

LIMITATIONS AS TO USE

PRIVATE CAR

The Policy covers use of the vehicle for any purpose other than

- a) Hire or Reward
- b) Carriage of goods (other than samples or personal luggage)
- c) Organized racing
- d) Pace making
- e) Speed testing
- f) Reliability Trials
- g) Use in connection with Motor Trade

Note: In case of vehicles used for Driving Tuition the words "other than for the purpose of driving tuition" to be read after the words „hire or reward .

TWO WHEELER

Use only for social, domestic and pleasure purposes and for the insured's business or profession. The Policy does not cover use for hire or reward, tuition, racing, pace making, reliability trial, speed testing, carriage of goods (other than samples or personal luggage) in connection with any trade or business or use for any purpose in connection with Motor Trade.

N.B. 1 In case of vehicles used for Driving Tuition the words "other than for the purpose of driving Tuition" to be read after the words „hire or reward .

N.B. 2 Where use of the two wheeler is to be restricted to use only with a side-car attached, the words "or use unless a side-car is attached to the Motorized two wheelers" may be added after the words "Motor Trade" above.

COMMERCIAL VEHICLES

A) Goods Carrying Vehicles - Class A Use only for carriage of goods within the meaning of the Motor Vehicles Act. The Policy does not cover:

1. Use for organised racing, pace-making, reliability trial or speed testing.
2. Use whilst drawing a trailer except the towing (other than for reward) of any one disabled mechanically propelled vehicle.
3. Use for carrying passengers in the vehicles; except employees (other than the driver) not exceeding the number permitted in the registration document and coming under the purview of Workmen's Compensation Act 1923.

Note :

Use of Trailers

Where additional premium is paid for Trailers amend (2) to read: "Use whilst towing any trailer/s, except the trailer/s insured with the Company, or the towing (other than for reward) of any one disabled mechanically propelled vehicles."

B) Trailers - Class B

The Policy covers any use permitted by the Certificate of Insurance of the towing vehicle provided the latter is insured

C) Public Passenger Service Vehicle - Class C

Use only for carriage of passengers in accordance with the permits (Contract Carriage or Stage Carriage) issued within the meaning of the Motor Vehicles Act.

The Policy does not cover

1. Use for organized racing pace-making reliability trial or speed testing
2. Use whilst drawing a trailer, except the towing (other than for reward) of any one disabled mechanically propelled vehicle.

D) Vehicle for Hire

- i) Taxis or Private Car Type vehicles plying for public hire - Class C 1
- ii) Private Car type vehicles let out on private hire by the owner with or without meters and driven by the owner or employee of the owner - Class C 1

"Use only in connection with the insured's business."

The Policy does not cover

1. Use for organised racing pace-making reliability trial or speed testing
2. Use whilst drawing a trailer except the towing (other than for reward) of any one disabled mechanically propelled vehicle.

- iii) Private Car type vehicles let out on private hire and driven by hirer or any driver with hirers permission - Class C 1

"Use only in connection with the Insured's business."

The Policy does not cover

1. Use for organised racing, pace-making, reliability trial or speed testing.
2. Use whilst drawing a trailer except the towing (other than for reward) of any one disabled mechanically propelled vehicle.
3. Use for the conveyance of passengers for hire or reward by any person to whom the Motor Vehicle is hired.

- iv) Private car type vehicles owned by hotels and hired by them to their guests – Class - C 1

"Use only in connection with the insured's business."

The Policy does not cover

1. Use for organised racing, pace-making, reliability trial or speed testing
2. Use whilst drawing a trailer except the towing (other than for reward) of any one disabled mechanically propelled vehicle.
3. Use for the conveyance of passengers for hire or reward, other than the guests of the hotel.

- v) Motorized Rickshaws used for carrying passengers for Hire or Reward – C 1

"Use only for carriage of passengers in accordance with the Permit (Contract Carriage or Stage Carriage) issued within the meaning of the Motor Vehicles Act."

The Policy does not cover

1. Use for organised racing pace-making reliability trial or speed testing
2. Use whilst drawing a trailer except the towing (other than for reward) of any one disabled mechanically propelled vehicle.

i. Agricultural and Forestry Vehicles

Use only for agricultural and forestry purposes.

The Policy does not cover

- 1) Use for hire or reward or for racing pace making reliability trial or speed testing.
- 2) Use for the carriage of passengers for hire or reward.
- 3) Use whilst drawing a greater number of trailers in all than is permitted by law.

ii. Ambulances

The Policy does not cover

- 1) Use for hire or reward or for racing, pace making, reliability trial or speed testing.
- 2) Use whilst drawing a trailer except the towing (other than for reward) of any one of disabled mechanically propelled vehicle.

iii. Cinema Film Recording and Publicity Vans, Delivery Trucks, Pedestrian Controlled Trolleys and Goods Carrying Tractors, Vehicle used for Driving Tuition

Use in connection with the insured's business.

The Policy does not cover :

- 1) Use for hire or reward or for racing pace making reliability trial or speed testing.
- 2) Use for carriage of passengers for hire or reward.
- 3) Use whilst drawing a trailer except the towing (other than for reward) of any one disabled mechanically propelled vehicle.

iv. Cranes - Breakdown Vehicles, Mobile Cranes and Goods Carrying vehicles having a crane as a part of or fixed to the Vehicle or Trailer.

Use in connection with the insured's business.

The Policy does not cover :

- 1) Use for racing pace making reliability trial or speed testing.
- 2) Use for the carriage of passengers for hire or reward.
- 3) Use whilst drawing a greater number of trailers in all than is permitted by law.

v. Dumpers, Dust carts, Water carts, Road Sweepers and Tower Wagons Mechanical Navies, Shovels, Grabs, Excavators, Mobile Plant, Road Rollers, Site Clearing and Leveling Plant, and Tar Sprayers

Use in connection with the insured's business.

The Policy does not cover :

- 1) Use for racing pace making, reliability trial or speed testing.
- 2) Use for the carriage of passengers for hire or reward.
- 3) Use whilst drawing a trailer except the towing (other than for reward) of any one disabled mechanically propelled vehicle.

vi. Fire Brigade and Salvage Corps Vehicles

Use for ** _____ purposes

The Policy does not cover :

- 1) Use for hire or reward or for racing pace making reliability trial or speed testing.
- 2) Use for the carriage of passengers for hire or reward.
- 3) Use whilst drawing a trailer except the towing (other than for reward) of any one disabled mechanically propelled vehicle.

** Insert Fire Brigade or Salvage Corps as appropriate.

Note: Where premium is paid for use of trailers, amend (2) or (3) as applicable to read "Use whilst drawing a greater number of Trailers in all than is permitted by law".

vii. Mobile Shops and Canteen

Use in connection with the Insured's business

The Policy does not cover :

- 1) Use for hire or reward or for racing pace making reliability trial or speed testing.
- 2) Use for the carriage of passengers for hire or reward.