



UNITED GENERAL INSURANCE COMPANY LTD

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PROPOSAL FOR COMMERCIAL VEHICLE INSURANCE

(Please answer all questions and give detailed answers wherever required)

1. Proposer's Details

- (a) Full name of Proposer :.....
- (b) Postal Address :.....
- (c) Business / Occupation:.....
- (d) Telephone Numbers Office :..... Home :.....
Mobile :.....

2. Details of Motor Vehicle to be Insured

(where more than one vehicle to be insured attach separate sheet)

Regn. No.	Make Type Chassis No.	HP/CC Engine No.	Year of Make	Seating Capacity	Date of Purchase	Insured's Estimate Value	Local Franchise Holders Dealers

3. Financial Interest :

Is any Finance company or other company or person has financial interest in the vehicle to be insured

YES NO

If yes, furnish the details.....

4. Details make/value of audio equipment and any other Accessories fitted to the Motor Vehicle

:
Please provide the details of accessories fitted with the values
(other than those originally supplied by the Manufacturer)

.....

5. Information about the Motor Vehicle

- (a) Has the motor vehicle been modified
If yes, please give details

YES	NO
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- (b) Is the motor vehicle maintained in good state of repair

YES	NO
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- (c) Is the motor vehicle fitted with anti-theft device
(Alarm/Immobiliser/Locking device) and if so give details

YES	NO
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- (d) Where the motor vehicle is usually garaged overnight.....

6. Details of the owner (if different from proposer)

- (a) Name of the Registered Owner.....
- (b) Postal Address.....
- (c) Occupation / Business.....
- (d) Telephone Number Office:.....Home:.....
Mobile:.....

7. Use of Motor Vehicle

- a) Is the vehicle used for carrying passengers
If Yes, i. State licenced carrying capacity.....
ii. State whether passengers will be
carried for reward.....
- b) If the vehicle used for carrying goods

YES	NO
-----	----

If Yes, i. Is it only for carriage of own goods
ii. Is it used for carriage of goods for

YES	NO
-----	----

hire/reward
iii. Usual nature of goods carried.....

- 8.** Will there be trailer attached

YES	NO
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If Yes, details of the trailer and whether it is separately
Insured

- 9.** Will you carry passengers for reward

YES	NO
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10. Driver's details

- a) Number of motor vehicles owned by you
- b) Number of Drivers employed by you
- Furnish the details (if space is insufficient attach additional sheet)
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-
-
-
-
-

c) Give details of persons (including proposer) who may drive the motor vehicle

Full Name	Type of Licence	Age	Conviction from Traffic Offences in the last 3 years

d) Will you or any of the persons driving the motor vehicle suffered from defective vision/hearing or any physical infirmity

YES	NO
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If yes, please give details.....

11. Insurance History

(a) Are you now or have you been insured in respect of this or any other vehicle
 If yes, state name of Insurance Company.....
 Policy No.....
 Period.....

(b) Has any Company ever
 i. Refused your proposal for Insurance.....
 ii. required special rates or required you to carry first portion of loss.....
 iii. Cancelled or refused to renew your policy.....

If yes, please provide details.....

(c) Give record of accidents/claims made during the past 3 years in connection with any motor vehicle owned or driven by you or by any other person who will regularly drive the vehicle(s) proposed for Insurance

Year	Total No. of Motor Vehicles owned by Proposer	Total No. of accidents and Losses	Damage to Proposer's motor vehicle		Third Party		Others		
			Paid	Outstanding	No.	Amount	No.	Amount	No.

12. Insurance cover required

(a) Type of cover

Comprehensive
 Third Party, Fire & Theft
 Third Party Liability only
 Act cover only

YES	NO
YES	NO
YES	NO
YES	NO

- (b) If cover required is comprehensive
- i. Do you agree to bear additional excess amount in respect of each and every claim besides the normal deductible under the policy (voluntary excess) YES NO
- If yes, indicate the amount YES NO
- ii. Are you entitled for 'No Claims Discount' YES NO
- If yes, provide original certificate from the previous Insurer
- iii. Do you wish to include
- (c) Riot & strike damage YES NO
- (d) Flood storm tempest cyclone YES NO

13. Period of Insurance From :..... To:.....

Declaration

I/We declare the above statements and particulars are true, correct and complete and shall be the basis of and incorporated in the contract between me/us and the Insurer. I/We hereby agree to accept Insurance as per the terms and conditions set forth in the Insurance Policy.

I/We understand that the motor vehicle(s) to be insured will not be driven by any person who to my/our knowledge has been refused any motor vehicle Insurance or continuance thereof or suffers from any diseases or physical infirmity which impairs his/her ability to drive.

PLACE.....

DATE..... **Proposer's signature**.....

NO COVER ATTACHES UNTIL THE INSURER HAS ACCEPTED THE PROPOSAL

Stamp

Accepted / Rejected

Policy No.....

Date

**Authorised official of
United General Insurance Company**

SALIENT FEATURES OF MOTOR INSURANCE

MOTOR COMMERCIAL

1. Cover provided under the policy

- (a) **Act only:** The cover is restricted to Third Party Liability for Property Damage and Third Party Bodily Injury Claims as required by the Motor Vehicle Act (does not cover vehicle of the Insured covered under the policy).
- (b) **Third Party cover:** Provide cover against Third Party Liability for Bodily Injury Claims and Property Damage up to MK1,000,000-00 and Loss of Use up to K20 000-00 (does not cover vehicle of the Insured covered under the policy).
- (c) **Third Party, Fire and Theft:** Provides cover against Third Party Liability as per (b) and provides limited cover for the vehicle of the Insured covered under the policy due to fire or theft of the vehicle.
- (d) **Comprehensive cover:** Provides cover against the Third Party Liability Claims as per (b) and also accidental damage to the vehicle of the Insured covered under the policy.

2. Extensions to have complete insurance cover when the cover availed is comprehensive

- (a) Riot and Strike Damage
- (b) Flood Storm Hurricane Earthquake Damage
- (c) Hire or Reward; if the vehicle is used for hire/reward.
- (d) Passenger liability
- (e) Loading and unloading

3. Important points to be noted while taking insurance

- (a) The details of the vehicle should be given along with the current market value which shall be based on the prevailing value of the new vehicle less depreciation for the age/use/upkeep/maintenance.
- (b) During the currency of the policy if there is change in the value of the vehicle due to escalation in prices the sum insured to be revised.
- (c) Any pre-accident damages will be excluded from the purview of the cover.
- (d) Insurance starts from the time when the cover is confirmed by the insurance Company and a cover note is issued.
- (e) To have cover against theft risk it is necessary to have
 - (i) an approved alarm and immobiliser system installed
 - (ii) a certificate to that effect is provided to the insurance Company
 - (iii) accepted by them

- avoid under-insurance -check the values periodically
- provide complete indication details of the vehicle insured
- seek additional extensions to have adequate cover
- in case of a claim immediately contact your brokers/agents
- if insured directly with us, contact our claims department.

HELP US TO SERVE YOU BETTER