)

In consideration of the payment of an additional premium of Rs..... And notwithstanding anything to the contrary contained herein it is hereby understood and agreed that

- (i) The insurer will indemnify the insured against his legal liability under common Law and Statutory liability under the Fatal Accidents Act 1855 in respect of death of or bodily injury to any person not being an employee of the insured nor carried for hire or reward, whilst being carried in or upon or entering or mounting or alighting from any motor vehicle described in the Schedule to this Policy.
- (ii) This Policy shall be operative whilst any vehicle described in the Schedule hereto is being used by the insured or by any other person with permission of the Insured for social, domestic or pleasure purpose.

Whilst any such vehicle is being so used the insurer will in terms and subject to the limitations of and for the propose of Section (I of this policy treat as though he were the Insured person using such

- i) Is not entitled to indemnity under any other Policy.
- ii) Shall as though he were the insured observe, fulfill and he subject to the terms, provisions, conditions and endorsements of this Policy in so far as they apply.
- iii) Has not been refused any Motor Vehicles Insurance or continuance thereof by any insurer

Subject otherwise to the terms, conditions limitations and exceptions of this policy.

NOTE: In case of liability only polices delete (1) above.

IMT 35**HIRED VEHICLES-DRIVEN BY HIRER***

(Applicable to four wheeled vehicles with carrying capacity not exceeding 6 passengers and motorized two wheelers)

It is hereby understood and agreed that notwithstanding anything to the contrary contained in this policy unless the vehicle insured is being driven by or is for the purpose of being driven by the insured or the driver in the insured's employment, the policy shall only be operative whilst the vehicle insured is let on hire by the insured to any person (herein after called the hirer) who:-

- (1) Shall have entered into a hire contract with the insured and who prior to such hiring shall have satisfactorily completed and signed the supplementary proposal form**
- (2) Shall have satisfied the insurer-
 - a) That the vehicle insured will only be driven by a duly licensed driver whose license has not been endorsed;
 - b) That such a driver had not been refused motor insurance nor had his/her insurance policy been cancelled nor had special conditions imposed nor has increased premium demanded from him/her by reason of claims experience.

It is also understood and agreed that whilst the vehicle insured is let on hire to the hirer the insurer shall not be liable –

- 1) For any loss, damage or liability due to or arising from theft or conversion by the hirer unless covered by payment of additional premium @1.50 on IDV.(Ends. IMT 43 is to be used)
- 2) To pay the first Rs..... of each and every claim in respect of indemnity would but for this endorsement have been provided by section 1 of this policy.

If the expenditure incurred by the insurer shall include the amount for which the insured is responsible here under, such amount shall be repaid by the insured to the insurer forthwith.

For the purpose of this endorsement the expression "Claim" shall mean a claim or series of claims arising out of one clause in respect of the vehicle.

- 3) If the vehicle is used by the hirer for carriage of passengers for hires or reward.

For the purpose of this endorsement the insurer will in terms of and subject to the provisions contained in item 1 of section 2 of this policy, treat the hirer as a person who is driving the two wheeler.

Further it is agreed that the insured shall forward to the insurer the supplementary proposal referred to the above, completed by the hirer immediately after receipt thereof which proposal as well as that referred to in this policy shall be the basis of this contract expressed in this endorsement so far as it relates to the indemnity which is operative whilst the vehicle is let on hire to such hirer.

Subject otherwise to the terms, exceptions, conditions and limitations of this policy.

NOTE:

For liability only the policies delete the whole of items (1) and (2) and the paragraph in bold marked with*.

** Insurer to devise a suitable supplementary proposal form.

IMT.36. INDEMNITY TO HIRE-PACKAGE POLICY-NEGLIGENCE OF THE INSURED OR HIRER

It is hereby declared and agreed that the company will indemnify any hirer to the vehicle insured against loss, damage and liability as defined in this policy arising in connection with the vehicle insured by reason of the negligence of the within named insured or of any employee of such insured while the vehicle insured is let on hire.

Provided that any such hirer shall as though he/she were the insured observe fulfill and be subject to the terms, exceptions, conditions and limitations of this policy in so far as they apply.

IMT.41. MOTOR TRADE POLICY-CLASS 'F'-(Road risk only)

It is hereby declared and agreed that notwithstanding anything contained herein to the contrary that in respect of any new vehicle and/or chassis bearing a trade certificate number specified in the schedule of the policy, the geographical area for the purpose of this policy shall be as defined hereunder and not as stated in the schedule hereto.

Geographical area

Under Section 2-(1)—INDIA

Under all other sections- within a radius of* Kilometers from the insured's address as stated in the schedule hereto.

Subject otherwise to the terms, conditions, limitations and exceptions of this policy.

*to insert '80' or '120's opted for by insured and premium paid accordingly.

IMT.42. PRIVATE CARRIERS (goods carrying commercial vehicles only)

Notwithstanding anything to the contrary contained herein it is hereby understood and agreed that the insurer shall not be liable for any loss or damage to the vehicle insured and/or any third party liability in respect thereof if at the time of accident the vehicle under this policy is carrying goods not belonging to the insured.

Subject otherwise to the terms, conditions, limitations and exceptions of this policy.

Article 2. NOTE

For liability only policies delete the word "for any loss or damage to the vehicle insured and/or"

IMT.43. THEFT AND CONVERSION RISK

Notwithstanding anything to the contrary contained herein it is hereby understood and agreed in this policy in consideration of the payment of additional premium @ 1.50 % of IDV, clause 2 (b)(1) of endorsement IMT-35 is hereby deemed to be deleted.

It is further understood and agreed that the indemnity in respect of theft and/or conversion by the hirer is applicable only in case of theft and/or conversion of the entire vehicle.

It is further understood and agreed that no claim bonus will not be applicable to the additional premium charged hereunder.

IMT.44. INDEMNITY TO HIRE-PACKAGE POLICY NEGLIGENCE OF THE OWNER OR HIRER

It is hereby declared and agreed that in consideration of payment of an additional premium of Rs..... the insurer will indemnify any hirer of the vehicle insured against loss, damage and liability as defined in this policy arising in connection with the vehicle insured while let on hire.

Provided that any such hirer shall as though he/she were the insured observe fulfill and be subject to the terms, exceptions, conditions and limitations of this policy in so far as they apply.

IMT.47.

MOBILECRANES/DRILLINRIGS/MOBILEPLANTS/EXCAVATORS/NAVVIES/SHOVELS/GRABS/RIPPER

It is hereby declared and agreed notwithstanding anything to the contrary contained in this policy that in respect of the vehicle insured* the insurer shall be under no liability-

- a) Under section 1 of this policy in respect of loss and damage resulting from overturning arising out of operation as a tool of such vehicle or of plant forming part of such vehicle or attached thereto except for loss and damage arising directly from fire, explosion, self-ignition or lightning or burglary housebreaking or theft.
- b) Under section 2 except so far as is necessary to meet the requirements of the motor vehicle act,1988, in respect of liability incurred by the insured arising out of the operation as a tool of such vehicle or of plant forming part of such vehicle or attached thereto.

Omit paragraph (a) for-

- 1) Liability on policies
- 2) Package policies where an additional premium has been paid for inclusion of damages for overturning.

NOTE: *insert make number or some other means of identification. Where a premium reduction is allowed for exclusion of damage when in use as a tool of trade omit from paragraph (a) (the words "resulting from overturning" and "except for loss.... Or theft").

IMT.48. AGRICULTURAL, FORESTRY VEHICLES AND OTHER MISCELLANEOUS VEHICLES WITH TRAILERS ATTACHED- EXTENDED COVER

It is hereby declared and agreed that in consideration of an additional premium of Rs....., the indemnity provided by this policy shall apply in respect of any trailer (including agricultural implements such as ploughs, harrows and the like) described in the undernoted schedule of trailers as though it were a vehicle described in the schedule and had set against it in the schedule the value set against the under noted schedule of trailers.

Provided that the insurer shall be under no liability under section 1 of the policy in respect of breakage of any part of the agricultural trailer or implements caused by ground obstructions.

Schedule of Trailers

-* *Description	Insured's declared value (IDV)
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- Insert make, number or some other means of identification. Threshing Machines, Drums, Bailing Machines, Trusses and Tiers must be identified as such.

Subject otherwise to the terms, exceptions, conditions and limitations of the policy.

NOTE:

In the case of **Liability Only** policies, the endorsement must be suitably amended.

IMT.51. MOBILE SHOPS/CANTEENS AND MOBILE SURGERIES/DISPENSARIES

It is hereby understood and agreed that notwithstanding anything to the contrary contained in this policy the insurer shall be under no liability in respect of

- (a) Loss of or damage to.....** on the motor vehicle.
- (b) Death of or bodily injury to or illness of a person caused by or through or in connection with or arising from
 - (1) Poisoning of any kind or foreign or deleterious matter in food or drink.
 - (2) Anything harmful in the condition of any goods supplied at or from the motor vehicle or the defective conditions of the container of such goods.
 - (3) Anything harmful in the condition of any goods supplied at or from the motor vehicle or defective in any treatment given at or from the motor vehicle.
- For liability only policies omit provision (a).

** 1) in the case of "mobile shops and canteen" insert the words "Utensils or stock in trade" and omit (3).

2) In the case of "mobile surgeries/dispensaries insert the word "surgical instruments-medical appliances or supplies.

IMT.53. SPECIFIED ATTACHMENTS (special type vehicles)

It is hereby declared and agreed that while any attachment in the undernoted "schedule of attachments" is attached to the motor vehicle or is detached and out of use, the indemnity provided by this policy shall apply in respect of any such attachment as though it were motor vehicle and had set against it in the schedule the value set against it in the undernoted "Schedule of Attachments".

Schedule of attachments

-* Description	Insured's Declared Value (IDV)
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- Insert make, number or some other means of identification.

NOTE:

In the case of pedestrian controlled tractors insert in "description".

In the "schedule of Attachments" any standard attachment of the..... Tractors supplied by the makers".

INT.56. TRAILERS (road transit only)

In consideration of payment of additional premium it is hereby understood and agreed that insurance by section 1 and 2 of this policy shall extend to the motor vehicle for the purpose of being towed.

Provided always that

- a) The insurer shall not be liable under this policy in respect of damage to property conveyed by the towed vehicle.
 - b) The insurer shall not be liable under this policy in respect of accident loss, damage and/or liability caused sustained or incurred whilst the vehicle insured to towing a greater number of vehicles than is permitted by law.
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IMT.57. MOTORISED TWO WHEELERS (Motor trade only)

It is hereby declared and agreed that item 5 in the schedule to this policy is deemed to have been deleted and the following substituted there for:-

The motor vehicle: any motorized two wheelers (including sidecar attached thereto) the property of the insured or insured's custody or control whilst bearing the trade certificate No.....

It is further declared and agreed that the words "Motor Vehicle" wherever they appear are deemed to have been deleted and substituted by the words "Motorized Two Wheelers"...

Subject otherwise to the terms, conditions, limitations and exceptions to this policy.

IMT.58. LOAN OR HIRE OF MOTOR CARS, MOTORIZED TWO WHEELERS, MOTOR VEHICLES TO CUSTOMERS BY MOTOR DEALERS (motor trade only)

Notwithstanding anything to the contrary contained herein it is hereby understood and agreed that the motor cars (s), motorized two wheelers, motor vehicle(s) described in the schedule hereto may be let out on loan or hired to insured's customers when their vehicle(s) is/ are repaired with the insured.

Provided that the insured agrees to record in a register for the purposes of this policy the date of loan or hire of such vehicle(s), its make and registered number (or chassis number if loaned/ hired vehicle itself is not registered) and the duration of loan or hire and to submit to the insurer within one month of the expiry of each period of insurance a statement of total number of days each loaned/hire vehicle was in use.

Provided also that the premium of this policy shall be subject to adjustment on expiry of each period of insurance.

Subject otherwise to the terms, conditions, limitations and exceptions of this policy.

IMT.59. PRIVATE USE OF VEHICLE BY MEMBER/DIRECTOR/EMPLOYEE OF THE INSURED (motor trade only)

In consideration of the payment of an additional premium of Rs..... And notwithstanding anything contained herein to the contrary it is hereby understood and agreed that this policy shall be operative whilst the vehicle insured is being used by the insured or with the permission of the insured by a member, director or employee of the insured for social domestic or pleasure purposes.

Whilst the vehicle insured being so used, the insurer will in terms of and subject to the limitations of and for the purpose of section 2 of this policy treat as though he were the insured person using the vehicle insured provided that such person:

1. Is not entitled to indemnity under any other policy;
2. Shall as though he/she were insured observe fulfill and be subject to the terms, conditions and endorsement of this policy in so far as they apply;
3. Has not been refused any motor insurance or continuance thereof by any insurer.

Subject otherwise to the terms, conditions, limitations and exceptions of this policy.

IMT.60. DEMONSTRATION-DRIVING EXTENTION (Applicable to motor trade policies only)

In consideration of payment of additional premium of Rs..... and notwithstanding anything to the contrary contained herein and is hereby understood and agreed that the policy shall be operative whilst the vehicle are being driven for the purpose of demonstration by person(s) not in the employment of the insured provided he/she/they is/are driving with the insured's permission and is/are accompanied by the insured or by any person(s) in the insured's employment.

Subject otherwise to the terms, condition, limitations and exceptions of this policy.

IMT.61. TUITION-DRIVING EXTENTION (Applicable only to motor trade policies issued on named driver basis)

In consideration of payment of an additional premium of Rs..... and notwithstanding anything to the contrary it is hereby understood and agreed that the policy shall be operative whilst the vehicle insured are being used for the purpose of demonstration or tuition by any person, provided that he/she is driving with the insured's permission and is accompanied by a named driver mentioned in the policy schedule.

Subject otherwise to the terms, conditions, limitations and exceptions of this policy.

IMT.62. DELETION OF 50% LIMITATION CLAUSE IN RESPECT OF DAMAGE TO TYRES (Applicable to motor trade road transport risks policies only)

In consideration of the payment of an additional premium of Rs..... It is hereby understood and agreed that the words "..... when the liability of the insurer is limited to 50% of the cost of the replacement....." are hereby deleted from provision (b) of section 1(1) of the policy.

Subject otherwise to the terms, conditions, limitations and exceptions of the policy.

IMT.64. PEN-AIR CAR PARKS (motor trade internal risks only)

In consideration of the payment of an additional premium, it is hereby understood and agreed that for the purpose of this policy the premises shall be deemed to include the car park at.....* superficial area not exceeding..... *

Subject otherwise to the terms, conditions, limitations and exceptions of this policy.

*to insert location

**to insert appropriate area

IMT.65. WORK AWAY FROM PREMISES (motor trade internal risks only)

In consideration of the payment of an additional premium, it is hereby understood and agreed that for the purpose of this policy the premises are deemed to include any place at which the insured is performing work not being premises under the control of the insured provided that the insurer shall not be liable in respect of injury or damage resulting from the driving of the vehicle insured in a public place in INDIA within the meaning of the Motor Vehicles Act, 1988.

Subject otherwise to the terms, conditions, limitations and exceptions of this policy.
