

Issuing office address:

Reliance Private Car Package Policy Policy Wording

Whereas the insured by a proposal and declaration dated as stated in Schedule which shall be the basis of this contract and is deemed to be incorporated herein has applied to Reliance General Insurance Company Limited (hereinafter called the Company) for the insurance hereinafter contained and has paid the premium mentioned in the schedule as consideration for such insurance in respect of accidental 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 expressed hereon;

Section I Loss or damage to the vehicle insured

1. The Company will indemnify the insured against loss or damage to the vehicle insured hereunder and/or its accessories whilst thereon
 - i) By fire explosion self ignition or lighting;
 - ii) By burglary housebreaking or theft;
 - iii) By riot and strike;
 - iv) By earthquake (fire and shock damage);
 - v) By flood, typhoon, hurricane, storm, tempest inundation, cyclone, hailstorm frost;
 - vi) By accidental external means;
 - vii) By malicious act;
 - viii) By terrorist activity;
 - ix) Whilst in transit by road rail inland-waterway lift elevator or air
 - x) By landslide rockslide

Subject to deduction for depreciation at the rates mentioned below in respect of parts replaced:

1. For all rubber/nylon/plastic parts, tyres and tubes, batteries and airbags	50%
2. For fibre glass components	30%
3. For all parts made of glass	nil
4. Rate of depreciation for all other parts including wooden parts will be as per the following schedule.	
Not exceeding 6 months	Nil
exceeding 6 months but not exceeding 1 year	5%
exceeding 1 year but not exceeding 2 years	10%
exceeding 2 years but not exceeding 3 years	15%
exceeding 3 years but not exceeding 4 years	25%
exceeding 4 years but not exceeding 5 years	35%
exceeding 5 year but not exceeding 10 years	40%
exceeding 10 years	50%

2. The Company shall not be liable to make any payment in respect of:
 - a) Consequential losses, depreciation, wear and tear, mechanical or electrical breakdown, failure or breakage;
 - b) Damage to tyres and tubes unless the vehicle is damaged at the same time in which case the liability of the company shall be limited to 50% of the cost of replacement and
 - c) Any accident loss or damage suffered whilst the insured or any persona driving the vehicle with the knowledge and consent of the insured is under the influence of intoxicating liquor or drugs.
3. In the event of the vehicle le 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 repairer and redelivery to the insured but not exceeding in all ` 1500/- in respect of any one accident.

- 4 The insured may authorize the repair of the vehicle necessitated by damage for which the Company may be liable under this policy provided that:
 - a) The estimated cost of such repair including replacements, if any does not exceed ` 500/-;
 - b) The company is furnished forthwith with a detailed estimate of the cost of repairs; and
 - c) The insured shall give the Company every assistance to see that such repair is necessary and the charges are reasonable
- 5 Rate of depreciation for Painting: In the case of painting, the depreciation rate of 50% shall be applied only on the material cost of total painting charges. In case of a consolidated bill for painting charges, the material component shall be considered as 25% of total painting charges for the purpose of applying the depreciation.

Sum Insured - Insured's Declared Value (IDV)

The Insured's Declared Value (IDV) of the vehicle will be deemed to be the 'SUM INSURED' for the purpose of this policy which is fixed at the commencement of each policy period for the insured vehicle.

The IDV of the vehicle (and accessories if any fitted to the vehicle) is to be fixed on the basis of the manufacturers listed selling price of the brand and model as the vehicle insured at the commencement of insurance/ renewal and adjusted for depreciation (as per schedule below).

The schedule of age-wise depreciation as shown below is applicable for the purpose of Total Loss/ Constructive Total Loss (TL/CTL) claims only

THE SCHEDULE OF DEPRECIATION FOR FIXING IDV OF THE VEHICLE	
AGE OF THE VEHICLE	% OF DEPRECIATION FIXING IDV
Not exceeding 6 months	5%
Exceeding 6 months but not exceeding 1 year	15%
Exceeding 1 Year but not exceeding 2 years	20%
Exceeding 2 Years but not exceeding 3 years	30%
Exceeding 3 Years but not exceeding 4 years	40%
Exceeding 4 Years but not exceeding 5 years	50%

IDV of vehicles beyond 5 years of age and of obsolete models of the vehicles (i.e. models which the manufacturers have discontinued to manufacture) is to be determined on the basis of an understanding between the insurer and the insured.

IDV shall be treated as the 'Market Value' throughout the policy period without any further depreciation for the purpose of Total Loss (TL)/ Constructive Total Loss (CTL) claims.

The insured vehicle shall be treated as a CTL if the aggregate cost of retrieval and / or repair of the vehicle, subject to terms and conditions of the policy, exceeds 75% of the IDV of the vehicle.

Section II- Liability to third parties

1. Subject to the limits of liability as laid down in the Schedule hereto the Company will indemnify the insured in the event of an accident caused by or arising out of the use of the vehicle against all sums which the insured shall become legally liable to pay in respect of :-
 - i) Death of or bodily injury to any person including occupants carried in the vehicle (provided such occupants are not carried for hire or reward) but except so far as it is necessary to meet the requirements of Motor Vehicles Act, 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.
 - ii) Damage to property other than property belonging to the insured or held in trust or in the custody or control of the insured.
2. The Company will pay all costs and expenses incurred with its written consent.
3. In terms of and subject to the limitations of the indemnity granted by this section to the insured, the Company will indemnify any driver who is driving the vehicle on the insured's order or with insured's permission provided that such driver shall as though he/she was the insured observe fulfill and be subject to the terms exceptions and conditions of this Policy in so far as they apply.
4. 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/her personal representative in terms of and subject to the limitations of this Policy provided that such personal representative shall as though such representative was the insured observe fulfill and be subject to the terms exceptions and conditions of this Policy in so far as they apply.
5. 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 Policy and
 - (B) Undertake the defense 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 Policy.

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 Motor Vehicles Act.

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.

APPLICATIONS OF LIMITS OF INDEMNITY

In the event of any accident involving indemnity to more than one person any limitation by the terms of this Policy and/or of any Endorsement thereon of the amount of any indemnity shall apply to the aggregate amount of indemnity to all persons indemnified and such indemnity shall apply in priority to the insured.

Section III - Personal accident cover for owner/ driver

Subject otherwise to the terms exceptions conditions and limitations of this policy, the Company undertakes to pay compensation as per the following scale for bodily injury / death sustained by the Owner-Driver of the vehicle in direct connection with the vehicle insured whilst mounting into / dismounting from or travelling in the insured vehicle as a co-driver, caused by violent accidental external and visible means which independent of any other cause shall within six calendar months of such injury result in

nature of injury	Scale of 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

- (A) Compensation shall be payable under only one of the terms (I) to (iv) above in respect of the owner - driver arising out of any one occurrence and the total disability of the insurer shall not in the aggregate exceed the sum of Rs.2 lakh during any one period of insurance.
- (B) 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 (1) intentional self injury suicide or attempted suicide physical defect or infirmity or (2) an accident happening whilst such person is under the influence of intoxicating liquor or drugs.
- (C) Such compensation shall be payable directly to the insured or to his/her legal representatives whose receipt shall be the full discharge in respect of the injury to the insured

This cover is subject to

- (a) the owner-Driver is the registered owner of the vehicle insured herein;
- (b) the owner-Driver is the insured named in this policy
- (c) the owner-Driver holds and effective driving license, in accordance with the provisions of Rule 3 of the Central Motor Vehicles Rules, 1989, at the time of accident

General exceptions (Applicable to all sections of the policy)

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

- Any accidental loss or damage and/or liability caused sustained or incurred outside the geographical area;
- Any claim arising out of any contractual liability;
- Any accidental loss damage and /or liability caused sustained or incurred whilst the vehicle insured herein is
 - Being used otherwise than in accordance with the 'Limitations as Use'
 - Being driven by or is for the purpose of being driven by him/her in the charge of any person other than a Driver as stated in the Driver's clause.
- Any accidental loss or damage to any property whatsoever or any loss or expense whatsoever resulting or arising there from or any consequential loss
 - Any liability of whatsoever nature directly or indirectly caused by or contributed to by arising from or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel. For the purpose of this exception combustion shall include any self-sustaining process of nuclear fission.
- Any accidental loss or damage or liability directly or indirectly caused by or contributed to by arising from nuclear weapon materials.
- Any accidental loss damage and/or liability directly or indirectly or 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 rebellion, military or usurped power or by any direct or indirect consequence of any of the said occurrences and in the event of any claim hereunder the insured shall prove that the accidental loss damage and/or liability arose independently of and was in no way connected with or occasioned by or contributed to by or traceable to any of the said occurrences or any consequences thereof and in default of such proof, the Company shall not be liable to make any payment in respect of such a claim.

Deductible

The Company shall not be liable for each and every claim under Section –I (loss of or damage to the vehicle insured) of this Policy in respect of the deductible stated in the schedule.

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 bear the same meaning wherever it may appear

1. Notice shall be given in writing to the Company immediately upon the occurrence of any accident 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 or copy thereof 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 injury in respect of any occurrence which may give rise to a claim under this Policy. In case of theft or 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 defense or settlement of any claim which shall be entitled if it so desires to take over and conduct in the name of the Insured the defense or settlement of any claim or to prosecute in the name of the Insured for its own benefit any claim for indemnity 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 vehicle or 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 be exceed:
 - (a) for total loss / constructive total loss of the vehicle - the Insured's Declared Value (IDV) of the vehicle (including accessories thereon) as specified in the Schedule less the value of the wreck
 - (b) for partial losses .i.e losses other than Total Loss/Constructive Total Loss of the vehicle - actual and reasonable costs of repair and / or replacement of parts lost/damaged subject to depreciation as per limits specified
4. The Insured shall take all reasonable steps to safeguard the vehicle 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 vehicle or any part thereof or any driver or employee of the Insured. In the event of any accident or breakdown, the vehicle shall not be left unattended with out proper precautions being taken to prevent further damage or loss and if the vehicle be driven before the necessary repairs are effected any extension of the damage or any damage to the vehicle shall be entirely at the Insured's own risks.
5. The Company may cancel the policy by sending seven days notice by recorded delivery to the insured at the insured's 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 days notice by recorded delivery and provided no claim has arisen during the currency of the policy, 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. Return of the premium by the company by the company will be subject to retention of the minium premium of Rs. 100/- (or Rs. 25/- in respect of vehicles specifically designed/modified for use by blind/handicapped/mentally challenged persons). Where the ownership of the vehicle is transferred, the policy cannot br cancelled unless evidence that the vehicle is Insured elsewhere is produced.
6. If at the time of occurrence of an event that gives rise to any claim under this policy there is in existence any other Insurance covering the same liability, the Company shall not be liable to pay or contribute more than its ratable proportion of any compensation, cost or expense.
7. If any dispute or difference shall arise as to the quantum to be paid under this policy (liability being otherwise admitted). such difference shall independent of all other questions to be referred to the decision of a sole arbitrator to be appointed in writing by the parties to the dispute or if they cannot agree upon a single arbitrator within 30 days of any party invoking arbitration, the same shall be referred to panel of three arbitrators comprising two arbitrators one to be appointed by each of the parties to the dispute / difference, and the third arbitrator to be appointed by such two arbitrators who shall act as the presiding arbitrator and arbitration shall be conducted under and in accordance with the provisions of the Arbitration and Conciliation Act, 1996.

It is clearly agreed and understood that no difference or dispute shall be referable to Arbitration as hereinbefore provided, if the company has disputed or not accepted liability under or in respect of this Policy It is hereby expressly stipulated and declared that it shall be condition precedent to any right of action or suit upon this policy that the award by such arbitrator / arbitrator of the amount of the loss or damage shall be first obtained.

It is also hereby further expressly agreed and declared that if the Company shall disclaim liability to the insured for any claim hereunder and such claim shall not , within twelve calender months from the date of such disclaimer have been made the subject matter of a suit in a court of law, then the claim shall for all purposes be deemed to have been abandoned and shall not thereafter be recoverable hereunder.

8. The due observance and fulfilment of the terms, conditions and endorsement of its Policy in so far as they relate to anything to be done and compiled with by the insured and the truth of the statements and answers in the said proposal shall be conditions precedent to any liability of the company to make any payment under this policy.
9. In the event of the death of the sole Insured, this policy will not immediately lapse but will remain valid for period of three months from the date of death of Insured or until the expiry of this policy (whichever is earlier). During the said period, legal heir(s), of the insured to whom the custody and use the Motor Vehicle passes my apply to have this Policy transferred to the name(s)of the heir(s) or obtain a new Insurance policy for the Motor Vehicle.
where such legal heir(s) desire(s) to apply for transfer of this Policy or obtain a new Policy for the vehicles, such heir(s) should make an application to the Company accordingly within there aforesaid period. All such applications should be accompanied by -
 - (a) Death certificate in respect of the insured
 - (b) Proof of title to the vehicle
 - (c) Original Policy

Endorsements

Only Endorsements mentioned in the Schedule form part of the Policy

IMT. 5. Hire purchase agreement

It is hereby understood and agreed that..... (hereinafter referred to as 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 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 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 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 the 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(herein after referred to as the "Pledgee") and it is further understood and agreed that the Pledgee is interested in any monies which but for this Endorsements 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 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 the provisions of the policy relating to the cover.

Save as by this Endorsement expressly agreed that nothing herein shall modify or effect the rights or 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 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 into / dismounting from or traveling in the vehicle insured and caused by violent accidental external and visible means which independent of any other cause shall within six calendar months of the occurrence of such injury result in

Details of injury	Scale of 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) The compensation shall be payable under only one of the terms (I)to (iv) above in respect of any such person arising out of any one occurrence and the total liability of the insurer shall not in the aggregate exceed the sum of Rs.* during any one 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 or infirmity or (b) an accident happening whilst 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 representatives whose receipt shall be the full 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 16. Personal accident to unnamed passengers other than insured and the paid driver and cleaner

{For vehicles rated as Private cars and Motorised two wheelers (not for hire on reward) with or without side car }

In consideration of the payment of an additional premium it is hereby agreed and understood that the insurer undertakes to pay compensation on the scale provided below for bodily injury as hereinafter defined sustained by any passenger other than 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 injury is sustained whilst mounting into/dismounting from or traveling in 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 such injury result in

Details of injury	Scale of 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) The compensation shall be payable under only one of the terms (I)to (iv) above in respect of any such person arising out of any one occurrence and the total liability of the insurer shall not in the aggregate exceed the sum of ₹..... during any one period of insurance in respect of any such person.

- 2) no compensation shall be payable in respect of death or 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 or infirmity or
 - (b) an accident happening whilst 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 or to his/her legal representative(s) whose receipt shall be the full 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**

IMT. 17. 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 agreed and understood that the company 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 traveling 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 such injury result in

Details of injury	Scale of 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 terms (i) to (iv) above in respect of any such person arising out of any one occurrence and the total liability of the insurer shall not in the aggregate exceed the sum of Rs. during any one period of insurance in respect of any such person.
- 2) no compensation shall be payable in respect of death or 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 or infirmity or (b) an accident happening whilst 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 his/her legal representative(s) whose receipt shall be the full 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. 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 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 which may be incurred) of any expenditure for which provision has been made under this policy and / or of any 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 the expression "event" shall mean an event or series of event 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 this policy

- *(i) to insert amount as appropriate to the class of vehicle insured as per GR.40 of the tariff.
 (ii) in respect of a vehicle rated under Tariff for Private Car and in respect of the motorized two wheeler not carrying passengers for hire or reward, if any deductible in addition to the compulsory deductible provided in this endorsement is voluntarily borne by the insured, the sum representing the aggregate of the compulsory and the voluntary deductibles is to be inserted.

** to insert Condition no 3 in respect of a vehicle rated under Tariff for Private car / Two wheelers or condition no 4 in respect of a vehicle rated under the Tariff for Commercial Vehicles.

IMT. 28. legal Liability to paid driver and / or conductor and/or cleaner employed in connection with the operation of insured vehicle (for all classes of Vehicles)

In consideration of an additional premium of ` . 25/- not withstanding 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 expenses incurred with its written consent

Provided always that

- (1) this Endorsement does not indemnify the insured in respect of any liability in cases where the insured holds or subsequently effects with any insure or group of insurer a Policy of Insurance in respect of liability as herein defined for insured general employee
- (2) the 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 earning 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 / Motorised two wheelers (not used for hire or reward)