

Date : 19/04/2023

Policy No.: VB604908

Mrs. MARISARLA GOWRI**W/O RAMU,H NO 3-144,****RAYAGADA ROAD,****PARVATIPURAM,****VIZIANAGARAM,****ANDHRA PRADESH, Pincode: 535501****Email Id : RAJESH.BFA@GMAIL.COM**

Intermediary Name : YARRAPOTHU HOSHITA-IAG

PCV

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Seamless policy management

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Dear Mrs. MARISARLA GOWRI

Welcome to the Future Generali Experience.

We thank you for choosing Motor Secure insurance policy. Your Policy No. is **VB604908**. Motor Secure policy offers your vehicle and yourself protection against any unforeseen vehicle accidents and loss to third party property or life arising there from as per the coverage mentioned in the attached policy terms and conditions. We request you to kindly go through the same to acquaint yourself with the available coverage.

Our initiatives will provide you with the highest standards of service, convenience and quality in motor insurance.

In the unfortunate circumstances of an accident, you may notify us for a claim by sending an SMS MOTORCLAIM to 9222211100 (Standard SMS charges applicable) or by calling us at 1800-220-233/ 1860-500-3333/ 022-67837800 or email us at fgcare@futuregenerali.in or walk into any of our nearest offices.

It will always be our endeavour to constantly better your experience by innovating and evolving our basket of conveniences. We strive to deliver service which is personalized and is totally transparent. It is our aim to be with you in your time of need.

The policy has been issued on the basis of the information provided by you. The extract of the information has been enclosed for your reference. We would request you to peruse the policy and satisfy yourself that it meets with your requirement fully.

Please note : Transfer of benefits under this insurance policy is not automatic on the sale of the vehicle. The transferee must apply within 14 days from the date of transfer of vehicle in writing to the insurance company with full details in a duly signed fresh proposal form along with evidence of sale and transfer fees of ₹. 50/- + Goods and Service tax .

****NCB has been allowed 25% on the basis of your declaration of 'No Claims' in your expiring policy. In case, we find that this declaration is incorrect and/or false, all benefits under the Policy in respect of Section I of the policy will stand forfeited.**

We would like to assure you that the electronic copy of your policy is as authentic and valid as the physical copy and it can be used as a proof of insurance wherever required.

As a part of the government's Digital India drive, you can now store your insurance policy documents digitally and securely under **DigiLocker** . Download and install the App "DigiLocker" from Playstore and with your Aadhaar number and mobile number create a User ID using an OTP. Under Banking and Insurance submenu, you will find **Future Generali Total Insurance** Tab wherein when you can select the product and update our 8 digit policy number, the Policy PDF of the active policy can be viewed. For more details on DigiLocker, visit <https://digitallocker.gov.in/>

Once again, thank you for choosing to insure your vehicle with Future Generali and we look forward to being of service to you.

Assuring you of our best services at all times.

If undelivered, please return to:

Future Generali India Insurance Company Limited

2nd Floor, Sri Vidya Nilayam

No. 59A-17/2-6A, Teachers Col

Fun Times Road, Near Gurunanak

Colony, Vijayawada

Andhra Pradesh, 520007

For Future Generali India Insurance Co. Ltd.

(Authorised Signatory)

Please review the communication address, email or contact nos. noted on this letter for correctness. In case of any change please contact our nearest branch or call our care lines mentioned above. This will ensure you do not miss out on 'Service Updates' and 'Renewal Reminders'.

Now you can buy Health, Personal Accident, Travel, Home, Motor insurance & also renew your Future Generali Private Car Insurance policy online. Visit us at www.futuregenerali.in

For any service request please sms **SERVE** to 9222211100. To provide feedback on our service, kindly sms **HAPPY** or **UNHAPPY** to 9222211100. We will call you back.

Tax Invoice

INSURED DETAILS			
Policy Number	: VB604908	Address of Service Provider:	Off Code-40,Future Generali India Insurance Co Ltd, 2nd Floor, Sri Vidya Nilayam, No. 59A-17/2-6A, Teachers Col, Fun Times Road, Near Gurunanak, Colony, Vijayawada, Andhra Pradesh, Pincode - 520007
Invoice Number	: 202337PNT0004574	Area Code	: Vijayavada Branch Office
Reverse Charge	: No	FGI State Code	: 37
Name of Insured/Proposer	: Mrs. MARISARLA GOWRI	FGI GSTIN Number	: 37AABCF0191R1Z8
Address	: W/O RAMU,H NO 3-144, RAYAGADA ROAD, PARVATIPURAM, VIZIANAGARAM, ANDHRA PRADESH, Pincode- 535501	FGI PAN Number	: AABCF0191R
Place of Supply(State Code):	37	Intermediary Name \ Code:	YARRAPOTHU HOSHITA \ 60086546
GSTIN / UIN Number	: -	Date of Issue / Invoice Date	: 19/04/2023
Period of Insurance	: From 00:01 hours of 20/04/2023 To Midnight of 19/04/2024	HSN	: 997134
		Nature of Service	: General Insurance Service

Received with thanks from a sum of ₹ 8,010.00 towards Premium on the above mentioned policy.

PARTICULARS	TAX(%)	PREMIUM (₹)
Gross Premium		6,788.00
Add : CGST	9%	610.92
Add : SGST	9%	610.92
Add : Cess		-
Total (Rounded to nearest rupee)		8,010.00

NOTE :

1. In case of payment by cheque, in the event of dishonour of cheque for any reason whatsoever, insurance cover provided under this receipt automatically stands cancelled from the inception irrespective of whether a seperate communication is sent or not.
2. Excess amount, if any, will be adjusted against subsequent policies, or will be refunded on demand.
3. We hereby declare that though our aggregate turnover in any preceding financial year from 2017-18 onwards is more than the aggregate turnover notified under sub-rule (4) of rule 48, we are not required to prepare an invoice in terms of the provisions of the said sub-rule.

For FUTURE GENERALI INDIA INSURANCE CO. LTD.



(Authorised Signatory)

Note:This document is digitally signed by Mr Vaibhav Risbud, Authorised Signatory of Future Generali India Insurance Company Limited on 19/04/2023


POS-Future Secure - Commercial Vehicle

CERTIFICATE OF INSURANCE CUM POLICY SCHEDULE - Form 51 of the Central Motors Vehicles Rules, 1989			
Policy Servicing Office : Off Code-40,Future Generali India Insurance Co Ltd, 2nd Floor, Sri Vidya Nilayam, No. 59A-17/2-6A, Teachers Col, Fun Times Road, Near Gurunanak, Colony, Vijayawada, Andhra Pradesh, Pincode-520007.,Tel_No: -			
Policy No. : VB604908 Insured : Mrs. MARISARLA GOWRI Address : W/O RAMU,H NO 3-144, RAYAGADA ROAD, PARVATIPURAM, VIZIANAGARAM, ANDHRA PRADESH, 535501	Period of Insurance : From 00:01 hrs of 20/04/2023 To Midnight of 19/04/2024 Covernote No : - Dated: Zone: C Intermediary Name/Code : YARRAPOTHU HOSHITA / 60086546 Telephone(Mob,Hom) : 9381892188/9381892188 Email ID : abhi4anjel@gmail.com Intermediary Pan card No : BEIPH2804G GSTIN Number : - FGI GSTIN Number : 37AABCF0191R1Z8		
INSURED MOTOR VEHICLE DETAILS AND PREMIUM COMPUTATION			
Registration No., RTA Location	Make/Model of Vehicle	Engine No.	Chassis No.
AP39V3951 Andhra Pradesh	PIAGGIO APE XTRA PASSENGER NUOVO	S8F8864826	MBX0003BFWG672367
Year of Manufacture	Cubic Capacity	Seating Capacity	Passenger Carrying Capacity
2018	436	4	3
DRIVERS CLAUSE - Any person including insured:Provided that a person driving holds an effective driving license at the time of the accident and is not disqualified from holding or obtaining such a license. Provided also that the person holding an effective learners license may also drive the vehicle when not used for the transport of goods *at the time of the accident and that such a person satisfies the requirements of Rule 3 of the Central Motor Vehicles Rules 1989. * When the vehicle is used for passengers add the following words: when not used for the transport of passengers at time of the accident.			
LIMITATIONS AS TO USE - The Policy covers use only under a permit within the meaning of the Motor Vehicle Act, 1988 or such a carriage falling under Sub-section 3 of section 66 of the Motor vehicle's Act 1988. The policy does not cover use for a) Organized racing b) Pace Making c) Reliability Trails d)Speed Testing e) Use whilst drawing a trailer except the towing (other than for reward) of any one disabled Mechanically propelled vehicle Geographical Area : INDIA ,			
IMPORTANT NOTICE			
The Insured is not indemnified if the vehicle is used or driven otherwise in accordance with this schedule. Any payment made by the Company by reason of wider terms appearing in the certificate in order to comply with the Motor Vehicle Act, 1988 is recoverable from the Insured. See the clause headed "AVOIDANCE OF CERTAIN TERMS AND RIGHT OF RECOVERY". For legal interpretation English version will be good. For full details on coverage, terms, conditions and exclusions, please refer the standard policy wordings attached with this schedule. Not with standing anything mentioned herein to the contrary it is agreed and declared that the cover under this policy does not extend to those parts mentioned as damaged /scratched/ dented noted in the photographs/inspection report number 40-SIR-190423-900051 dated 19/04/2023 Warranted that the *Vehicle insured herewith has a valid Pollution Under Control (PUC) Certificate as on the inception date of the policy.(*Not applicable for Electric Vehicles and New Non- Electric Vehicles).			
IMPORTANT - 1) All other Terms, Conditions and Exclusions as per Policy Wordings. 2) For complete terms, conditions and exclusions, please visit https://general.futuregenerali.in/customer-service/downloads/ 3) For any redressal of grievance and for escalation matrix https://general.futuregenerali.in/customer-service/grievance-redressal 4) In case of payment by cheque, in the event of dishonor of cheque for any reason what so ever, insurance cover provided under this document automatically stands canceled from the inception irrespective of whether a separate communication is sent or not. **NCB has been allowed 25 % on the basis of your declaration of 'No Claims' in your expiring policy. In case, we find that this declaration is incorrect and/or false, all benefits under the Policy in respect of Section I of the policy will stand forfeited.			
LIMITS OF LIABILITY			
Under Section II-I (i) :Death of or bodily injury -Such amount as is necessary to meet the requirements of Motor Vehicles Act, 1988.		Under Section II-I (ii) : Damage to Third Part Property - ₹ 750000/- in respect of any one claim or series of claims arising out of one event.	

Under Section III : PA Owner – Driver as per premium computation table.	Compulsory Deductible Under Sec I : ₹ 500.00
Hypothecation Agreement with:- THE DISTRICT COOPERATIVE CENTRAL BANK LTD	
SPECIAL CONDITIONS – NIL	
ADDITIONAL EXCESS – NIL	
The nominee for Compulsory PA to owner driver cover is 01) LEGAL HEIR, aged :21 Years, Relationship : Legal Executor, Nomination % : 100%	


Policy No : VB604908 **Period Of Insurance : From 00:01 hrs of 20/04/2023 To Midnight of 19/04/2024**
INSURED'S DECLARED VALUE

Type of Body	For Vehicle - ₹	For Vehicle Body- ₹	For Non-Elec Accessories- ₹	For Trailers-₹	For Elec / Electronic Accessories - ₹	For Bi-Fuel Kit (CNG/LPG)- ₹	Total Value- ₹
PASSENGER	120,000	0	-	-	-	-	120,000

SCHEDULE OF PREMIUM

PARTICULARS	₹	₹
A-OWN DAMAGE		
Basic Premium on Vehicle	302.40	
**Less : No Claim Discount 25%	75.60	
Total Own Damage Premium (A) (rounded off)		227.00
B-LIABILITY		
Basic Premium including Premium for TPPD	6,181.00	
Add : Compulsory PA to Owner-Driver Rs. 15 lacs	330.00	
Add : Legal Liability to Driver/Cleaner/Conductor (No. of persons 1)	50.00	
Total Liability Premium (B)		6,561.00
Total Annual Premium (A+B)		6,788.00
Total Premium for the Policy Period		6,788.00
Goods and Service Tax		1,221.84
Total Premium (rounded off)		8,010.00

Class of Vehicle : 3 Wheeled Vehicle For Carrying Passengers For Hire Or Reward, With Carrying Capacity Not Exceeding 6	Subject to Endorsement Nos. 07 ,21 ,28 ,15 ,
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I/We hereby certify that the Policy to which this Certificate relates as well as this Certificate of Insurance are issued in accordance with the provisions of chapter X and chapter XI of M .V. Act, 1988.

For **FUTURE GENERALI INDIA INSURANCE CO. LTD.**

Receipt No : Y7359452
Date of Issue : 19/04/2023
Place of Issuance : Mumbai*



*Address as mentioned below.

(Authorized Signatory)

Note: This document is digitally signed by Mr. Vaibhav Risbud, Authorised Signatory of Future Generali India Insurance Company Limited on 19/04/2023

For registration of your Motor claims SMS MOTORCLAIM to 9222211100 (Standard SMS charges applicable)

Stamp Duty of Rs. 0.50/- is paid as provided under Article Policy of Insurance 47B of Indian Stamp Act, 1899 and included in Consolidated Stamp Duty Paid to the Government of Maharashtra Treasury vide Order of Addl. Controller Of Stamps, Mumbai at General Stamp Office, Fort, Mumbai-400001., vide this Order No. (NO. LOA /CSD/656/2023/(Validity Period Dt. 23/03/2023 To Dt. 31/03/2024)/482/23, Dated 20-03-2023.)

Product UIN : IRDAN132RP0015V02200708

Infectious Disease / COVID-19 Exclusion

Notwithstanding any provision to the contrary, this Reinsurance / Insurance excludes any loss, damage, liability, expense, fines, penalties or any other amount directly or indirectly caused by, in connection with, or in any way involving or arising out of any of the following –including any fear or threat thereof, whether actual or perceived – :

- ♦ Any infectious disease, virus, bacterium or other microorganism (whether asymptomatic or not); or
- ♦ Coronavirus (COVID-19) including any mutation or variation thereof; or
- ♦ Pandemic or epidemic, as declared as such by the World Health Organization or any governmental authority.

Dear MARISARLA GOWRI,

We wish to inform you that the Insurance policy number VB604908 has been issued on the basis of the proposal(via e-proposal/distance marketing/online/physical) and any other subsequent documents, submitted by you post understanding the Terms & Conditions of the policy and consequences of the risk proposed, to the Company for issuance of the policy.

You have agreed to issue this policy, subject to the Company's Board approved Underwriting Policy and that the Policy will come into force only after the Company is in receipt and realisation of full prescribed premium.

The Company shall have no liability under the Policy/contract of insurance if it is found that any of your statements, particulars, information, declarations, warranties, submitted in proposal or other documents are incorrect and/or untrue or any information is suppressed or the information provided is misleading or false in any respect on any matter [whether material or not material] which forms the base to issue the policy by the Company.

In case of any disagreement or objection or any changes with respect to the information mentioned in the transcript below, we request you to please revert back within 15 days from the date of receipt of this transcript or the policy start date whichever is earlier, failing which it shall be deemed that you are satisfied with the correctness of the details mentioned in the transcript.

POS-Future Secure - Commercial Vehicle - TRANSCRIPT/DECLARATION		
Sr No	Insured Details	
1	Insured Name	MARISARLA GOWRI
2	Registration address of the Insured	W/O RAMU,H NO 3-144, RAYAGADA ROAD, PARVATIPURAM, VIZIANAGARAM, ANDHRA PRADESH, 535501
3	Communication address of the Insured	W/O RAMU,H NO 3-144, RAYAGADA ROAD, PARVATIPURAM, VIZIANAGARAM, ANDHRA PRADESH, Pincode :- 535501
4	Residence Telephone no	
5	Mobile no	
6	Email id	RAJESH.BFA@GMAIL.COM
Policy Details		
7	Policy Number	VB604908
8	Risk start time and date	20/04/2023/00:01
9	Risk end date	19/04/2024
10	Renewal NCB %	25%
Vehicle Details		
11	Make and Model of vehicle insured	PIAGGIO APE XTRA PASSENGER NUOVO
12	Registration No	AP39V3951
13	Engine No	S8F8864826
14	Chassis No	MBX0003BFWG672367
15	Cubic Capacity	436
16	Year of Manufacturing	2018
17	RTO where vehicle is/will be registered	Andhra Pradesh
18	Seating Capacity	4
19	Date of Registration / Purchase	19/03/2019
20	Usage of the vehicle	CB
21	Fuel Type	Diesel
22	Hypothecation/Lease/Hire Purchase	Hypothecation
23	Bank Name	THE DISTRICT COOPERATIVE CENTRAL BANK LTD
24	Vehicle * being insured has valid Pollution Under Control (PUC) Certificate as on inception date of policy.(*Not applicable for New Vehicle)	Yes
Previous Insurance Details		
25	Previous Insurer Name	Cholamandalam MS General Insurance Co. Ltd.
26	Expiring Policy No	3368/01403772/000/00
27	Expiring Policy Expiry Date	04/04/2023
28	No Claim Bonus % under expiring policy	20.00 %

29	Is there any claim in expiring policy	N
IDV Details		
30	Vehicle IDV on Renewal	₹.120,000
31	Electrical Accessories IDV	₹.0
32	Non Electrical Accessories IDV	₹.0
33	CNG IDV	₹.0
Third Party Coverages Opted		
34	Basic Premium including Premium for TPPD	Opted
35	Add:-Trailers	Not Opted
36	Less : Limit of Liability under sec II-1(ii)-₹. 6000	Not Opted
37	Add : Bi-Fuel Kit (CNG/LPG)	Not Opted
38	Add : Geographical Area Extn	Not Opted
39	Add : Compulsory PA to Owner-Driver ₹. 15 lacs	Opted
40	Add : Legal Liability to Employees of the Insured (No. of persons 0)	Not Opted
41	Add : PA to Drivers/Cleaner/Conductors (No. of persons 0) PA Limit ₹.0 per person.	Not Opted
42	Add : PA to Passenger (No. of persons 0) PA Limit ₹.0 per person.	Not Opted
43	PA to Named Persons other than Owner Driver As per Annexure attached	Not Opted
44	Add : Legal Liability to Employees/Non-Fare Paying Passengers (other than WC) (No. of persons 0)	Not Opted
45	Add : Legal Liability to (No. of persons 0)	Not Opted
46	Add : Legal Liability to Driver/Cleaner/Conductor (No. of persons 1)	Opted
47	Add : Increased Limit of Liability under sec II-1(ii)-₹. 7.5lacs	Not Opted
48	Add : Indemnity to Hirer	Not Opted
Own Damage Coverages Opted		
49	Basic Premium on Vehicle	Opted
50	Add : Non-Electrical Accessories	Not Opted
51	Add:-Trailer	Not Opted
52	Add : Electrical/Electronic Accessories	Not Opted
53	Add : Bi-Fuel Kit (CNG/LPG)	Not Opted
54	Add : Geographical Area Extn	Not Opted
55	Add : Fibre Glass Tanks	Not Opted
56	Add : Embassy Loading	Not Opted
57	Add : Driving Tutions	Not Opted
58	Add : IMT 23-Cover for mud-guards etc	Not Opted
59	Add : Overturning during operational use	Not Opted
60	Add : IMT 34	Not Opted
61	Less : Anti Theft	Not Opted
62	Less : Use Confined to Own Premises	Not Opted
63	Less : Vehicles Specially Designed/Modified For Handicapped Persons	Not Opted
64	Less : No Claim Discount 25%	Opted
Nominee Details		
65	Nominee Name	LEGAL HEIR
66	Nominee Relationship with Insured	Legal Executor
67	Nominee Age in Y or M	21Y
68	Nominee %	100
69	Appointee Name	-
70	Relationship of Appointee with Nominee	-

On examination of the Policy, if you notice any mistake, please return the Policy to the Company immediately for correction. Any modification(s) in the policy resulting in additional premium, will be applicable from the inception of the policy and this has to be paid by you immediately to keep the policy coverage intact.



ENDORSEMENTS

(Attached to and forming part of 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 the "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 that nothing herein shall modify or affect 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 and dismounting from or traveling 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 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 items (i) to (iv) above In respect of any such person arising out of any one occurrence and 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 a 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. 21. SPECIAL EXCLUSIONS AND COMPULSORY DEDUCTIBLE

(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 parts bumpers and paint work.

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 event 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 insurer 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.

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. 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 Rs. 50/- 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 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 insurer or group of insurers a Policy of Insurance in respect of liability as herein defined for insured's general employees;

(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 earnings paid to such employees and shall at all times allow the Company 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) delete this para.