

# All you need to know about vehicle registration in Kerala

The Department of Transport Motor Vehicles, Kerala, was established to enforce the provisions, regulations, and rules mentioned in the Central Motor Vehicles Act 1988. It is the responsibility of the department to work for the modernization and development of road transport. The department is also responsible for other transport-related procedures in Kerala to make the people safe and secure while on the roads.

It offers useful services like issuing vehicle fitness certificates, vehicle registration, issuing driving licenses and two-wheeler insurance and collecting fines and taxes. The article covers all you need to know about registering a vehicle in Kerala.

It is important to understand the importance of vehicle registration, irrespective of where you reside. Registration of all vehicles is compulsory in India, according to the Central MV Act, 1988. No drivers are supposed to drive their vehicles anywhere in the country unless registered. Thus, it is extremely crucial to register your motor vehicle to avoid any legal trouble.

## **What are the documents required for registering your vehicle in Kerala?**

The owner must fill out Form 20 for Kerala registration with the relevant registering officials. They also need to submit certain documents along with their application. It is important to note that the vehicle registration application must be made within a week from when you bought the car.

### **The following are the documents to be submitted along with Form 20**

- Sales Certification of the vehicle in Form 21
- You should fill up your application details in Form 20
- PUC Certificate
- Vehicle insurance paper
- Form 22, which you will receive from the vehicle seller
- Address proof
- Passport-sized photos
- Application fee
- You should take the vehicle for a physical presentation
- Custom clearance certificate
- Form A
- Temporary registration certificate

## **Process for receiving duplicate registration certificate of a vehicle**

There can be a scenario when a vehicle owner has misplaced their original RC. They can use Form 26 to apply for the issue of a duplicate RC. The applicant must submit the following documents and their application for a duplicate of the Kerala Registration Certificate.

- Duly filled up Form 26
- The vehicle owner has to submit an affidavit mentioning that the Vehicle Registration Certificate is missing.
- A copy of the FIR lodged at the police station
- Insurance paper
- Receipt of fees payment

## **How to renew the registration certificate?**

When a motor vehicle is fifteen-years-old from its first date of registration, it is time to renew its registration. However, first, you should present it to the RTO for a visual inspection. The RTO tests whether you can still use the vehicle and then issues a fresh Kerala registration certificate. You need to do the following tasks for the renewal:

- Duly filled up Form 25
- Present the vehicle to RTO for physical inspection
- Address proof of vehicle owner
- Road Tax receipt
- Vehicle insurance certificate
- PUC or Pollution Under Control Certificate
- RC or Registration Certificate of the vehicle

## **How to record hypothecation cancellations?**

Hypothecation is crucial if you have purchased a vehicle on loan. The Registration Certificate has this detail on it. Additionally, if the vehicle owner repays the loan fully, the hypothecation has to be cancelled in the Vehicle Registration Certificate.

- Apply in Form 34 to enter the hypothecation details in the vehicle RC.
- Apply through Form 35 to remove the hypothecation details from your vehicle RC.
- Vehicle insurance, chassis, Registration Certificate, and PUC Certificate.
- INR 100 as the application fee

## **How to transfer ownership of a vehicle?**

**To transfer the ownership of your vehicle to another individual through inheritance or sale, submit the following documents**

- Registration Certificate of the vehicle
- Apply through Form 30 & Form 29
- Fees as applicable, according to rule 81
- Vehicle insurance paper
- NOC (in case the registration of the vehicle took place in another Indian state)
- Certificate of tax clearance
- Passport-sized pictures of the purchaser and the seller

**If there is a transfer of a vehicle to a successor after the vehicle owner passes away, these documents are mandatory**

- Insurance certificate
- Succession proof
- Passport size photos
- Vehicle RC
- Death certificate of the vehicle owner
- Form 31

## • **Vehicle Insurance Policy: Types, Benefits & How To Choose**

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At Liberty General Insurance (LGI), we offer comprehensive insurance solutions for both cars and two-wheelers. Our aim is to offer reliable and robust coverage to protect your vehicles from unexpected events and provide you with peace of mind on the road.

### **Types of Vehicle Insurance Policies**

1. **Car Insurance:** Car insurance is the most common type of vehicle insurance. It offers protection for cars against damages due to accidents, theft, natural disasters and vandalism. Comprehensive car insurance provides coverage for both third-party liability and damages to your own vehicle.
2. **Two-Wheeler Insurance:** Two-wheeler insurance, also known as bike insurance, is designed specifically for motorcycles, scooters and other two-wheeled vehicles. Similar to car insurance, it provides coverage for accidents, theft, third-party liability and damages to your own vehicle.

### **Benefits of Vehicle Insurance Policies**

- **Financial Protection:** The primary benefit of vehicle insurance is financial security. In the event of an accident, insurance coverage can help cover repair costs, medical expenses or even legal liabilities, depending on the policy.
- **Third-Party Liability Coverage:** Vehicle insurance policies include coverage for damages caused to third parties. This means that if you are involved in an accident that causes injury or property damage to someone else, your insurance will cover the costs, protecting you from potential legal consequences.
- **Peace of Mind:** Having vehicle insurance provides peace of mind, knowing that you are financially protected against unforeseen circumstances. It allows you to drive or ride with confidence, knowing that you have coverage in case of accidents, theft or damages.

## How to Choose the Right Vehicle Insurance Policy?

1. **Assess Your Needs:** Consider your vehicle type, usage and personal requirements. Evaluate whether you need comprehensive coverage or third-party liability insurance.
2. **Research and Compare:** Research different insurance providers and policies. Compare their coverage options, premiums, deductibles, claim settlement process, customer reviews and overall reputation.
3. **Evaluate Add-Ons:** Many vehicle insurance policies offer additional add-ons or riders that provide extra coverage for specific situations. Examples include zero depreciation cover, roadside assistance, engine protection and personal accident cover.
4. **Consider Online Purchase:** Buying car or bike insurance online offers convenience and often provides competitive prices..
5. **Read the Policy Document:** Before finalising your decision, carefully read the policy document to understand the coverage, terms and conditions.

## Car insurance

Car insurance provides the financial cover you need at the time of an accident. While driving, especially if you are alone in an emergency, the right cover is precisely what you need. It also lends you peace of mind at the same time.

## Why Should You Have Car Insurance?

There are five reasons why you must have car insurance:

- **It Is Mandatory:** The most prominent reason to have a car policy is that you have a legal obligation to do so. In India, driving a car without third-party insurance is a punishable offence. This rule is according to the terms of the Motor Vehicles Act, 1988.
- **It Helps Pay for Damages:** Have you ever noticed minor scratches or abrasions on your car? Has your car's side-view mirror been knocked off because someone threw a cricket ball at it? All these and more damages may occur whether your vehicle is moving or parked. With a robust car policy, you can claim damages and cut down on repair expenses.
- **It Protects Your Loved Ones When You Can't:** Car accidents happen without warning, and at times they may be serious or fatal. Your injuries may cause partial or permanent disability or even death. If you want your family's finances to be secure in case anything happens to you while driving, then you must buy car insurance. To safeguard yourself you can opt for an owner-driver cover on your policy.

## Types of Car Insurance Policies

In India, there are three types of car insurance policies offered by the general insurance companies i.e. third-party car insurance, comprehensive insurance, and stand-alone insurance. You can choose a car insurance plan according to your budget and need.

### 1.Third-Party Car Insurance

Third-party or liability only policy is mandatory for all the vehicle owners to drive on the Indian roads. Compensation is provided for death/injuries caused to a third-person, and property damage(up to Rs 7.5 lakh). However, it does not cover damages caused to the insured car.

### 2.Comprehensive Car Insurance

A comprehensive car insurance policy covers both third-party liabilities and own damages. Under this plan, the insured person can avail cashless repair services at the network garages. Furthermore, the policyholder can enhance the policy coverage with add-ons or riders such as roadside assistance cover, zero depreciation cover, etc. by paying a nominal

## Bike Insurance

Bike insurance is a crucial agreement between bike owners and insurance companies, offering financial protection if the insured bike faces any potential losses or damages. As per the Motor Vehicle Act 1988, third party bike insurance is mandatory in India. Therefore, as a new bike owner, you must buy bike insurance online for up to 5 years within 60 seconds and avoid paying a hefty fine of ₹2,000.

### Bike Insurance Premium Rates in India

Bike insurance premiums can vary based on coverage and engine cubic capacity of a two-wheeler. Apart from this, there are various other factors to decide the bike insurance premium rates. However, third-party bike insurance policies have uniform rates among all the insurers since IRDA determines it.

### Types of Bike Insurance Policy in India

Broadly, there are three types of bike insurance policies offered by insurance companies in India. As per your need & budget, you can buy third-party bike insurance, comprehensive bike insurance, and own- damage bike insurance policy. See below for more information:

### 1.Third Party Bike Insurance

Third party bike insurance covers the policyholder against legal obligations that may arise from causing damage to a third party in a road accident, whether a person or their property. The Indian Motor Vehicle Act, 1988, mandates all two-wheeler owners to have valid third-party insurance while riding on public roads

### 2.Own Damage Bike Insurance

The own damage bike insurance is also known as standalone own-damage (OD) cover. It provides financial coverage for the damages caused to the insured bike against theft, accidents, fire, etc. It is advisable to have this policy in addition to mandatory third-party insurance for extensive protection.

### 3.Comprehensive Bike Insurance

Comprehensive bike insurance protects you against any own damage to your vehicle in addition to the third-party legal liabilities. It shields your bike from fire, natural calamities, theft, accidents man-made disasters and related adversities.

### [What are the Benefits of a Bike Insurance Policy?](#)

The motor protection laws in India protect you from expenses that may arise due to third-party damages or own damage. Hence, get your prized possession covered and stay at peace by purchasing a right bike insurance policy.

On this note let us look at the various key benefits of buying bike insurance policy:

1. Financial Protection: Two-wheeler insurance provides financial cover that helps save a lot of money in case of an accident, theft or third-party liabilities. Hence, a right bike insurance policy helps you get the damages repaired without creating a hole in your pocket.

2. Accidental Injuries: The policy covers damages sustained by your vehicle in an accident and any accidental injuries you may have suffered.

3. Coverage for all Types of Two-wheelers: It protects against the damages caused to the scooter motorcycle, or moped. Even the vehicles have been improvised and are available with features like

better mileage, power, and style.