

**DOs AND DON'Ts**

SR. NO.	DOs	DON'Ts
1.	Read your policy thoroughly and let us know of any error in relation to the vehicle/insured's details within the policy schedule immediately.	In case of accident to your commercial vehicle, do not remove the vehicle from the spot till spot survey is done. In case of shifting of the vehicle from the place of accident by police or other authorities get the spot survey done at the shifted place.
2.	Diaries the renewal date and remember to renew your policy well before the expiring date. In case of break you can lose your NCB and also may have to bring your vehicles for inspections.	Do not allow your policy to lapse and lose NCB thereon. Ensure that it is renewed well before its expiry.
3.	In case of change of address, transfer /sale of vehicle, change of registration no. , any alteration in the vehicle etc. please inform the policy issuing office immediately. Comply with any requirement that may be advised by them.	Do not commit any liability or any compensation or payment to any person injured or to any family member of deceased without the express written confirmation of the company.
4.	<p>In case of an accident, please inform the nearest office or policy issuing office whose contact numbers are given in the policy schedule. Follow it up with a written intimation. Please also submit completed claim form &amp; estimate of repairs from workshop where repairs are to be conducted.</p> <p>In case of accident to commercial vehicles/major accident/involvement of two or more vehicles, a spot survey is also required for which contact our nearest office.</p> <p>In case of emergency shifting of vehicle due to traffic considerations or by authorities to a nearby place, ensure photographs are taken at the spot.</p>	<p>Do not hand over your vehicle to any person unless you ensure that he has a valid &amp; effective driving license.</p> <p>Do not hand over vehicle to any unknown person. (In case, you have a driver all these instructions may be passed on to him and ensured also.)</p>
5.	Keep ready all the vehicular documents like RC book, D/L, permit, load challan etc.for verification at the time of survey with one set of photocopies for submission to the surveyor.	Do not leave your keys in the vehicle and/or leave any door unlocked when you leave the vehicle.
6.	Always comply with legal requirements while driving in relation to the use of vehicle.	Do not breach any permit rules and/or fitness terms & conditions.
7.	In case of third party deaths, injury or property damage please inform the police immediately (Lodge an FIR) and also the policy issuing office. Give details of the policy, date and time of accident, name of driver, his DL no. details of death/injury/property damaged.	Do not drive or allow anyone to drive under the influence of liquor, drugs or other intoxicating materials.
8.	All summons/notices received from any tribunal or court filed against you by a third party should be immediately informed to the office.	Do not approach any unauthorized person for renewal.

9.	In case of theft of vehicle intimate police and also office on the same day. Lodge an FIR immediately	Do not use Mobile Phone while driving.
10.	In case of sale, inform policy issuing office and ensure that vehicle RC is transferred in the buyer's name within 14 days. Also let office know if you wish to retain NCB earned by you for transfer to your new vehicle.	
11.	Always keep a legible photo copy of the DL of your driver and details of his current & permanent address.	
12.	Keep a record of the wages paid to your driver.	
13.	Please observe all Traffic Rules, maintain lane discipline and drive safely.	