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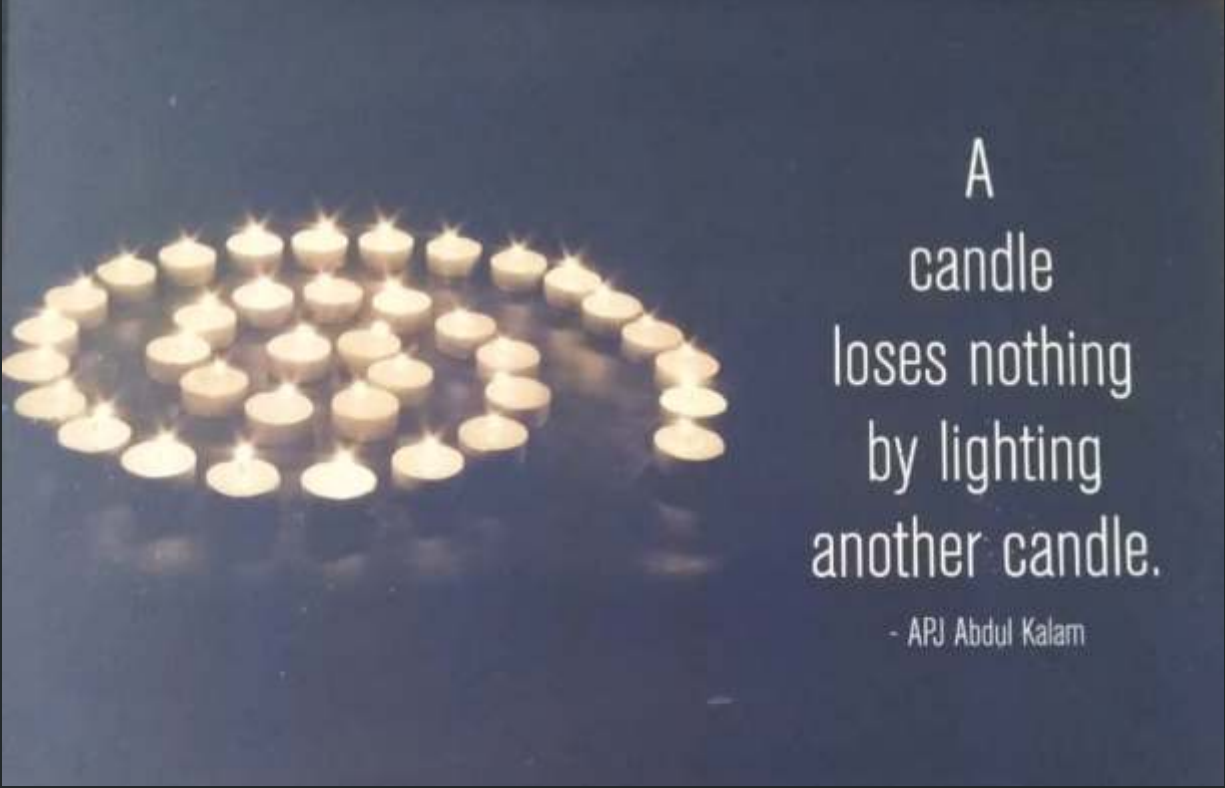
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ॐ असतो मा सद्गमय  
तमसो मा ज्योतिर्गमय....



“ Let us spread the knowledge among the common people. Same as candle loses nothing by lighting another candle, a person loses nothing by sharing & spreading Knowledge.

Let us educate the common man, let us update his knowledge & create public awareness in the General Insurance Business.

It's a common man who is a backbone of our insurance industry, therefore it is our social & moral responsibility to protect his rights & educate him & make him self sufficient.

Dedicating this Innovative Handbook to a common Man.....”

NSWF.....



**NASIK SURVEYORS WELFARE FUND**

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## Disclaimer

This handbook is intended to provide you general information only and is not exhaustive. It is an education initiative and does not seek to give you any legal or Investment advice.

This Innovative handbook is designed by Nashik Surveyors Welfare Fund as a guide on General Insurance under Public awareness campaign and gives generic information only. No Information given herein replaces or overrides the relevant provisions of the Insurance Act, 1938 and Regulations / guidelines/circulars issued by IRDAI in this regard.

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The views & opinion expressed by authors in the articles are their own individual views & opinions.  
**Information sources** : Insurance Act & provisions, regulations thereof. IRDAI Regulations 2015 & IRDAI Website. Motor vehicle act Central motor vehicle rules. Maharashtra motor vehicle rules. Road regulation rules.

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# NASIK SURVEYORS WELFARE FUND



**Devendra Fadnavis**

Chief Minister  
Maharashtra



Mantralaya  
Mumbai 400 032

25<sup>th</sup> February 2019

### MESSAGE

I am happy to know that Indian Institute of insurance Surveyors and Loss Assessors is bringing out its souvenir with a view to create insurance awareness among people at large.

It is praiseworthy that since its inception the IISLA is relentlessly working as the bridge between common citizens and insurance Company. I am sure that this souvenir will also help in bringing more awareness among common and will satisfy their curiosity about various types of insurance, their benefits and procedures for settlement of insurance claims.

I extend my best wishes to the members of IISLA.

(Devendra Fadnavis)

---

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## **NASIK SURVEYORS WELFARE FUND**

डॉ. सुभाष चंद्र खुंटिया  
अध्यक्ष  
Dr. Subhash C. Khuntia  
Chairman



भारतीय बीमा विनियामक और विकास प्राधिकरण  
INSURANCE REGULATORY AND  
DEVELOPMENT AUTHORITY OF INDIA

### MESSAGE

I am happy to note that the Nashik Surveyors Welfare Fund (NSWF) is publishing an innovative Handbook / Guidebook on insurance covering various aspects of insurance.

NSWF is also involved in various social activities like conducting road safety campaign, poster making and essay writing competitions for school students etc.

I wish NSWF all success and hope that they would continue to take up many more such useful activities in future.

Hyderabad  
25<sup>th</sup> April 2019

(Dr. Subhash C. Khuntia)

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## NSWF PRESIDENT DESK



Dear Friends,

We at NSWF with deepest gratitude are very happy to hand over our innovative handbook / guidebook on insurance. One simple thought 'we human being living in society, owe something to the society' inspired us to publish this innovative handbook / guidebook. When the concept of innovative handbook / guidebook was put forth, it was admired by all sections of society & our small effort of spreading knowlegde & educating common man under public awareness campaign has come to reality. We therefore dedicate this innovate handbook/ guidebook to a common man.

**Umesh P. Somani - President NSWF**

## PREFACE

This book is titled as '**I For INSURANCE**' "Innovative Hand Book / Guide Book on General Insurance" and it is, the name suggests. It is a compilation of several articles written by known insurance practitioners, customers, intermediaries, academics and general public connected with general insurance. During last decade or half, significant changes have taken place in insurance sector in our country. India is heading towards one of the largest economic country in the world in near future and insurance has become vital important in the nation's economy. Every day some new insurance product is introduced in the market or products are designed as per the customer's need. Role of insurance is expanded and deepen, in the economy as the economy is growing with speed.



The scope of insurance product, the risks covered, exclusions to the policy, loss adjustments, pre and post claim responsibilities of insured, etc. are rarely known to the policy holder. Though the product is very good, and the loss is adjusted exactly as per the policy terms and conditions; still the customer is not satisfied with, when the claim arises. Because of his misconceptions, his expectations differ from the legitimate indemnifying amount.

With the intention to create confidence and faith in the insurance, to have more clarity about the insurance product, selection of correct insurance product, create good relations between the insurer, insured and intermediaries, and at last but the most important – protect the rights of the policy holder, the 'NASIK SURVEYORS WELFARE FUND' (NSWF), is publishing this Innovative Handbook on Insurance. This a selfless attempt made from the domain of gratitude.

The Book contains articles written by well known practicing surveyors , officers from insurance Companies , Members of III & Other institutes , Government officers & General Public. The articles are very educative & informative. Worth keeping this Innovative Handbook in everyone's book bank.

I congratulate Mr. Umesh Somani ( President NSWF ), Rohit Patil ( Vice President NSWF), Anand Tambat (Chairman – Handbook Committee ) , Vilas Bodke ( Chairman – Poster Making & Essay ) for their various Concepts of Consumer Awareness. I am pleased that, through this Handbook, the NSWF will succeed in achieving their goal.

**Satish Pawar**

Surveyor & Loss Assessors , Pune  
M. 9823056967, Sp.asso@yahoo.in



# NASIK SURVEYORS WELFARE FUND

**“Friends ...”**



**Anand Tambat**

B.E.(Mech.), A.M.I.E., AIISLA,  
Surveyor, Loss Assessor & Valuer,  
(Motor, Engg., Misc.)  
Chartered Engineer

As we all know that every human being living in the society , owes something to the society. We insurance surveyor fraternity also strongly believe in the same.

It's a society who enriches us in all ways & means , it's a society who grooms every human being & makes him stand on his own feet , it's a society who makes us socially responsible & teaches us social & moral values. We therefore all are obliged by the society.

It's a time to express our gratitude towards the society & to fulfill our social responsibility & to adhere to social & moral values & pay respect towards the society.

Keeping in mind the same motive , let us spread the knowledge among the common people. Knowledge is the thing which gets enhanced always by sharing it. Let us educate the common man, let us update his knowledge & create public awareness in the General Insurance Business.

It's a common man who is a backbone of our insurance industry, therefore it is our social & moral responsibility to protect his rights & educate him & make him self sufficient.

With a great pride we are glad to present you **'I FOR INSURANCE, 'A Hand Book / Guide in General Insurance Business'** (Part of customer awareness program & educating common people)

Our heartfelt gratitude to Dr. Subhashchandra Khuntia Sir, Chairman, IRDAI for his appreciation & encouragement to NSWF's innovative activities.

We express our gratitude to Shri Devendra Fadnavisji, Chief Minister of Maharashtra for his appreciation & wishes.

We are thankful to everyone who are part of our nationwide public awareness campaign of Road Safety & this Innovative Handbook.

We are thankful to all the schools authorities & students who actively participated & gave overwhelming response, juries who gave their valuable time in this public awareness campaign & social cause.

A big thank you to all Insurance authorities , also all automobiles dealers ,workshop owners , Individuals who extended their selfless & unconditional support in the making of this Innovative Handbook.

We are thankful to all our senior surveyors for their blessings , members of NSWF, all authors who enriched this book by sharing their knowledge & joined us in this campaign.

Special thanks to Umesh Somani Sir for his vision & best leadership, Rohit Patil, Vilas Bodke for their motivation & Support, Ashish Khatri, Yogesh Chandak, Dipak Kadam & all members of working committee for their countless efforts to make this Innovative Handbook.

We hope that this Innovative handbook will be a useful tool to a common man."

We remain.

**Anand Tambat**  
Editor



**NASIK SURVEYORS WELFARE FUND**

# Activities of NSWF

Seed of NSWF was sowed by surveyors of Nashik around 25 – 30 years ago for well being of surveyor fraternity. It was properly nurtured by each member of NSWF & now NSWF has emerged & turned into a giant tree.

NSWF is step by step marching towards the peak & has been appreciated all the times across the nation for its unity, unique activities, for inculcating social values, for adherence to social as well as moral responsibilities.

NSWF is working hard to uplift the surveyor's profession, to update & upgrade the profession by organizing unique & innovative activities ,

- By imparting training to its members as well as to insurance industry.
- Organized innovative seminar wherein surveyors, Dealers & Insurers participated & shared their views on common platform.
- Protecting rights of surveyors , by making authorities aware about the law, regulations & its provisions by giving representations.
- Works to protect rights of common man by organizing & initiating public awareness campaign to spread knowledge.
- By initiating social drives like 'ROAD SAFETY' , by organizing 'POSTER MAKING & ESSAY Competition' for school children on Road Safety & thereby actively involving future generation of INDIA to express their views on a very sensitive topic of Road Safety.
- By organizing unique meet of agents , broker & surveyors to share knowledge.
- By celebrating birthdays of NSWF members & thereby creating feeling of togetherness & brotherhood among the members.
- To express gratitude towards society & to fulfill social responsibility, NSWF is publishing 'INNOVATIVE HANDBOOK / GUIDEBOOK' on Insurance under public awareness campaign to spread knowledge among the common people about general insurance business. This unique handbook will be a useful tool for common man & upcoming generations of insurance industry.



# GLIMPSES OF NSWF ACTIVITIES

## ROAD SAFETY AWARENESS CAMPAIGN

Overwhelming response by schools, more than 4500 students participated



## PRIZE DISTRIBUTION CEREMONY



WORKING COMMITTEE WITH DISTINGUISHED GUESTS



# NASIK SURVEYORS WELFARE FUND

# GLIMPSES OF NSWF ACTIVITIES

## INNOVATIVE SEMINAR AT NASHIK

Seminar was addressed by Mr. Bharat Kalaskar, RTO Nashik



# NASIK SURVEYORS WELFARE FUND



# GLIMPSES OF NSWF ACTIVITIES

## AGENT'S MEET AT VAIRAJ



## REPRESENTATION TO MR. ABHAY DAMLE

JT. SECRETARY - MINISTRY OF ROAD TRANSPORT AND HIGHWAY AUTHORITY, Govt. India



## REPRESENTATION TO COMMISSIONER OF POLICE, NASHIK



## BIRTHDAY CELEBRATIONS, STRENGTHENING THE BOND AMONG MEMBERS



**PROUD MOMENT !**

**No - Surveyor - Would - Fall**

AWARDED BEST IIISLA UNIT  
WEST ZONE AT SILVASSA



# NASIK SURVEYORS WELFARE FUND

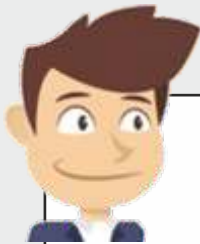
# Insurance Surveyors and Loss Assessors

**Whom should we call an authorised Surveyor ?**



Regulation 12 of the IRDAI (Insurance Surveyors and Loss Assessors) Regulations, 2015 mandates appointment of Surveyors and Loss Assessors either by Insurance or Insurer to assess loss under a policy of Insurance. A surveyor & Loss Assessor shall assess losses of only those departments which are specified in his/her license.

Hmmmm.....



IRDAI (Insurance Surveyors and Loss Assessors) Regulations, 2015 The enactment of IRDA Act, 1999, authorized IRDAI to licence eligible persons to act as Surveyor and Loss Assessors (SLA). IRDAI framed the (Insurance Surveyors & Loss Assessors) Regulations, 2015 under powers vested under Section 42D, 42E, 64UMand 114A of the Insurance Act, 1938 and section 14 and 26 of IRDA Act, 1999. The said regulations, specifies the eligibility criteria, training and examination requirements for grant of licence to applicants to act as Surveyor and Loss Assessors.

The said regulations also specify the Duties and Responsibilities & Code of Conduct for surveyors licensed by IRDAI. The Code of Conduct specifies the professional and ethical requirements for conduct of their professional work. It elaborates on the code which, inter alia, stipulates that a surveyor and loss assessor shall behave ethically and with integrity in professional pursuits, shall strive for objectivity in professional and business judgment, act impartially when acting on instructions from an insurer in relation to a policyholder's claim under a policy issued by that insurer, conduct himself with courtesy and consideration to all people with whom he comes into contact during the course of his work.

In short authorised Insurance Surveyor is an Independent person or Firm

- Holding valid licence to act as an Insurance Surveyors and Loss assessor issued by IRDAI Govt. of India.
- Having Valid IISLA Membership Certificate.
- Having Educational Qualifications as stipulated by the Law, Provisions, Regulations thereof.



# Insurance Surveyors and Loss Assessors

**What is the need to engage an Insurance Surveyor?**



The need for the engagement of a surveyor is for assessing the loss/damage suffered without any bias or prejudice and by a professional/expert in the field.

**What will happen if I am not in a position to furnish the details required by the surveyor?**



If you are unable to furnish all particulars required by surveyor for assessment of the damage/loss, there will be delay in assessment of the claim.

**Can the surveyor delay submission of his report beyond 30 days?**



In exceptional circumstances, there could be a delay in submission of survey report by a surveyor, beyond 30 days from the date of his appointment, in which case he has to necessarily seek extension of time from insurer under intimation to the insured.. However, in no case, the time limit for submission of report can exceed a period of 6 months from the date of his appointment.

**If the surveyors are appointed by the insurance company, do they favour insurance companies?**



This is a false notion that surveyors are the representatives of insurance companies and so they favour insurers. A surveyor and loss assessors shall act impartially and maintain confidentiality, neutrality without jeopardizing the liability of the insurer and the claim of the insured.

**How do I know whether the surveyor appointed is an authorized person to take up the assignment of loss assessment or not?**



The list of licensed and categorized surveyors and loss assessors is placed in the IRDA website i.e. [www.irdai.gov.in](http://www.irdai.gov.in) from time to time from which one can know whether the surveyor appointed is a licensed Surveyor or not.

**Is the loss amount assessed by surveyor binding on insurer/s ?**



No. The insurers are not bound by the loss amount assessed by the surveyor. The insurer has the right to pay or settle any claim at any amount different from the amount assessed by the appointed surveyor.

**What is the time limit for the insurer to take a decision on the claim, after submission of surveyor report or additional survey report by the surveyor and loss assessor ?**



An insurer has to take a decision on the claim within 30 days of receipt of surveyor report or additional survey report by the surveyor. The insurer must either offer a settlement of claim or give reasons for rejection of a claim in writing.

**Can a policyholder claim interest in case of any delay in settlement of claim?**



Once an offer of claim settlement given by insurer is accepted by a policyholder in writing, claim settlement amounts should be disbursed within 7 days from the date of acceptance by policyholder. In case of any delay in disbursement of the claim amount, the insurer is liable to pay interest @ 2% rate above the bank rate prevalent on 1st April of that financial year.

Licenses are issued to both individuals and firms/companies to act as Surveyor and Loss Assessors. There are eight areas in which surveyors could be licensed to work, depending on their qualifications.

These are •Fire •Motor •Miscellaneous •Engineering • Marine cargo • Marine Hull  
• Loss of Profit •Crop Insurance.

Please approach a duly licensed surveyor or Insurance Company registered with IRDAI for specific information regarding a claim on policy or for any other additional information.

# VISION 2020



**Umesh Somani**  
President-NSWF

## **Preface**

In General Insurance Business, Make In India program & Skill development program which are dream of our Prime Minister, plays important role for unemployed youth Engineers to become Surveyors - Loss Assessors, Valuers, Risk Inspectors, Professional Engineers, Investigators for various insurance claims.

## **General Insurance Industry - Present Scenario**

The General Insurance market is consistently growing, with a huge prospect of enormous business. As of March 31, 2018, there are 59 insurers operating in India of which 24 are life insurers, 33 are general insurers including health and specialist insurers and two are reinsurers. In addition, there are nine foreign reinsurer branches along with Lloyd's offices operating in India. Out of 33 general insurers presently in operation, four are in the public sector and the two are specialized insurers namely, ECGC and AIC, six are standalone health insurers and remaining 21 general insurers are from the private sector.

The Insurance sector is just 3.42% in India, as against 6.5% in the global market. With the expected influx of global players in the industry, the growth is speculated to rise to about 7.5% in the next 10-15 years.

The General Insurance Business growth chart, from the onset of the insurance sector for private participation in 2001-02 until the end of March 2018, is as given below:

A	2001 – 2002	Rs.12,723.76 crore
B	2017 – 2018	Rs.1,50,662 crore

The business trends in the non-life insurance sector over the last three years are as under:



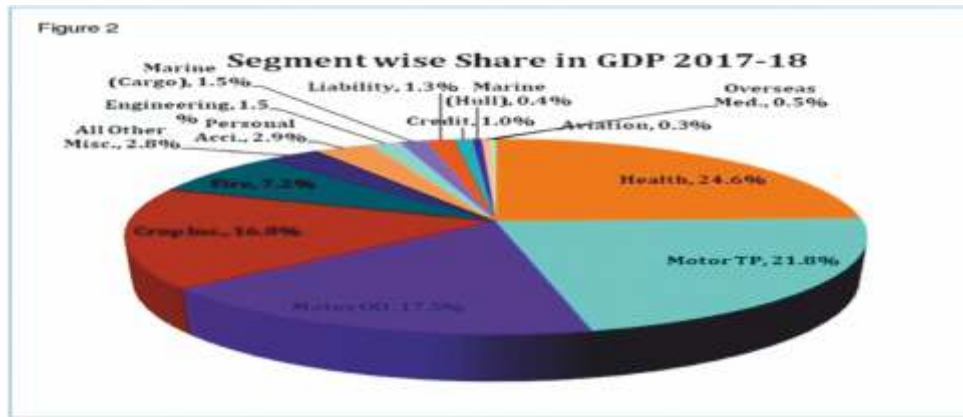
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The general insurance sector consists of the following segments: Fire, Marine, Motor (OD and TP), Engineering, Health and Miscellaneous etc. Segment-wise Gross Direct Premium income for FY 2017-18 is given below.



The Motor insurance segments forms around 40% of the total general insurance premium, followed by Health with a share of 25%.

The industry has paid a total amount of Rs. 67,939 crore, Rs. 78,415 Crore and Rs. 88,879 crore for FY 2015-16, 2016-17 and 2017-18 respectively.

Nowadays, only Motor 3rd Party Liability Insurance is mandatory in India, as per the MV Act. Other Insurance branches, which also have scope to flourish in the coming market, are in shadows. The Motor insurance segments form around 40% of the total general insurance premium, followed by Health with a share of 25%. The industry has paid a total amount of Rs.67, 939 crores, Rs.78, 415 Crore, and Rs.88, 879 crores for FY 2015-16, 2016-17 and 2017- 18 respectively. India has a potential to be the fastest growing economy amongst the developing nations.

Segment wise break up for the last three year's is given below under Table I

Segment	2017-18			2016-17			2015-16		
	No. of Claims Reported	No. of Claims paid	Amount of Claims paid No. Crore	No. of Claims Reported	No. of Claims paid	Amount of Claims paid No. Crore	No. of Claims Reported	No. of Claims paid	Amount of Claims paid No. Crore
Fire	55,127	46,142	5,580	57,504	48,380	5,384	80,123	63,882	5,826
Marine (Cargo)	242,653	212,544	1,541	240,251	204,795	1,893	302,396	228,694	1,816
Marine (Hull)	1,307	1,188	407	1,781	1,256	506	1,607	1,392	625
Aviation	1,423	748	421	833	481	815	887	679	481
Engineering	88,219	56,293	1,158	94,477	47,318	1,278	67,039	55,534	1,208
Motor Own Damage	7,027,415	6,591,989	10,964	6,429,484	6,057,889	10,794	5,564,473	5,206,959	14,493
Motor Third Party	470,770	415,122	14,652	497,234	480,726	13,448	616,886	463,118	11,831
Liability insurance	18,490	13,747	415	17,640	10,878	322	15,288	10,531	258
Personal Accident	188,852	141,744	2,802	188,998	117,959	1,610	128,234	99,676	1,121
Health insurance	18,030,185	14,894,998	30,013	12,305,456	11,008,342	28,591	8,079,054	7,104,838	21,217
Overseas medical insurance	74,612	40,293	244	78,340	50,812	237	50,111	33,814	198
Crop Insurance	7,887,925	6,178,508	11,638	12,289,502	17,315,998	6,118	15,109,487	10,434,808	6,121
Credit Insurance	2,679	1,322	1,368	2,379	1,196	969	1,942	994	1,189
All Other Miscellaneous	525,948	411,811	2,507	627,894	686,274	2,001	352,478	305,121	1,853
<b>TOTAL</b>	<b>32,548,605</b>	<b>31,608,528</b>	<b>88,879</b>	<b>32,764,880</b>	<b>35,842,864</b>	<b>78,415</b>	<b>38,388,567</b>	<b>24,837,415</b>	<b>67,938</b>



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Vision

To enhance the 'Independent Surveyor' profession and to make it at its best for the next generation.

Even though we have established that the insurance industry is booming, currently there are only about 10,000 working Independent surveyors in the field of Insurance Surveys, which is controlled by IRDAI and IISLA in India.

In developed countries like the USA, UK, Australia, European Countries, there is adequate infrastructure for the corporate surveyors to propel in the industry. Due to advanced technological development, transparency, and high awareness regarding the industry, people make a sound judgement to get involved in this lucrative opportunity.

With proper opportunities, and as per the claim of the reports, 20 Lac young degree and diploma holding engineers can get an opportunity to serve as independent professionals, in just a span of 10-20 years. This is also in adherence to the vision of our Hon. Prime Minister, 'to make maximum skilled development in India'.

The employment rate of the skilled engineers is increasing year over year. Having said that, a large proportion of these engineers who graduate have an entrepreneurial mindset with an ambition to work by themselves. Today's youth understands that getting a job in a big firm is like signing up for long hours of work with non-equivalent remuneration. With this, our hope is great talent consider joining the Independent Surveyors profession.

As per "Make-In-India" initiative of the Government of India (GoI) – there is an immense opportunity in 'Skill Development Program' for unemployed youth Engineers to become Surveyors - Loss Assessors, Valuers, Risk Inspectors, Professional Engineers, Investigators for various insurance claims.

Assuming a family of 5 for each of these, about 2 crore people will survive independently in our country.

If we compare similar data, we would all agree that the scenario is not quite the same in India. From the technological standpoint, we can certainly say that there is enormous opportunity for growth. Currently, unawareness among people related to General and Life Insurance is high, and hence, it creates a lot of legal complications, frauds of fake policies, cheating, and corruption in the industry, thus leading to malfunctioning within the system. The need of the hour is to have skilled independent surveyors with a fair and unbiased attitude making the claim settlement hassle free.

Today, in India, the population is 136 Crores and is projected to reach 160 crores in the next 5 years. This suggests that there will be a huge requirement of the jobs in the coming future. Fortunately, the insurance industry is here to rescue. The need for skilled independent surveyors for transparent assessment of insurance claims is required to cater to this growing population.



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Mission

Creating awareness among youth about the General Insurance Industry and related employment opportunities.

Survey fees also should be at par in India, irrespective of insurers and should be in line with the Government of India's pay commission. Also, insurers wish to work with surveyors on a full-time basis. Due to fair and unbiased work of the surveyors, thousands of crores of public money is saved. A downside though is as professional surveyors depend on received survey fees, they do not have any fixed retirement benefits.

Nowadays, in the case of Motor Insurance, only 4 Companies namely Maruti, TML, Hyundai, M&M are supplying their spare parts in the secondary open market. We expect to make all other Original Equipment Manufacturers (O.E.M) aware of the existence of such a policy, and encourage the supply of the spare parts, parallel to above.

Local garages in the city and villages will get Original Spare parts with authorized bills and/or invoices, which will help to generate more revenue in form of taxes for GoI. Also, the unemployment problem amongst the skilled and unskilled workers will be benefitted by this, considering India's rising population.

We at NSWF developed "An Innovative Smart Solution for Survey and Loss Assessment work," which is a revolutionary concept that will benefit the Surveyors, Insurance Companies, Insured/ Consumer, RTO, IIB and which will share the real-time data amongst each other for loss minimization, ultimately saving a lot of public money, which will again further bring down the insurance premium. So lets step forward towards implementation of " One Nation One Portal "(ONOP), a unique solution developed by NSWF and strengthen our Nation by bringing Insurance Sector Under Make in India and Skill Development Program.

**REGULATIONS 2015 OF IRDAI EMPOWERS INSURED  
(POLICY HOLDER) TO APPOINT SURVEYOR.  
PROVIDED HE HAS TO INFORM INSURANCE  
COMPANY IN WRITING WITHIN 72 HOURS  
OF SURVEYOR'S APPOINTMENT.**



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# EMPLOYEE OR INHOUSE SURVEYOR V/S INDEPENDENT SURVEYOR, AN OVERVIEW

**Sushil Maroo**

DEE, B.Sc., AIII, FIIISLA, SDFI  
Unit Coordinator, IIISLA, Indore unit

Insurance Regulatory and Development Authority (IRDA) has enhanced limit of no survey limit of 20000 rupees to 50000 for Motor (OD) and 1 lac for Non Motor claims in year 2015. It is proposed that this limit will be review after 3 years.

Hence, in this article I'm trying to analyses pro and cons of both the systems :

Point	Employee Surveyor or In House limit	Independent Surveyor
Background and History	Old Insurance act and law suggest that losses up to limit of 20000/- (Irrespective of department) can be settle by Insurance company without having report of an Independent Surveyor.	<ol style="list-style-type: none"> <li>1. This was introduced in the country when no. of Surveyors was not enough to serve the Industry.</li> <li>2. Moreover, due to large geographical area of the country and chances of losses in any remote area, this provision was introduced to serve the public (Insured).</li> <li>3. None of the Public Sector Insurance companies prefer to settle claim without having report of an Independent Surveyor even losses well below than Rs. 20000/-</li> <li>4. Despite it cases in legislation against Independent Surveyor are less than 1%.</li> </ol>



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Point	Employee Surveyor or In House limit	Independent Surveyor
<p>Current Scenario :</p> <p>In year 2015 this limit was enhanced to 1 lac for Non Motor and 50000/- for Motor (OD) claims.</p>	<p>1. Some of Private Sector Insurance companies are appointing own employees for survey and on basis of their report, they settles claims.</p> <p>2. Some of Private Sector companies are settling claims even without physical verification and on basis of inquiries collected through oral/mail/photos/documents etc. also.</p>	<p>1. Almost all Public Sector Insurance Companies are still using services of Independent Surveyors for losses even below the Inhouse limits for both the departments largely.</p>
<p>Provision :</p> <p>It is also in act that if the insured is not satisfied with claim amount offered by Insurance Company, he can have report of an Independent Surveyor.</p>		<p>Practically this provision is not fit for insured because of following reasons:</p> <p>1. Till final offer of claim settlement by Insurance company/Employee Surveyor, spot of loss / vehicle will get repaired / reinstated and hence, another Surveyor cannot have thorough physical inspection, which is back bone of any claim.</p> <p>2. This Insured has to take claim from the underwriter. If insured go for an Independent survey report, obviously Employee Surveyor of the Insurance Company as well Claim Team of Insurance company will see the claim file in prejudice way and will try to bring the insured anyhow on table of negotiation.</p>



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Point	Employee Surveyor or In House limit	Independent Surveyor
		3. practically in Less then 1% claim Insured prefer to have report Independent Surveyor over report of an Employee Surveyor, when this concept in is force from last few years. This itself proves that this system is not fit.
<u>Why word "Independent" was used in act/law</u>	<p>An employee Surveyor has to take his salary from his employer i.e. Insurance Company.</p> <p>In any case employee has to follow oral/ unregistered guidelines given by his Master. He is also bounded with service rule.</p>	<p>1. There are number of judgments of Consumer Forum/Courts of law, where Independent Surveyors report is endorsed by them, because it is report of an Independent Surveyor. If he would be an employee Surveyor, judgment will come against the Insurance Companies.</p> <p>2. 14th standing Committee of Parliament on Finance has observed that only Licensed and Independent Surveyors and Loss Assessors should be allowed to survey claims as to be in the interest of the policy holders.</p>
<u>Practical aspect regrding number of claims</u>	<p>1. Approximate 75% of Motor (OD) claims and app. 60% of Non Motor claims can be serviced by Employees of Insurance Companies under present limit. Obviously Insurance Companies are in position to serve chunk of claims.</p>	<p>For claims of higher limit, only Independent Surveyor should be appoint because :</p> <p>1. Claims of higher amount of Inhouse limits require bias free approach for settlement of any Insurance Claim, which is prime objective of any Insurance policy i.e. to serve the insured, in distress.</p>



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Point	Employee Surveyor or In House limit	Independent Surveyor
		2. Forgot an small common insured, even Industries does not know about micro points of an Insurance Policies. Hence, only an Independent Surveyor enrich with his practical experience of decades of handling such claims, can serve a small common insured, which is prime moto of an Insurance policy.
<u>Practical aspects regarding cost to Insurance Company</u>	Another point is given in favor of In house settlement claims is that they are saving survey fee.	<ol style="list-style-type: none"><li>1. Insurance companies has to pay salary with other perks etc. to Employees. Survey fee is directly visible, but salary to In house staff is not directly visible.</li><li>2. In claims of limits above the In house limits, survey fee is comparatively less than claims below In house limits.</li><li>3. If survey fee is compared with Marketing expenses (in any mode), it is very less.</li></ol>

### Conclusion :

To serve a common policy holder in case of any claims/ loss is prime objective of any Insurance Policy. Only an Independent Surveyor can serve this objective without any bias.



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GENUINE PARTS

EVERY PART IS VITAL

THERE IS NOTHING CALLED A SPARE PART



# VIRTUAL SURVEYS (VIDEO STREAMING)



**Ashish Ajmera**

Internationally today, Insurance Policy & the claims and its processes are driven by New Technology & there is constant reform happening at a very fast pace. In Motor claims industry, the virtual survey system has been introduced. The Insured / Repairer uses app or link based systems, which capture the exact location and various other security features to conduct a survey. The live stream / images are then saved to system.

## **ADVANTAGES:**

- Reduced TAT for survey
- Instant assessments

**Overview:** Internationally, each and every incident of accident is reported to the police authorities first, who inspect the vehicle at the spot of incident and issue report. Also since majority of Public areas are covered under CCTV cameras, it acts as a very nice evidence for the incident and also helps study accident patterns.

However, since in our country, it is not mandatory to report every incident of accident to law authorities, the authenticity of accidents are many times questionable. Majority of claims are registered by the repairer / agents and not directly by insured. Internationally the cost of hiring skilled professionals is very high & availability very low, as compared to our country. The sheer ratio of Population to the Geographical area makes it very easy to obtain skilled manpower at far lesser costs compared to international market. This also makes Indian market very different from the rest of the markets globally.

## **DISADVANTAGES:**

- The entire process is dependant on the Mobile network available.
- Temptation to insured / repairer to involve in wrong practices, since only video is seen.
- The damage to panels has to be seen & felt both, before concluding assessment. However the touch factor is missing in virtual survey.
- Since the cost of modern vehicle repairs is very high, practically one additional panel in assessment will be equal to cost of quite a few surveys.
- No accountability as only basis of assessment is video / images seen.

## **SOME EXAMPLES:**



The above were just cleaned by using polish materials.

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In the above image manipulation of damages being carried out has been captured.

It is also seen that the cost of survey is calculated as expenses. But the saving carried out by virtue of surveys is not taken into account anywhere. For example , the amount saved by convincing the repairer for repairing panels , is not accounted for in any system and new tools to measure the same should be invented.

**TAT's:**

- The settlement of claims will happen only after the Tax invoices are available.
- The repair process is dependant on several factors like availability of parts, repair

**IN MY VIEW...**

**My view is that in order to have a uniform reporting, the actual parameter for TAT's should be defined from the date Tax invoices / last documents are submitted to date of settlement. Skill with technology and standardised reporting formats across the Industry will go a long way. Just like planet earth, let's also make this Motor Insurance Industry a better place for future generations.**



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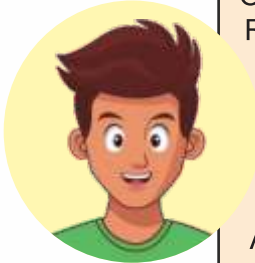
# IRDAI

## What is IRDAI?



### **Insurance Regulatory and Development Authority of India (IRDAI)**

On 6th January 2000, the President of India gave his assent to the Insurance Regulatory and Development Authority of India Bill, which enabled opening up of the insurance sector to private players. The Insurance Regulatory and Development Authority of India (IRDAI\*) Act, 1999 facilitates the establishment of Insurance Regulatory and Development Authority of India as an autonomous regulatory body for the Indian insurance industry. Accordingly, on 19th April, 2000, Insurance Regulatory and Development Authority of India (IRDAI\*), was created under the IRDAI\* Act, 1999 to regulate, promote and ensure orderly growth of the insurance industry and to protect the interests of policyholders.



## What does IRDAI consist of?



The Authority consists of a  
i. A Chairperson    ii. Five whole-time members and  
iii. Four part-time members



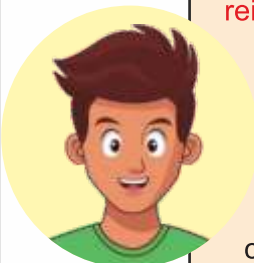
## Why IRDAI has been set up?



**IRDAI has been set up mainly To protect the interests of insurance policy holders ; To regulate, promote and ensure orderly growth of the insurance business and reinsurance business.**

IRDAI issues certificate of registration to insurance companies and licenses to all intermediaries who are engaged in insurance related activities. IRDAI makes regulations for the various institutions/ entities operating in the insurance industry and supervises compliance with these regulations through returns and inspection. IRDAI also facilitates resolution of complaints against insurance companies.

As a part of its developmental role, IRDAI emphasizes on empowering public through policyholders' education, which helps to increase the insurance reach for the benefit of common man. It has adopted multipronged approach for educating consumers and organizes Insurance Awareness campaigns directly and through industry promoting insurance education across the country.



## जन्म विम्याचा



**Balwant R. Dambe**  
Dambe Surveyors & Co.  
9822127638

प्राचीनकाळी चीनमधील शेतकरी आपला माल बोटीने बाजारात पाठवत असत अन् बऱ्याच वेळा कोणत्या ना कोणत्या कारणाने बोट बुडत असे व सर्व शेतकऱ्यांचे आर्थिक नुकसान होत असे.

त्यानंतर त्या सर्व शेतकऱ्यांनी हा सर्व माल विभागून म्हणजे प्रत्येकाने आपआपला माल वेगवेगळ्या बोटीने पाठविण्यास सुरुवात केली. त्यामुळे एखादी बोट जरी बुडाली तरी एखाद्याच शेतकऱ्याचे नुकसान होत असे. अन् होणारे ते आटोपशीर नुकसान सहन करणे फारसे त्रासदायक नसायचे.

यातूनच तेराव्या शतकात विमा ही संकल्पना उदयास आली. त्यामध्ये बरेच जहाज मालकांवर ज्यांना संभाव्य धोक्यापासून, नुकसानापासून संरक्षण पाहिजे असे सर्वजण एकत्र आले. जहाज मालकांना संभाव्य सर्व धोक्याची जरी कल्पना असली तरी कोणते जहाज केव्हा व कुठे बुडेल? अथवा कोणत्या जहाजास कधी व कोठे धोका निर्माण होईल याची कल्पना करणे शक्य नव्हते. तरी सुद्धा जे श्रीमंत धनवान जहाज मालक होते त्यांनी पुढाकार घेऊन इतरांना काही निश्चित आर्थिक मोबदला घेऊन ज्या कोणाचे नुकसान होईल त्यास भरपाई देण्याचे मान्य केले आणि जहाजमालकाकडून अशाप्रकारचे एका व्यक्तीवर येणारे संकट समाजाच्या तशाच स्वरूपाच्या सर्व व्यक्तींवर येणारे संकट विभागून देऊन संकटाची तीव्रता कमी करण्याच्या या पद्धतीस विमा या नावाने संबोधले जाऊ लागले.

विमा व्यवसायाची सुरुवात सोळाव्या शतकाच्या सुमारास इंग्लंडमध्येही सुरू झाली. लंडनमधील टॉवर स्ट्रीट वरील लॉर्ड्स कॉफी हाऊस हे त्यावेळी व्यापारांचे भेटण्याचे प्रसिद्ध ठिकाण होते.

त्यामध्ये जहाजांचे मालक व मालाचे मालक यांचा मोठ्या प्रमाणात समावेश असे. हे सर्व व्यापारी विम्याच्या दलालांना धनिक व्यापाऱ्यांकडून विमा पॉलिसी मिळविण्यासाठी विनंती करीत असत आणि हे दलाल पुरेसा आर्थिक प्रमाणित मोबदल्यात व्यापाऱ्यांना योग्य ती हमी देत असत. सुरुवातीच्या काळात हा व्यवसाय अनौपचारिकपणे सुरू करण्यात आला होता.

थोड्याच दिवसात "लाईड्स कॉफी हाऊस" हे जहाजाचे मालक. मालाचे व्यापारी, जहाजाचे कॅप्टनस, दलाल यांचे भेटण्याचे प्रसिद्ध महत्त्वाचे ठिकाण झाले. या ठिकाणी समुद्रापलीकडील सर्व खऱ्या बातम्याही मिळत असत.

१७७४ मध्ये याच कॉफी हाऊसमधील काही भाग 'रॉयल एक्सचेंज' या कंपनीसाठी देण्यात आला आणि पुढील शतकात ह्या कंपनीने मोठ्या प्रमाणात प्रगती केली. कंपनीची सभासद संख्याही मोठ्या प्रमाणात वाढली. सभासदांच्या मध्ये निवडणूकाही झाल्या.

सभासदांच्या, विमाधारकांच्या आणि समाजाच्या हिताच्या दृष्टीने कायदे व नियम बनविण्यात आले. त्यासाठी या सर्व कायद्यांना ब्रिटीश संसदेकडून मान्यताही देण्यात आली.

सतराव्या शतकात स्थापन झालेली ही "लाईड्स कंपनी" आज जगातील सर्व कुशल अनुभवी व निष्णांत विमा व्यवसायिकांचे माहेर घर झाले आहे. नवनवीन व याच संभाव्य धोक्याचा व त्याला देण्यात येणाऱ्या संरक्षणाचा येथे प्रामुख्याने विचार केला जातो.

भारतातील विमा कंपन्यांच्या व्यापार दिवसेंदिवस वाढतच चालल्यामुळे १९५० च्या दरम्यान भारतामध्ये अनेक विमा कंपन्यांचा सुळसुळाट झाला. त्या कंपनीमध्ये व्यापारातील चढा-ओढीमुळे, वाईट पद्धतीच्या व नियमबाह्य कृतीचा शिरकाव वाढू लागला. ही बाब जेव्हा, सरकारच्या लक्षात आली तेव्हा १९ जानेवारी १९५६ साली सर्व कंपन्यांचे राष्ट्रीयकरण करण्यात आले आणि "लाईफ इन्शुरन्स कार्पोरेशन" ची स्थापना करताना त्यामध्ये देशी-विदेशी अशा २४५ कंपन्यांचे विलीनीकरण करण्यात आले.

१९७२ साली भारतातील "जनरल इन्शुरन्स" चा व्यापार करणाऱ्या सर्व १०७ कंपन्यांचे राष्ट्रीयकरण झाले व १ जाने. १९७३ पासून "दि न्यू इंडिया अॅश्युरन्स कं." "नॅशनल इन्शुरन्स कं. लि.", "ओरिएंटल इन्शुरन्स कं. लि." व "युनायटेड इंडिया इन्शुरन्स कं. लि." या चार कंपन्या "जनरल इन्शुरन्स कॉर्पोरेशन" या संस्थेच्या अधिपत्याखाली व्यापारामध्ये कार्यरत झाल्या.





# तोंडओळख - विम्याची

## ‘विमा’ म्हणजे काय ?



‘विमा’ म्हटलं कि साधारणपणे ‘एलआयसी’ ही कल्पना सर्व साधारण माणसाच्या नजरेपुढे येते. परंतु विमा म्हणजे अचानकपणे निर्माण होणाऱ्या संकटासाठी मिळणारी आर्थिक नुकसान भरपाई! मग आता आचानकपणे येणाऱ्या संकटामुळे होणाऱ्या नुकसानामध्ये एक होते जीवितहानी अन् दुसरी होते ती मालमत्तेची वित्तहानी! त्यामुळे जीवितहानीसाठी “जीवन-विमा” म्हणते Life Insurance व मालमत्तेच्या हानीसाठी “सर्वसाधारण विमा” म्हणजे General Insurance असे दोन भाग भारत सरकारने तयार केले आहेत.



## ‘सर्वसाधारण विमा’ म्हणजे काय ?



‘सर्वसाधारण विमा’ यामध्ये माणसाच्या सर्व मालमत्तेचे उदाहरणार्थ वाहन, घर, दुकान, घरातील मौल्यवान दागिने, वस्तू (टि.व्ही, फ्रिज, वॉशिंग मशिन इ.) याशिवाय तुम्ही ज्यावर प्रेम करता असे प्राणी उदा. गाय, बैल, म्हैस, कोंबड्या इ. अशा सर्व मालमत्तेचे संरक्षण केले जाते. यासाठी मालमत्तेच्या मालकाला दरवर्षी विम्याचा हप्ता भरावा लागतो व त्यासाठी फक्त एक वर्षापुरते मर्यादितच संरक्षण दिले जाते. त्यासाठी ठराविक रक्कम भरल्यानंतर एक वर्षासाठी ग्राहकाला विमा-पॉलिसी दिली जाते. परंतु या एका वर्षाच्या कालावधीमध्ये जर काहीच नुकसान झाले नाही तर भरलेली रक्कम (विम्याचा एक वर्षाचा हप्ता) परत दिली जात नाही.



## ‘सर्वसाधारण विमा पॉलिसी’ म्हणजे काय ?



आता ‘विमा-पॉलिसी’ म्हणजे काय? तर विमा-पॉलिसी म्हणजे विमा कंपनी व विमाधारक यांच्यामध्ये ठराविक अटी/शर्तीनुसार एक वर्षाच्या कालावधीसाठी झालेला करार! ज्या ठिकाणी होणारे नुकसान मालमत्तेच्या मालकाला भरून देणे अशक्य होते. अशा ठिकाणी ज्या मालमत्तेचा विमा उतरविणे सरकारतर्फे सक्तीचे केले जाते. उदा. सर्व साधारण नागरिकाने बँकेकडून कर्ज काढून वाहून, घर, टि.व्ही सेट, फ्रिज यासारख्या वस्तू खरेदी केल्यास त्या वस्तूची जोखीम म्हणून बँक त्यासाठी त्या मालमत्तेचा विमा सक्तीने उतरविते. तसेच रस्त्यावरून चालणाऱ्या वाहनामुळे रस्त्यावरील चल/अचल, सजीव/निर्जीव अशा मालमत्तेच्या होणाऱ्या नुकसानाची भरपाई देण्यासाठी प्रत्येक वाहनाचा ‘थर्डपार्टी’ विमा हा सरकारने सक्तीचा केला आहे. त्यामुळे गाडीचा विमा नसताना गाडी चालविणे हा कायद्याने गुन्हा आहे यावरून असे लक्षात येते की सरकारने काही ठिकाणी विमा हा सक्तीचा केलेला आहे तर काही ठिकाणी तो ऐच्छिक ठेवला आहे.



# वाहन विमा

वाहनाचा विमा' हा सर्वसाधारण नागरिकांच्या अगदी जवळचा विषय आहे. कारण आजकाल प्रत्येक घरात एक तरी वाहन हे असतेच! आत्ताच्या धावपळीच्या अन् दगदगीच्या जीवनात वाहन म्हणजे एक गरजेची वस्तू झाली आहे कारण प्रत्येक व्यक्तीला जास्तीत जास्त मिळकतीचे मार्ग निर्माण केल्याशिवाय त्याला व त्याच्या कुटुंबियांना चांगल्या जीवन पद्धतीने जगता येणे अशक्य होऊ लागले आहे अन् त्यामुळे प्रत्येक कुटुंबाला वाहनाचे महत्त्व कळू लागले आहे.

## 'वाहनाचा विमा' यामध्ये मुळातच दोन प्रकार असतात:-

अ. पहिल्या प्रकारांत देण्यात येणाऱ्या विमा पॉलिसीला **Comprehensive Package** पॉलिसी असे म्हणतात. या प्रकारच्या पॉलिसीमध्ये सर्व प्रकारच्या नुकसानीची भरपाई विमा कंपनीकडून विमाधारकाला पॉलिसीमधील अटीनुसार मिळू शकते. उदहारणादाखल समजा, तुमच्या चार चाकी गाडीने एखाद्या मोटार सायकलस्वारास धडक दिली अन् त्यामुळे तुमच्या चार चाकी गाडीचे व मोटार सायकलचे नुकसान झाले आहेच. याशिवाय समोरील मोटार सायकलस्वारही मृत्यूमुखी पडला तर अशा घटनेमध्ये तुमच्या गाडीचे नुकसान व समोरच्या मोटारसायकलचे नुकसान (जर त्या वाहनाचा विमा नसेल तर) व जो मोटारसायकल मयत झाला आहे त्याची कोर्टाच्या आदेशानुसार देण्यात येणारी नुकसान भरपाई विमा कंपनीकडून देण्याची व्यवस्था कायद्यात केली आहे.

ब. वाहनाचा विमा पॉलिसीचा जो दुसरा प्रकार त्यास **ACT-ONLY** पॉलिसी असे म्हणतात. परंतु हे नाव जरी कायदानुसार असले तरी या पॉलीसीचे प्रचलीत नाव आहे, 'थर्ड पार्टी' विमा पॉलिसी! वाहतूक खात्याच्या नियमाप्रमाणे कमीत कमी अशा पद्धतीची पॉलिसी येणे कायद्याने सक्तीचे असते. सामाजिक सुरक्षा लक्षात घेऊनच प्रत्येक वाहन धारकाने ही पॉलिसी गाडी सोबत बाळगणे कायद्याने जरूरचे असते व तसा सरकारी नियमच आहे.

## १. पंचनामा करणे केव्हा आवश्यक असते ? व केव्हा नाही केले तरी चालते !

- व्यावसायिक वाहने (उदा. ट्रक, टॅंकर, ट्रेलर, ट्रॅक्टर, अँटो रिक्शा म्हणजे ज्या वाहनांना व्यवसायिक नंबर प्लेट आहे) अशा वाहनांच्या अपघातामुळे होणारी नुकसान भरपाई किंवा कंपनीकडून मिळविण्यासाठी पंचनामा करणे आवश्यक असते.

- खासजी वाहनांचा उदा. कार, स्कूटर, मोटार सायकल, खाजगी रिक्शा इ.

- किरकोळ लहान-सहान अपघाताचा पोलीस पंचनामा करणे जरूरीचे नसते आणि त्याविना विमा कंपनीकडून नुकसान भरपाई मिळू शकते.

- परंतु खाजगी गाडीचा दुसऱ्या वाहनाबरोबर अपघात झाला असेल तर नुकसान भरपाईसाठी पोलीस पंचनामा करणे आवश्यक असते.

- तसेच खाजगी वाहनाच्या अपघातामध्ये जरी कोणी मयत असेल अथवा जबर जखमी असेल तरी पोलीस पंचनामा करणे जरूरी असते.

- खाजगी वाहनाच्या अपघातामध्ये जरी कोणी जखमी नसेल व तिन्हाईत कोणाचेही नुकसान नसेल परंतु विमा असणाऱ्या वाहनाचेच मोठ्या प्रमाणात नुकसान झाले असेल. (उदा. संपूर्ण वाहन जळाल्यामुळे नुकसान झाले आहे.) तर पोलीस पंचनामा करणे अत्यंत जरूरीचे आहे.

विशेष सूचना : पंचनाम्याच्या संदर्भात वरील नियम जरी सर्वसाधारणपणे प्रचलित असले तरी याशिवाय वेगळ्या उद्भवलेल्या परिस्थितीत आपल्या विमा प्रतिनिधीकडून सल्ला घेणे मोलाचे ठरते.

## २. अपघातामध्ये झालेल्या तिन्हाईत व्यक्तीच्या / संस्थेच्या नुकसान बाबत

कधी कधी अपघातामध्ये अत्यंत विचित्र परिस्थिती निर्माण होते. समजा विमाधारकाच्या ताब्यातील वाहनामुळे एखाद्या अनोळखी ठिकाणी एखाद्या इसमास मृत्यू आला तर अशा ठिकाणी व याच वेळी विमाधारकाला अपघातामुळे जमलेल्या जमावास सामोरे जावे लागते व ताबडतोब तिथल्या तिथे आर्थिक मदत/भरपाई द्यावी लागते. अशावेळी विमाधारकाने दिलेल्या आर्थिक मदतीची/भरपाईची लेखी स्वरूपात पावती मयताच्या वारसाकडून घेणे आवश्यक असते. सदरची पावती विरुद्ध पार्टीकडून आलेल्या



# आपल्या विमा पॉलिसी विषयक सर्व सेवापूर्तीसाठी

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नोटीशी बरोबर विमा धारकाने विमा कंपनीत जमा करावी त्यामुळे न्यायलयाकडून मिळालेल्या नुकसान भरपाईच्या आदेशातील रकमेतून विमाधारकाची रक्कम वजा केली जाते व उर्वरित रकमेचा धनादेश विरुद्ध पार्टीला न्यायालयामार्फत देण्यात येतो आणि विमाधारकाने अपघात ठिकाणी दिलेल्या आर्थिक मदतीचा धनादेश विमाधारकाला परत मिळू शकतो.

### ३. वाहनचोरीमुळे झालेल्या नुकसानाबाबत

विमाधारकाचे वाहन जेव्हा चोरीला जाते त्यावेळी विमाधारकाने सर्व प्रथम घडलेल्या घटनेपासून जवळच असलेल्या पोलीस स्टेशनला खबर देऊन ताबडतोब FIR-I (First Intiomation report) नोंदविणे अत्यंत जरूरीचे असते. सदर चोरी झालेल्या वाहनाच्या तपासासाठी नियमाप्रमाणे विमा कंपनीकडून सहा महिन्याचा कालावधी दिला जातो. सहा महिन्यांनंतर या संदर्भात खालीलप्रमाणे पोलीस रिपोर्ट पोलीस स्टेशनकडून दिले जातात त्या रिपोर्टला FIR-I (Final Investigation report) असे म्हणतात. या रिपोर्टमध्ये दोन संभाव्य घटना असतात व त्या रिपोर्टमधील घटनेप्रमाणे विमा कंपनीकडून ती केस हाताळली जाते.

#### पोलीस संभाव्य रिपोर्ट नं. १ :

#### सदरची चोरीस गेलेली गाडी सापडू शकत नाही

संभाव्य रिपोर्ट वरीलप्रमाणे आल्यानंतर विमा कंपनी पुढील कार्यवाही सुरू करते व त्यानंतर आपण आपले वाहनाचा विमा ज्या रकमेचा उतरविला आहे ती रक्कम आपणास विमा कंपनीकडून अदा केली जाते.

#### पोलीस संभाव्य रिपोर्ट नं. १ :

#### आपले चोरीस गेलेले वाहन सापडले आहे ताब्यात घ्या.

अ. अशा प्रकारचा रिपोर्ट आल्यानेतर विमाधारकाने पोलीस स्टेशनला जाऊन आपले वाहन मॅकेनिकल बरोबर घेऊन जाऊन चेक करणे जरूरीचे असते. कारण वाहन जरी सापडलेले असेल ते कोणत्या स्थितीत आहे ते तपासणे महत्त्वाचे असते.

समजा आपल्या मॅकेनिकलच्या मतानुसार वाहन जर सुस्थितीत असेल तर विमा कंपनीला कळवून व पोलीस स्टेशनला पावती देऊन वाहन ताब्यात घेण्यास कसलीच हरकत नसते.

ब. वरीलप्रमाणे रिपोर्ट आल्यानंतर मॅकेनिकलला गेऊन जाऊन सापडलेले वाहन तपासणे गरजेचे असते. वाहनाची तपासणी केल्यावर बऱ्याचवेळा वाहन सुस्थितीत नसल्याचे लक्षात येते (उदा. वाहनाचे टायर, स्टार्टर, टेपरेकॉर्डर सारखे पार्टस् वाहनापासून गायब झालेले असतात. ) हेडलाईटस् काचा तुटलेल्या असतात. सिटकुशन्स फाटलेल्या असतात.

अशावेळी विमाधारकाने सदरचे वाहन पूर्ववत आणण्यासाठी होणाऱ्या खर्चाचे रितसर कोटेशन विमा कंपनीला सादर करणे आवश्यक असते. या कोटेशनमध्ये वाहनासाठी लागणारे पार्टस् व लागणारी मजुरी याचा सविस्तर खुलासा मॅकेनिकच्या मदतीने जरूरीचे असते. त्यानंतर विमा कंपनीकडून त्यांचे टेक्नीकल ऑफिसर (सर्व्हेअर) पोलीस स्टेशनला जातात. नंतर विमाधारक व ज्यांनी कोटेशन सादर केले आहे ते मॅकेनिकल याचे बरोबर चर्चा करण्यात सदर वाहनाचे फोटो घेतात. सदरचे वाहन हे विमाधारकाचेच आहे याची खात्री करतात व तेथेच, देण्यात येणारी नुकसान भरपाई मंजूर करतात.



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## तपासणी व खबरदारी - कागदपत्रांची

अगदी सर्व प्रथम आपण विमा उतरविल्यानंतर आपणांकडे विमा कंपनीकडून पॉलिसीची सर्व कागदपत्रे पाठविण्यात येतात. ही कागदपत्र मिळाल्यानंतर ९९% विमाधारक विमाकंपनीकडून आलेली कागदपत्रे कपाटात ठेवतात किंवा फाईलला लावतात किंवा दुकानाच्या गल्ल्यात ठेऊन देतात. वास्तविक ही कागदपत्रे आल्यानंतर कपाटात ठेवण्यापूर्वी नीटपणे वाचणे गरजेचे असते कारण...

१. जर वाहनाच्या पॉलिसीमध्ये गाडीचा रजिस्ट्रेशन नंबर, चॅसिस नंबर, इंजिन नंबर आपल्या वाहनांची विमा कंपनीने दाखविलेली रक्कम या बाबी योग्य लिहल्या नसतील तर विम्याच्या दाव्याची रक्कम मिळताना बऱ्याच अडचणींना विमानधारकाला सामोरे जावे लागते.

२. आपल्या दुकानाच्या विमा पॉलिसीवर आपल्या दुकानाचा पत्ता, आपल्या दुकानाचे नाव बरोबर आहे का? तेही पडताळून पाहणे अत्यंत गरजेचे असते. अन्यथा विमा दाव्याची रक्कम मिळताना बऱ्याच अडचणी उत्पन्न होतात.

३. आपण आपल्या ज्या मालमत्तेचा विमा उतरू इच्छितो त्या मालमत्तेची बाजार भावाप्रमाणे (आजच्या) विमा रक्कम दाखविणे अत्यंत गरजेचे असते. त्यामुळे पॉलिसीवरील दाखविलेली रक्कम योग्य आहे का? हे तपासणे जरूरीचे असते.

४. आपल्या कारखान्यातील मालमत्तेचा/मशिनरीचा विमा उतरविताना त्या कारखान्यातील विविध विभाग व विविध मशिनरी यांना विशिष्ट नावे व मशिनरीची योग्य किंमत कळविणे तितकेच महत्त्वाचे असते.

५. याबरोबर जेव्हा आपण जनावरांचा विमा उतरवितो तेव्हा प्रत्येक विमा असलेल्या जनावराला विमा कंपनीकडून देण्यात आलेले ओळखीचे लेबल (Tag) लावणे अत्यंत जरूरीचे असते.

जर विमा पॉलिसीवरील सर्व महत्त्वाच्या बाबींचा उल्लेख बरोबर नसेल तर विमा पॉलिसी विमा धारकाने मिळाल्यानंतर लगेचच विमा कंपनीला कळवून पॉलिसीमध्ये आवश्यक त्या बदला संबंधी योग्य ती पुरविणी (Endorsement) मिळविणे जरूरीचे असते कारण नुकसान झाल्यानंतर अशा प्रकारची पुरविणी (Endorsement) विमा कंपनीला काढणे कायदानुसार अशक्य असते.

आता वर नमुद केलेल्या प्रत्येक गोष्टाचे महत्त्व उदाहरणासहित समजावणे आवश्यक असल्याने आपण दुर्लक्ष केल्यामुळे व पॉलिसी व्यवस्थितपणे व तपासल्यामुळे त्याचे परिणाम काय होऊ शकतात व त्यावर विमा कंपनी काय पवित्रा घेऊ शकते हे समजणे वाचकांच्या दृष्टीने महत्त्वाचे आहे.

‘सर्वसाधारण विमा’ मुख्यत्वे करून खालीलप्रमाणे वर्गात केला आहे.

१. वाहनाचा विमा
२. आगीचा विमा
३. वाहतुकीचा विमा
४. मशिनरीचा विमा
५. बोटीचा विमा
६. किरकोळ विमा
७. दुकानाचा विमा.



## अपघात विमा दावा मिळेपर्यंतचा प्रवास व कार्यपद्धती

अपघाताची घटना घडल्यानंतर नियमाप्रमाणे चौवीस तासांच्या आत विमाकंपनीच्या जवळच्या कोणत्याही कार्यालयात अपघाताची नोंद करणे जरूरीचे असते. परंतु या नियमाचा कडकपणा अथवा शिथिलता ही अपघाताच्या स्वरूपानुसार व तेथील परिस्थितीनुसार विमा कंपनी समजाऊन घेत असते.

१. अपघातानंतर - विमा कंपनीकडून मिळालेल्या सुचनेनुसार सर्व्हेअर घटनास्थळी भेट देईपर्यंत आपघातग्रस्त वाहन अपघातस्थळापासून हलवू नये. कदाचित अपघातामुळे वाहतूक व्यवस्था खंडीत झाली असेल तर पोलीसांचा पंचनामा झाल्यावर पोलीसांच्या परवानगीनुसार अथवा अपघातग्रस्त वाहनाचे फोटो काढून वाहन बाजूला घेतल्यास चालू शकते. त्यानंतर विमा कंपनीचे सर्व्हेअर आल्यानंतर वाहनाची पूर्णतपासणी केली जाते. विमा कंपनीतर्फे फोटो काढले जातात. त्यानंतर सर्व्हेअरच्या तपासणीनंतर व त्याच्या परवानगीनुसार वाहन आपणास योग्य असलेल्या गॅरेजमध्ये घेऊन जावे.

२. अपघातस्थापासून वाहन गॅरेजपर्यंत घेऊन जाण्यासाठी विमाकंपनी ठराविक रक्कम (वाहनाच्या प्रकारानुसार) अदा केली जाते. परंतु त्यासाठी आवश्यक ते बील व पावती विमा कंपनीला सादर करणे आवश्यक असते. सादरचे वाहन पुर्ववत येण्यासाठी होणाऱ्या खर्चाचे अंदाजपत्रक (कोटेशन) सादर गॅरेजच्या मालकाकडून बनवून घ्यावे.

३. यानंतर गॅरेजच्या मालकाकडून बनवून घेतलेले अंदाजपत्रक (कोटेशन) विमा कंपनीत सादर करणे आवश्यक असते. त्यानंतर विमा कंपनीकडून मिळालेला क्लेम फॉर्म पूर्णपणे व्यवस्थित भरून देणे विमाधारकाकडून अपेक्षित असते.

४. विमा कंपनीकडे क्लेम फॉर्म (पूर्ण भरलेला) गॅरेजचे कोटेशन आणि वाहनाच्या सर्व कागदपत्रांच्या सत्यप्रती विमाधारकाकडून सादर केल्यानंतर विमा कंपनीकडून सर्व्हेअर गॅरेजमध्ये वाहन तपासणीसाठी येतो. सर्व्हेअर कडून तपासणी नंतर गाडी खोलण्यासाठी परवानगी दिली जाते. ही परवानगी मिळेपर्यंत गॅरेजच्या मालकाकडून गाडीचे कोणत्याही कामाची सुरवात करू नये. सर्व्हेअरकडून गाडी खोलण्यासाठी रीतसर परवानगी मिळाल्यानंतर गाडीतील सर्व्हेअरने सांगितलेले पार्टस् काढून पुन्हा तपासणीसाठी तयार ठेवावेत.

५. समजा वाहन खोलल्यानंतर अंदाजपत्रकात दिलेल्या पार्टस्शिवाय आणखी काही पार्टस् बदलणे गरजेचे वाटत असल्यास त्यासाठी गॅरेज मालकाकडून पुरवणी कोटेशन पुन्हा विमा कंपनीत अथवा सर्व्हेअरकडे सादर करावे म्हणजे त्यातही पार्टस्चा मंजूरीसाठी विचार केला जातो.

६. विमाकंपनीचे सर्व्हेअर ज्यावेळी दुसऱ्यांदा येतात त्यावेळी तपासणीसाठी ठेवलेल्या पार्टस्चा व पुरवणी कोटेशनचा विचार करून व कामाच्या मजुरीचा विचार करून विमाधारकाला मंजूर जालेल्या रकमेचा अंदाज सर्व्हेअरकडून दिला जातो. समजा त्यावेळी विमाधारक हजर नसेल तर सर्व्हेअर मिळणाऱ्या भरपाईचा अंदाज गॅरेज मालकाला सांगून ठेवतात. कारण सर्व बाबींची मंजूरी करीत असताना गॅरेज मालक, विमाधारक व विमा कंपनीचे सर्व्हेअर यांचे संगमतानेच ही मंजूरी झालेली रक्कम ठरविली जाते.

७. एकदा का ही रक्कम सर्वानुमते मान्य झाली की गॅरेजच्या मालकाने गाडी लवकरात लवकर दुरुस्त करणे आवश्यक असते. यानंतर सर्व्हेअर सादर गाडीचा नुकसानीचा रिपोर्ट विमाकंपनीला सादर करतो. गाडी संपूर्ण समाधानकारक दुरुस्त झाल्यानंतर विमाधारकाने गॅरेज मालकाला संपूर्ण बिलाची रक्कम अदा करून गाडी तयार झाल्याचे विमा कंपनीत कळविणे जरूरीचे असते. यानंतर दुरुस्त झालेल्या गाडीची पाहणी करणेसाठी पुन्हा विमा कंपनीकडून सर्व्हेअरची नियुक्ती केली जाते. यावेळी तयार झालेले वाहन व गॅरेज मालकाकडून बदलण्यात आलेले पार्टस् यांची पाहणी केली जाते तसेच तायर झालेले वाहन व जुने खराब झालेले पार्टस् यांचे एकत्र फोटो घेतले जाते. यावेळी विमाधारकाने गाडीसाठी झालेल्या संपूर्ण खर्चाची बिले, रिसीटस्, कॅशमेमो इ. सर्व कागदपत्रे सर्व्हेअरकडे सुपूर्त करणे आवश्यक असते.

८. यानंतर गाडी योग्य पद्धतीने दुरुस्त झाल्याचा अहवाल व विमाधारकाने दिलेले बीले योग्य आहेत की नाहीत याचा अहवाल (Bill - Check Report) (Re-inspection Report) सर्व्हेअर कडून तयार केला जातो. व विमाकंपनीतला विमाधारकाला देण्यात येणारी देय रक्कम सर्व्हेअरकडून कळविण्यात येते. व ती देय रक्कम विमाधारकास विमा कंपनीकडून अदा केली जाते.



## मोटर दावा नुकसान भरपाई देण्याचे प्रकार

वाहनाचा अपघात झाल्यानंतर त्यांचे योग्य ते नुकसान निश्चित करण्यासाठी खालील प्रकारचा अवलंब केला जातो. त्याबाबतची थोडक्यात माहिती खाली देत आहे.

### १. दुरुस्ती तत्वावर देण्यात येणारी भरपाई (Repair Basis)

वाहनाची सर्व्हेअरकडून तपासणी करण्यात येते. त्यावेळी अपघातग्रस्त स्पेअर पार्टस् बदलण्यासाठी मंजूरी दिली जाते. तसेच त्यासाठी लागणारी मजुरीला देखील मान्यता देण्यात येते.

यानंतर गाडी दुरुस्त झाल्यावर त्यांची तपासणी करण्यात येते व तपासणी अहवाल सर्व्हेअरकडून विमा कंपनीला सादर केल्यानंतर विमाधारकाला भरपाई रक्कम विमा कंपनीला सादर केल्यानंतर विमाधारकाला भरपाई रक्कम विमा कंपनीकडून अदा करण्यात येते.

### २. संपूर्णतः देण्यात येणारी नुकसान भरपाई (Total Loss Basis)

ज्यावेळी अपघातग्रस्त वाहनाची हानी मोठ्या प्रमाणात होते म्हणजे त्या वाहनाचे नुकसान ७५% पेक्षा जास्त झालेले असते. अथवा वाहन दुरुस्तीसाठी होणारा खर्च वाहनाच्या विमा रकमेपेक्षा जास्त असतो. अशावेळी संपूर्णतः नुकसान भरपाई देण्याचा विचार विमा कंपनीकडून केला जातो.

या प्रकारामध्ये विमा कंपनीकडून विमाधारकाला विमा पॉलिसीमध्ये दर्शवलेली रक्कम अदा करण्यात येते व अपघातग्रस्त वाहन विमाधारकाला त्या वाहनाच्या नोंदणीपत्रक वाहनाची किंल्ली व हस्तांतरीत फॉर्म सही करून यांचेसह विमाकंपनीला देणे आवश्यक असते.

त्यानंतर विमा कंपनीकडून सदरचे अपघातग्रस्त वाहन योग्य त्या कार्यवाहीनंतर विकण्यात येते व येणारी रक्कम ही विमा कंपनीला मिळते त्या रकमेवर विमा धारकाचा कोणताही अधिकार राहत नाही.

## विमा दावा वस्तुस्थिती आणि समज-गैरसमज

आतापर्यंत विमाचा क्लेम (दावा) कशा पद्धतीने विमाधारकाला मिळतो, याविषयी आपण सविस्तर विश्लेषण केले. आता विमाकंपनीकडून दावा केव्हा नाकारला जातो व विमेधारकाने केलेला खर्च व त्याला मिळणारी रक्कम यामध्ये तफावत का व कशी पडते याविषयी सांगणे जरूरीचे वाटते.

### विमा कंपनीकडून दावा का व केव्हा नाकारला जातो ते पाहू या.

१. अपघातप्रसंगी वाहनाचा चालक मद्य प्राशन केलेले आढळल्यास अथवा ते कोणत्याही मादक पदार्थाच्या प्रभावाखाली आढळल्यास विमा कंपनी अपघाताचा दावा/क्लेम नाकारते.
२. अपघातप्रसंगी वाहन कोणत्याही शर्यतीत सहभागी झाले असेल व त्यासाठी खास विमा उतरविला नसेल तर विमा कंपनी क्लेम नाकारू शकते.
३. अपघातप्रसंगी वाहनचालकाचा गाडी चालविण्याचा परवाना मुदतीत/अयोग्य नसेल तर विमा कंपनी विमाधारकाचा क्लेम नाकारू शकते.
४. अपघातप्रसंगी वाहन सुस्थितीत नसेल म्हणजेच वाहनाचे (व्यवसायिक) सर्टिफिकेट ऑफ फिटनेस मुदतीत नसेल तर विमा कंपनी विमाधारकांचा क्लेम नाकारू शकते.
५. व्यवसायिक वाहनासाठी ज्या मार्गाचा अथवा ज्या राज्याचा परवाना आहे त्या मार्गाशिवाय अथवा राज्याशिवाय अन्य ठिकाणी अपघात घडल्यास विमा कंपनी क्लेम नाकारू शकते.
६. वाहन एका मालकाकडून दुसऱ्या मालकाकडे हस्तांतरीत करित असताना वाहनाबरोबर वाहनाचा विमाही दुसऱ्या मालकाच्या नावावर हस्तांतरीत करणे आवश्यक असते. बऱ्याचवेळी विम्याची मुदत संपलेली नसल्याने ती विमा पॉलीसी नवीन वाहनमालक तशीच ठेवतो. परिणामी अपघातप्रसंगी वाहन नविन मालकाच्या नावावर असते. अशावेळी विमा कंपनी नियमाप्रमाणे क्लेम नाकारते.

आता आपण गाडी दुरुस्तीसाठी होणारा खर्च व विमा कंपनीकडून मिळणारी रक्कम यात तफावत का पडते याचा विचार करूया. याला प्रामुख्याने दोनच कारणे आहेत. पहिले कारणे आहे ते विमा कंपनीकडून विमा उतरविताना घातलेल्या अटी व शर्ती! अन दुसरे कारणे म्हणजे विमाधारकाकडून कागदपत्रांची पूर्तता करताना होणाऱ्या चुका!

# Do's & Don't In Mishaps



**Alka Patil**

Business Associates,  
United India Insurance Co. Ltd.

The Journey of life is full of uncertainties there are flows & there are ebbs. In India over million road accidents & other mishaps like fire burglary & miscellaneous accidents occur every year. And God forbid, there are chance that you may get involved in one such case. You may be a very smart driver yourself, but a mistake by some novice driver on other side, may also end up in an accident. Always remember, there are several important rules that you can follow in case you land up in such situation. So if you or your byed one get involved in a road accident, here are a few do's & don's that you need to follow

The general insurance business is classified into major branches such as Fire Insurance, Marine Insurance & Miscellaneous Income business.

- a) Fire insurance business means contract of insurance against loss by or incidental to fire of other occurrence customarily included among the risk insured against in fire insurance policies.
- b) Marine insurance business means the business of effecting contracts of insurance upon vessels of any description, including cargoes freight, goods, worse, merchandise & properly of whatever description insured for any transit by land or water or both & whether or not including warehouse risk of similar risks in addition or as incidental to such tourist & includes among the risk insured against in marine insurance policies
- c) Miscellaneous Insurance is also known as accident Insurance. It includes a number of classes of Insurance such as motor Insurance Bulgaria Insurance, Personal Accident Insurance, Health Insurance, Fidelity Guaranty Insurance, Product Liability, Money in transited, Boiled explosions, House hold Insurance, Shopkeepers Policy, cattle Insurance, Agriculture insurance, Engineering Insurance contractors All Risk insurance, workmen compensation etc.

The very purpose of grinding for insurance protection is to guard against possible accidental losses or liabilities Policy. The losses are payable in accordance with the viz. Fire, Marine & Miscellaneous there are a number of common factor to be considered while dealing with clams So prepare yourself ahead of time by first step after on auto accident or any sort of accident, itemized steps you can check off as well as an area where you can clearly fill and relevant information after a wreck.

So if you or your loved one get involved in a road accident or any sort of fire lose, burglary or house braking, total loss of property, any casualty or any sort of machinery breakdowns, workmen compensation lose, total lose of vehicle, major insury hospitalization or such situation arises here are a few do's & don't you need to follow.

## Do's

- 1) Do get contact information
- 2) Do gather Evidence
- 3) Do seek medical help
- 4) Do call concern authority
- 5) Do share every information of mishap with insurance company and Surveyor

## Don't

- Don't Panic
- Don't Blame anyone
- Don't Say or sign any document immediately.
- Don't hide any details about mishap





# General Insurance and its policies/coverages



**Rahul Jadhav**

Ex. Central Council Member, IISLA  
Surveyor & Loss Assessor, Aurangabad

Every Individual or associates / organizations are subject to financial risks which can be elaborated as loss / damages to the movable / immovable assets legally in their possession , loss of earning because of accidental occasions giving rise to bed rests.

An Individual is subject to accidental / uncertain damages by various perils [ causes of loss / damages ]to his movable assets [ motor car , laptop , cell phone etc.] and immovable assets [ house / office building and its furniture , equipments, appliances , gadgets etc.] .

An organization is subject to the accidental / uncertain damages /losses to their movable assets [ Vehicles , consignments [ incoming or out going i.e. raw material and finished goods] and immovable assets like business premises/ factory , plant and machinery, loss of profit due to the accidental stoppage of production /business interruption etc.

When any peril [ cause of loss ] visit these movable and immovable assets and further cause damages / loss to the individual or organization their economy experiences instability and faces financial crecise and further future may become dark .

To cover these risks causing instability to your financial status there are many management techniques to cope up with this risks But the most effective and economic method is to have suitable general insurance policies for the particular type of risks / perils .

At individual level there are package policies [ called house holders policy ] which covers house and its contents for fire and allied perils , theft / burglary . health / medical insurances [which is now adays have become very expensive ].

At organization level there are so many polices are deviced to suit the requirements for example for mega industrial risks there is industrial All risks policy, which is a package policy and provide covers for fire and allied perils, burglary, machinery break down, transit of goods [incoming as well as out going, free loss of profit, machinery loss of profit, etc.

While opting for the general insurance policy care must be taken that all terms and conditions including exclusions, excess etc are understood properly and extreme care must be taken while declaring Sum Insured of the properties / subject matter Or this will drastically affect the compensation / assessment part and you may not be fully compensated and will not fulfill your requirement of having adequate coverage for the uncertain damages / losses you may incurred .

In the event of loss the policy issuing office / or whatever instructed on the policy face page must be intimated immediately [ within 72 hrs of the incidence ] and co operate with the claim procedure of the insurance co.



# MEDICAL NEED & SIGNIFICANCE OF INSURANCE IN INDIA



**Mrs. Neelima Kapse**

Retired Senior Divisional Manager  
The New India Assurance Co. Ltd.

In any society Food ,Shelter & clothing are considered as basic necessities of any human being . However, in modern times the need of life are increased in many ways.

Today, in India also Education, decent and stable jobs, higher standard of living is desired by everyone. Government bodies and society as a whole is planning and taking steps towards the better standard of living of Indian citizens. The increase in GDP is indicating the progress in that direction.

However, on the other hand, due to Industrialisation, increase in pollution, Environmental problems, Health conditions are affected . In our society Lifestyle diseases like Diabetes, Heart problems are also on increase. The Medical care costs are soaringly high and non affordable & creating Financial stress on family.

THUS, THERE IS A GREAT NEED TO HAVE MEDICLAIM INSURANCE POLICY PROTECTION FOR EVERY INDIVIDUAL AND HIS FAMILY.

## **WHY TO PURCHASE MEDICLAIM POLICY ----**

- \* MEDICLAIM INSURANCE CANNOT AVOID HEALTH HAZARDS BUT CAN HELP FINANCIALLY TO FACE THE MEDICAL EMERGENCIES.
- \* MEDICALIM COVERS ARE AVAILABLE ON PAYING COMPARATIVELY A VERY SMALL AMOUNT OF PREMIUM.
- \* CASHLESS TREATMENT FACILITY OF MEDICLAIM ENSURES IMMEDIATE TREATMENT IN HOSPITAL
- \* USEFUL FOR INCOME TAX BENEFITS
- \* ENSURES PEACE OF MIND
- \* MEDICLAIM IS THE MOST IMPORTANT INVESTMENT FOR AN INDIVIDUAL.

## **HEALTH INSURANCE COVERS WHAT ? -**

IT IS A TYPE OF INSURANCE POLICY THAT COVERS YOUR COST OF MEDICAL AND SURGICAL EXPENSES DUE TO ILLNESS OR ACCIDENT.

Normally it covers Hospitalisation expenses like Doctor's / Consultant's fees, surgery, Medicine costs, Diagnostic Laboratory Tests , Rooms and Nursing charges during Hospital Stay & Limited PRE & POST Hospitalisation Expenses . Some insurance plans offer ADD ON benefits also.

## **FROM WHOM & HOW TO BUY MEDICALAIM INSURANCE --**

INSURANCE REGULATORY AND DEVELOPMENT AUTHORITY OF INDIA {IRDAI} IS THE GOVERNING BODY / REGULATORY AUTHORITY FOR ENTIRE INSURANCE SECTOR & INSURANCE SERVICE PROVIDERS IN INDIA.

At present, There are 04 state owned general Insurance co.s and various private Insurance companies providing Medical /Health care Insurance covers. They have wide Network of their own offices and Agents.

VARIOUS FLEXIBLE MEDICLAIM POLICY PLANS ARE AVAILABLE IN THE MARKET.

- \* CHOOSE ANY REGISTERED INSURANCE COMPANY OF HIGH REPUTE.
- \* SELECT SUFFICIENT AMOUNT OF COVER FOR SELF & /OR FAMILY AS PER NEED.



आपल्या विमा पॉलिसी विषयक  
सर्व सेवापूर्तीसाठी

भाऊराव यशवंत विंगळे

9881063639

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- \*THE AMOUNT OF INSURANCE COVER IS CALLED "SUM INSURED"
- \*INSURANCE PREMIUM DEPENDS ON AGE & SELECTED SUM INSURED.
- \*UNDERSTAND WHAT IS COVERED AND EXCLUDED FROM THE SELECTED PLAN.
- \*UNDERSTAND THE INFORMATION REQUIRED ON PROPOSAL FORM AND GIVE ACCURATE INFORMATION THEREON. DO NOT SIGN BLANK PROPOSAL FORM.
- \*REMEMBER , THE PROPOSAL FORM DULY FILLED IN AND SIGNED BY YOU IS THE BASIS OF YOUR MEDICLAIM INSURANCE POLICY CONTRACT.
- \* ON CHOOSING OF THE SUITABLE PLAN, YOU CAN PAY THE APPLICABLE PREMIUM AND NOW YOU ARE A PROUD MEDICAL INSURANCE POLICY HOLDER.
- \* ALWAYS READ YOUR POLICY DOCUMENT ALONGWITH IT'S TERMS AND CONDITIONS CAREFULLY. ANY DIFFERENCE /MISTAKE IN POLICY TO BE BROUGHT TO THE NOTICE OF INSURANCE COMPANY & ENSURE RECTIFICATION.
- \*THE MEDICLAIM POLICY IS VALID FOR ONE YEAR PERIOD AND ENSURE THE RENEWAL IN TIME.
- \*TERMS AND CONDITIONS FOR GROUP HEALTH INSURANCE POLICY AND INDIVIDUAL MEDICLAIM INSURANCE POLICY MAY DIFFER IN SOME ASPECTS.

#### **HOW TO LODGE A CLAIM UNDER MEDICLAIM POLICY –**

Most of the Insurance companies have appointed Third Party Administrators for their claim settlement. Those are registered companies assigned to cater claim settlement services to policy holders. They are called "TPA" and their name appears on every mediclaim policy. They have wide Network of reputed Hospitals in India to offer Cashless claim facility to policy holder.

\*ON THE OCCURANCE OF HOSPITALISATION, GIVE INTIATION TO INSURANCE CO/OR YOUR AGENT AT THE EARLIEST.

\*INTIMATE PATIENT'S NAME, IDENTITY PROOF, HOSPITAL NAME, DATE OF ADMISSION, DETAILS OF ILLNESS, DURATION OF HOSPITAL STAY.

\*IN CASHLESS FACILITY HOSPITAL, THE HOSPITALISATION BILL IS PAID DIRECTLY TO HOSPITAL BY TPA SUBJECT TO APPLICABLE DEDUCTIONS. NORMALLY THESE DEDUCTIONS ARE TOWARDS EXCLUDED EXPENSES UNDER THE POLICY.

\*FOR ADMISSION IN NON NETWORK HOSPITAL, CLAIMS ARE PAID BY TPA ON REIMBURSEMENT BASIS.

\*FOR REIMBURSEMENT CLAIMS, SUBMIT ALL THE NECESSARY HOSPITAL PAPERS, TEST REPORTS, BILLS ,RECEIPTS, PRESCRIPTIONS AND MEDICINE BILLS, YOUR BANK ACCOUNT DETAILS AND OTHER RELATED PAPERS IN ORIGINAL TO TPA OFFICE / INSURANCE CO.

\*IF ANY QUERY / REQUIREMENT IS INFORMED BY TPA / INSURANCE CO. IS RAISED ,FULFILL IT ON PRIORITY FOR EARLY CLAIM SETTLEMENT.

\*IN CASE OF REEMBURSEMENT BASIS CLAIM; SETTLEMENT AMOUNT IS DIRECTLY CREDITED TO YOUR BANK ACCOUNT.



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### **UNSATISFACTORY CLAIM SETTLEMENT— WHO WILL HELP ? --**

If you have made a claim under your Mediclaim policy, and not satisfied with claim settlement, { Monetary or service angle }, who will help you to redress your complaint?

In view of this, The **Redressal Machinery** is established to attend the complaints /difficulties of the claimants and policy holders by various Authorities.

\*INSURANCE REGULATORY & DEVELOPMENT AUTHORITY OF INDIA { IRDA } HAS SET REGULATIONS AND GRIEVANCE REDRESSAL GUIDELINES FOR THE PROTECTION OF POLICY HOLDERS.

\*INSURANCE OMBUDSMAN -THIS AUTHORITY DEALS WITH THE INDIVIDUAL POLICY HOLDERS COMPLAINTS/ GRIEVANCES .CLAIM SETTLEMENT MATTERS UPTO RS.20LAC CAN BE ATTENDED BY OMBUDSMAN OFFICES SITUATED IN MAJOR CITIES WITH SPECIFIC JURISDICTION.

\*EVERY INSURANCE COMPANY HAS THEIR OWN GRIEVANCE REDRESSAL MACHINERY THROUGH THEIR NETWORK OF ZONAL/REGIONAL/HEAD OFFICE.

\* CONSUMER FORUMS - CONSUMER PROTECTION ACT ,1986 PROVIDES FOR PROTECTION OF THE INTERESTS OF THE CONSUMERS AND PROVIDES QUICK REDRESSAL OF GRIEVANCES.

\*CONSUMER FORUMS AT DISTRICT, STATE & NATIONAL LEVEL ARE SET TO ATTEND THE COMPLAINTS OF THE CONSUMER.

\*APPROPRIATE APPELLANT AUTHORITIES ARE ALSO IN PLACE. Thus policy holder can approach any suitable authority for his complaint about claim settlement.

### **BEFORE APPROACHING ANY OF THESE AUTHORITIES ---**

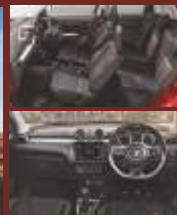
\* UNDERSTAND THE REASON YOUR SHORT / NON CLAIM SETTLEMENT, WHETHER IT IS INSUFFICIENT INFORMATION, DELAYED OR FAULTY PAPERS, WRONG BANK DETAILS SUBMISSION OR OPERATION OF ANY EXCLUSION OF POLICY TERMS OR CONDITION ETC.

\*LODGE THE COMPLAINT IN TIME WITH ALL THE SUPPORTIVE PAPERS AND FOLLOW THE DIRECTIONS OF THE REDRESSAL AUTHORITIES.

WITH THIS SHORT KNOW HOW, YOU WILL BE A SMART & WELL INFORMED MEDICLAIM / HEALTH INSURANCE POLICY HOLDER AND CAN AVAIL THE POLICY BENEFITS AT THE TIME OF YOUR NEED.

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**Sources** - various books on General Insurance, information displayed on IRDAI website



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## आपण काढलेली मेडिकलेम पॉलिसी, खर्च उपयुक्त आहे ना?



श्री. दीपक कुलकर्णी  
कार्यकारी संचालक  
SWSFSPL

आज मेडिकलेम पॉलिसी असूनही, त्यात काळजीपूर्वक सुधारणा न केल्याने, आलेल्या अनुभवाबद्दल बोलूयात.

सूर्यवंशी कुटुंब, आमचे बरेच जुने क्लाइंट आहेत. त्यांच्या सर्व इन्वेस्टमेंट, इन्शुरन्स आम्ही बरेच वर्षांपासून पाहतो. काकांचा मुलगा सचिन व्यवसायाने आर्किटेक्ट आहे आणि त्याची प्रॅक्टिस खूप जोरात चालते त्यामुळे एकदम तो अतिशय बिझी असतो. पणत्यांनी,सिंगल विंडो सर्व्हिसेस मार्फत, सुचविलेले सर्व आर्थिक नियोजन, म्हणजे सर्वप्रकारच्या गुंतवणूक, आरोग्य आणि अपघात विमा इ.सांगितल्या प्रमाणे,अगदी तंतोतंत केलेले आहे.

आज सूर्यवंशी काका ऑफिसला आले ते नाराज होउनच. त्याचे असे झाले की मागच्या आठवड्यात सचिनची सरांची लहान मुलगी सारा, घरातच खेळता-खेळता पडली आणि तिचा हात फ्रॅक्चर झाला. सचिन सर व्यवसायाच्या निमित्ताने नाशिकच्या बाहेर गेलेले होते. सूर्यवंशी काकांनी तिला ताबडतोब दवाखान्यात नेले आणि तिच्यावर उपचार चालू झाले. तीन-चार तासांनी काकांनी, तिथल्या नर्स ला सांगितले की आमच्याकडे मेडिकलेम पॉलिसी आहे. त्यावर त्यांना असे सांगण्यात आले की मेडिकलेमपॉलिसी जर असेल तर साराला २४ तास, हॉस्पिटलमध्ये ऍडमिट व्हायला लागेल. मग सारा,तिची आई आणि आजोबा, याना तितकीशी आवश्यकता नसताना,त्या रात्री हॉस्पिटलमध्येच रहावे लागले. त्यांनी हॉस्पिटलच्या वातावरणात, जागरण, जेवण यांचे हाल सहन करत रात्र काढली आणि सकाळी त्यांना धक्कादायक वृत्तसमजले. क्लेमसाठी प्रयत्न करताना असे लक्षात आले की मेडिकलेम पॉलिसीमध्ये, साराचे नावच नाहीये. धावपळ करून काकांनी पैसे काढून आणले, बिल भरले आणि डिस्चार्ज घेतला.

मेडिकलेम पॉलिसी बाहेर काढलेली असून जुनीच होती आणि दरवर्षी तिचे रिन्यूअल केले जात होते. परन्तु साराच्या जन्मानंतर तिचे नाव, पॉलिसीमध्ये ड करायचे राहून गेले होते. दरवर्षी, मागील पानावरून पुढे, अशी मेडिकलेम पॉलिसी रिन्यू होत गेलीहोती.पॉलिसी बाहेर काढलेली असल्याने, हे आमच्या लक्षात येण्याचे कारण नव्हते.

परंतु पुढच्यास ठेच मागचा शहाणा, या उक्तीप्रमाणे जागे होण्याची आवश्यकता आहे. मी तुम्हाला सर्वांना पुढील आवाहन करू इच्छितो.

मेडिकलेम पॉलिसी मध्ये आपल्या सर्वच कुटुंबियांचा समावेश आहे किंवा नाही ते एकदा तपासून पहा. आपल्या कुटुंबामध्ये नवीन व्यक्ती दाखल होताच,मेडिकलेम पॉलिसी मध्ये सुधारणा करण्यास, आपल्या आर्थिक सल्लागारास, आवर्जून सांगा.

आता ज्येष्ठ नागरिकां साठी देखील, मेडिकलेम पॉलिसी सुविधा उपलब्ध आहे. अगदी सत्तर वर्षांच्या व्यक्तीलासुद्धा मेडिकलेम पॉलिसी मिळते. तेव्हा आपल्या आई-वडीलांच्या नावाचाही, मेडिकलेम पॉलिसीमध्ये समावेश करून घ्या.

मेडिकलेम पॉलिसी जुनी असली तरी बऱ्याच वेळा इन्शुरन्स कंपनीकडूनही चुका होऊ शकतात आणि नो क्लेम बोनस, पुढच्या पॉलिसीमध्ये समाविष्ट केलाजात नाही.ही बाब देखील, तपासून घेतली पाहिजे.

वैद्यकीय उपचारांचा वाढता खर्च पाहता,दरवर्षी तुमच्या आरोग्य विमा योजनेचे नूतनीकरण करताना विमासंरक्षणाची रक्कम वाढवून घेणे आणि योजनेत समाविष्ट बाबींचा आढावा घेणे हितकारक ठरते. तसे करायचे झाल्यास कंपनीकडून तुम्ही केलेल्या दाव्यांची माहिती घेतली जाईल. नूतनी करणा वेळी तुमच्या आरोग्य विषयीची योग्य माहिती द्या, त्यामुळे पुढे दावाकरायची वेळ आल्यास कोणतीही अडचण येणार नाही. नूतनी करणापूर्वीच्या वर्षभरात तुम्हाला काही आजार झाला असेल आणि त्यासाठी तुम्ही दावा केला नसेल, तरीही त्याची माहिती विमाकंपनीला देणे ही तुमचीच जबाबदारी आहे.



# आपल्या विमा पॉलिसी विषयक सर्व सेवापूर्तीसाठी

भाऊराव यशवंत विंगळे

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बहुतेक सर्व मेडिकलेम पॉलिसी कंपनी मार्फत, दर दोन वर्षांनी किंवा चार वर्षांनी मेडिकल टेस्टसाठी, सर्व खर्च दिला जातो. ह्या सुविधेचा लाभ, आपण वेळचे वेळी घ्यायला पाहिजे.

कुठल्याही आजारपणामुळे जर हॉस्पिटलायझेशन झाले, तर २४ तास ऍडमिट असणे, गरजेचे असते. ॲक्सिडेंट केस मध्ये मात्र हे सक्तीचे नाही. अशा वेळी, तुम्ही उपचार घेऊन घरी जाऊ शकता, फक्त कागदपत्रांची पूर्तता उपचारा दरम्यानच करावी लागते.

विमा उतरवण्यापूर्वी विमाकंपनीला प्रमाणिक प्रस्ताव देणे अत्यंत महत्त्वाचे असते. तुम्ही प्रस्तावात दिलेल्या माहितीनुसारच कंपनी तुमच्यासाठी विमा योजना निश्चित करते. यामध्ये तुम्हाला होऊ शकणारे संभाव्य आजार, त्यासाठी येणारा खर्च आणि त्यासाठी आकारला जाणारा हप्त्या या गोष्टींचा समावेश असतो. म्हणूनच विमा उतरवताना तुम्हाला आता असलेले आजारच नव्हे, तर पूर्वी झालेल्या आजारांची माहिती देखील देणे महत्त्वाचे ठरते. विमा उतरवण्यापूर्वी तुम्ही किती तंदुरुस्त होता ही बाब विमाकंपन्यांसाठी निर्णायक ठरते. उदाहरणार्थ तुम्हाला विमा उतरवण्यापूर्वी तीन चार वर्षा पासून काही आजार असेल, तर तो पूर्वीपासून असलेला आजार म्हणून गणला जातो. सामान्यतः विमा कंपन्या त्या आजारासाठी प्रतीक्षा कालावधी लागू करतात किंवा अतिरिक्त हप्त्या आकारतात. त्यामुळे अशा कोणत्याही आजाराची माहिती लपवणे हे मूलभूत तथ्य लपवणे मानले जाते. त्यामुळे विमा कंपनी तुमचा दावा नाकारू शकते आणि जेव्हा तुम्हाला विमा संरक्षणाची सर्वाधिक गरज असते, तेव्हाच तुम्हाला त्यापासून वंचित राहावे लागते. तेव्हा संपूर्ण सत्य माहितीच विमा कंपनीला सादर करा.

आरोग्य विम्याचा दावा दोन प्रकारे करता येतो.. कॅशलेस किंवा रिम्बर्समेंट (प्रतिपूर्ती). कॅशलेससाठी दाव्यामध्ये विमाकंपनी आणि संबंधित हॉस्पिटल एका नेटवर्कचा भाग असतात. त्याद्वारे संबंधित हॉस्पिटल विमाधारकाचे वैद्यकीय अहवाल आणि बिल संबंधित विमाकंपनीला पाठवते. यामध्ये विमाधारकाला फारकाही करावे लागत नाही. प्रतिपूर्तीच्या दाव्यासाठी मात्र, विमा धारकाला दाव्याचा फॉर्म भरणे, त्यात वैद्यकीय उपचारांबाबतचे सर्व तपशील अचूक भरणे, विविध तपासण्यांचे मूळ अहवाल, मूळ बिले आणि अन्य आवश्यक कागदपत्रे जोडून ती विमाकंपनीकडे सादर करावी लागतात. त्या आधारेच विम्याचा दावा मंजूर केला जातो. दावा करण्यापूर्वी आपल्या योजनेच्या अटीनुसार यात कोणत्या बाबी समाविष्ट आहेत, याची माहिती घेणे आवश्यक ठरते. तुमचा आजार जुनाट असेल तर त्यासाठी प्रतीक्षा कालावधी लागू असू शकतो किंवा त्या आजाराला विमा संरक्षण लागू नसण्याचीही शक्यता असते. दाव्यासाठी अर्ज करताना, ह्या सगळ्या गोष्टींची काळजीपूर्वक पूर्तता करा.

आपल्या आर्थिक सल्लागाराला, आपण अर्थाशी निगडीत असलेल्या सर्व व्यवहारांची माहिती, पूर्णपणे द्या.

अशी सर्व काळजी, आपण घेतली तर मेडिकलेम पॉलिसी मार्फत होणारे लाभ, आपणास मनस्तापाशिवाय घेता येतील. नाही का ?





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# CROP INSURANCE



Dr. R. K. Duggal

**Crop insurance** is purchased by **agricultural** producers, and subsidized by the federal government, to protect against either the loss of their **crops** due to natural disasters, such as hail, drought, and floods, or the loss of revenue due to declines in the prices of **agricultural** commodities

Crop or Agriculture Insurance covers risks of anticipated loss in yield of various crops. Almost the entire of Crop Insurance business comes from 'Schemes' or 'Programme'.

These Schemes operate on principles of 'Area Approach'. Coverage is compulsory for farmers taking crop loans from rural financial institutions (RFIs) for cultivation of Crops, i.e., loanee farmers. Non-loanee farmers can also insure their crops under the same schemes.

The main Schemes available to farmers in respect of crop insurance are as under:

- a) National Agricultural Insurance Scheme (NAIS) of Government of India
- b) National Crop Insurance Programme (NCIP) of Government of India

- I. Modified National Agricultural Insurance Scheme (MNAIS),
- ii. Weather Based Crop Insurance Scheme (WBCIS) and
- lii. Coconut Palm Insurance Scheme (CPIS)

Crop Insurance is practically an all-risk insurance cover based on 'Area Yield Index'. The Scheme covers all food, oilseeds and annual commercial /horticultural crops for which historical yield data is available and crop cutting experiments are planned for the current year.

State governments issue notifications containing names of crops eligible for insurance, rates of premium etc. at the beginning of each cropping season.

The Scheme is available to all Farmers - compulsory for borrowing farmers and optional for non-borrowing farmers. Farmers have to fill-up a simple Proposal Form and submit the same with premium amount at the nearest branch of bank or Primary Agricultural Credit Society.

**Sum insured** is at least equal to loan amount which can be increased to 150% of the value of average yield at the option of the farmer. There are limits for non loanee farmers which are published in state government's notification.

**Premium** rates for Food crops and Oilseeds range from 1.5% to 3.5% and actuarial rates are charged for Annual Commercial / Horticultural Crops. Subsidy in premium is available to small and marginal farmers. Network of financial institutions viz. Commercial Banks, regional rural banks and cooperative banks, spread across length and breadth of country, play the role of intermediaries.

**Levels of indemnity** are 60%, 80% and 90% which means farmers are themselves to bear the loss of first 40%, 20% or 10% respectively. This condition is also broadly called 'deductible'.

The Scheme operates on principles of Area-Yield Index or Guarantee. There is a guaranteed yield termed as Threshold Yield for every crop in every Homogenous Area e.g. taluka, block or gram panchayat etc. Threshold Yield is moving average of past five year's actual yield (three years in case of Paddy and Wheat) multiplied by applicable level of indemnity. If current season's actual yield recorded is lower than the Threshold yield, then claims become payable. Yield data used for claims is generated



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under General Crop Estimation Surveys (GCES) by way of crop cutting experiments.

**Settlement of claims** is automated processes and the claim amount is credited to insured farmers' bank account. No paper work is required to be done by insured farmers or intermediaries.

Crop Insurance has three components- viz. MNAIS, WBCIS and CPIS

1. General insurance companies are allowed as implementing agencies'.
2. Rates of premium are charged on actuarial basis. Actuarial rates of premium help insurance companies to transfer the risk in global reinsurance market and the governments to budget their liabilities.
3. Premium payable by farmers is subsidized substantially to make it affordable.
4. Sum insured is broadly equal to cost of cultivation.
5. All claims will be paid by insurance company as there will be no sharing of claims by state and central governments.

**Crops covered:**

Horticultural crops for which historical yield data is available and crop cutting experiments are planned for current year. State governments issue Notifications containing names of crops and areas eligible for insurance, rates of premium etc. at the beginning of each cropping season.

This insurance is available to all Farmers whereas compulsory for borrowing and optional for non borrowing farmers. Farmers have to fill-up a simple Proposal Form and submit the same with premium amount in a nearest branch of bank or Primary Agricultural Credit Society.

Sum Insured is based on cost of cultivation and at least equal to loans disbursed. Often the State government decides the sum insured for various crops for a district within the State. Sum insured can extend up to value of threshold Yield. Premium rates vary from crop to crop and area to area based on risk profile reflected in historical yield data, past insurance and claims experience.

**Network of financial institutions** viz., commercial banks, regional rural banks and cooperative banks, spread across length and breadth of country plays the role of intermediaries. Additionally, insurance intermediaries licensed by IRDAI are also allowed to insure non-loanee farmers.

Additional features in terms of coverage of 'Prevented sowing', post harvest losses, individual Farm level assessment in case of localized calamities, and On-Account settlement of claims in case of serious crop losses/major disasters.

The Scheme covers all food, oilseeds and annual commercial / horticultural crops. All crops for which historical yield data is not available can also be covered.

Insured is pre-defined and is based on cost of cultivation, and is decided by the state for each crop and district. Premium rates can be a maximum of 10% for Kharif and 8% for Rabi season with 12%



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for commercial / horticultural Crops. The premium subsidy available ranges from 25% to 50%.

In case of weather based crop insurance scheme, Weather index values are taken as a measure of claim settlement. (Fall below or above, as the Case may be) the notified trigger value, then claims shall be calculated per unit area. Claims are assessed and settled solely based on weather data of automated stations installed in Reference Unit Area for the purpose.

Calculation is done based on term sheets published in notifications. Procedure of assessment and settlement of claims are automated processes. No paper work is required to be done by insured farmers or intermediaries.

Losses for Add-on covers are assessed on individual basis for which farmers have to intimate the insurance company within 48 hours of the occurrence of the insured peril.

**PRADHAN MANTRI FASAL BIMA YOJANA (PMFBY)** -. This was introduced to provide insurance coverage and financial support to the farmers in the event of failure of any of the notified crop as a result of natural calamities, pests & diseases.

Other benefits envisaged under it were -

- To stabilise the income of farmers to ensure their continuance in farming.-
- To encourage farmers to adopt innovative and modern agricultural practices.
- To ensure flow of credit to the agriculture sector.
- To insured farmer.

The Scheme can cover all the Crops for which past yield data is available and grown during the notified season, in a Notified Area and for which yield estimation at the Notified Area level will be available based on requisite number of Crop Cutting Experiments (CCEs) being a part of the General Crop Estimation Survey (GCES).

**NOTIFIED AREA:** Notified Area is the Unit of Insurance decided by the State Govt. for notifying a Crop during a season. The size of the Unit of Insurance shall depend on the area under cultivation within the unit.

For major crops, the Unit of Insurance shall ordinarily be Village/Village Panchayat level and for minor crops may be at a higher level so that the requisite number of CCEs could be conducted during the notified crop season. States may notify Village / Village Panchayat as insurance unit in case of minor crops too if they so desire.



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# CYBER & CRIME INSURANCE



**Archana Vaze**

Asst. Professor and Head - Content Development,  
Insurance Institute of India (III), College of Insurance, Mumbai

Currently we keep on hearing a lot about various cyber crimes or cyber attacks. Let's try to understand what is cyber crime. In simple terms cyber-crimes are crimes where a computer is used as a tool or target to commit that particular crime. In few cases it may be just a computer which is targeted where as in many cases the target is much bigger such as an entire computer network of the particular organisation.

The most common cyber crimes we keep on hearing are as below

- Denial of Service
- Malware that drains cash from accounts
- Breach of personal sensitive information
- Salami attacks
- Ransom ware programs
- Wipe out hard drives
- Credit card fraud
- Reputation loss
- Website Defacement

## **Why we need to know about it ?**

With the penetration of internet and cheap availability of data, all of us are continuously connected to a network with our mini computers, popularly called as smart phones. We will discuss a simple example of one of the very popular search engine Google . As per google's own declaration the typical data collected by Google on every user is as below

- Things you search for
- Videos you watch
- Ads you view or click
- Your location
- Websites you visit
- Apps, browsers, and devices you use to access Google services

In addition to this every time one gives permissions to access certain data, which, as per them helps to provide better service is

- Your name, birthday, and gender
- Your password and phone number
- Emails you write and receive on Gmail
- Photos and videos you save
- Docs, Sheets, and Slides you create on Drive
- Comments you make on YouTube
- Contacts you add
- Calendar events



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In many cases there is an option to opt out of these additional information collection but we never do that resulting into a lot of our data being available on the internet without we being aware of it.

In such a scenario, it's very important to understand who is exposed to cyber crime. Anyone and everyone who store, collect, hold and handle any sensitive personal data is exposed to cyber crime.

Sensitive personal data” means personal data such as

- Biometric data;
- Deoxyribonucleic acid (DNA) data;
- Sexual preferences and practices (eg. gay, lesbian etc.);
- Medical history and health;
- Political affiliation;
- Commission or alleged commission of any offence;
- Ethnicity, religion, race or caste; and
- Financial and credit information

In such a scenario in certain cases even small vendors and SME clients may unknowingly face cyber risk. Even individuals are facing this cyber risk.

Hence in Indian market we offer two kinds of insurance policies

1. Cyber insurance policy
2. Crime insurance policy

Unlike other traditional insurance policies both these policies are generally offered in tailor made manner; that is the cover is designed based on the nature and requirement of the particular client. In crime policy we cover the below perils resulting into financial loss.

- Theft
- Counterfeiting
- Credit card fraud
- Extortion
- Fraudulent alteration
- Forgery
- Computer fraud

Crime policy is similar to traditional Fidelity Guarantee policy. The actual loss cost as well as investigation cost, legal fee and defence costs (on actual) are paid.

Cyber insurance is much wider in nature covering the first party losses and expenses due to business interruption, cost of liability claims as well as defence cost, crisis management expenses, regulatory defence cost as well as fines and penalties. This is one of the few policies covering the fines and penalties as well.

Even if individual wants to cover the liability or financial loss to him due to similar crimes happening against him there is an option of buying individual cyber policy which comes with sublimit for each peril.

With our increasing exposure to multiple gadgets and use of internet it makes sense to manage our risks by purchasing an individual cyber insurance policy.



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# IMPORTANCE OF FIRE INSURANCE



**Santosh G Bhagat**  
Chartered Engineer,  
Valuer, Surveyor &  
Loss Assessor

Insurance has become synonymous with safeguarding the interest of people and property from loss and uncertainty. Insurance is very important for businesses as they provide compensation for loss, or damaged property. Property insurance in India provides safety against most risks such as Fire, theft and certain types of weather damage.

The most popular form of property insurance in India is Fire insurance. It is a form of insurance coverage to protect assets from losses occurring due to fire. Fire Insurance aids business men to feel secure and carry on their businesses with confidence as fire accidents are unexpected and cause massive destruction which can bring a flourishing business to an impasse.

Fire insurance protects enterprises in the following ways:

1. Covers the cost of the property damage due to fire.
2. Provides medical expenses to employees who sustained injuries from the fire incident.
3. Provides compensation for loss of life as well.

Apart from businesses, personal assets can also be insured against fire damage under a fire insurance policy. It provides monetary compensation in case of loss or damage to personal property such as flats, furnishings, clothes etc. It also provides maintenance price for the electronic items which are damaged by fire like television, computer, air coolers etc. Safeguarding property or home from fire damage is essential, more so if you know the chance of one developing is very real.

Fire insurance is a critical protective measure which one cannot ignore at any cost. Fire insurance contract is defined as “an agreement, whereby one party in return for a consideration undertakes to indemnify the other party against financial loss which the latter may sustain by reason of certainly defined subject-matter being damaged or destroyed by fire or other defined perils up to an agreed amount”.

Fire, in order to make the insurer liable under the contract, must satisfy two conditions.

First, there should be actual fire or ignition, and second, the fire must be fortuities in its nature.

The system of fire insurance cannot save the society from the economic loss to the community to the extent of the property lost by fire, but it compensates someone and this saves him from a ruinous loss, at the cost of a group of some others. The party responsible to indemnify the loss is called the insurer, the party who is to be indemnified is called the insured, the consideration for the contract is termed 'the premium', the defined subject-matter is termed 'the property insured' the sum set forth in the contract is called the assured sum, and the document containing the terms and conditions of the contract is known as 'the policy.'

Principles of Fire Insurance are as follows:

1. Insurable Interest in Fire Insurance.
2. The Principle of At most Good Faith in Fire Insurance.
3. The Principle of Indemnity.
4. Proximate Cause of Fire Insurance.
5. The Doctrine of Subrogation.
6. Warranties in Fire Insurance.



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## What is generally Covered under the Fire Policy:

- Buildings
- Stock and stock in process
- Fire
- Explosion/Implosion
- Riot Strike
- Storm Flood inundation
- Subsidence landslide
- Bush fire etc.
- Machinery and Accessories
- Contents including furniture
- Lightning
- Aircraft damage
- Terrorism
- Impact damage
- Bursting or overflowing of tanks

## What is generally not covered under the Fire Policy:

- Loss or damage to property due to :
- Spontaneous combustion fermentation
- Burning of property by order of any Public Authority
- Its undergoing any heating or drying process
- Explosion of boilers (other than domestic boilers)
- Total or partial cessation of work
- Permanent or temporary dispossession by order of Government
- Burglary House breaking theft
- Normal Cracking or settlement or bedding down of new structures
- War or war like operations
- Defective design workmanship defective materials
- Pollution or contamination
- Over-running short circuit etc.
- Earthquake
- Spoilage loss

The above perils which are not covered can be covered by “Add on Covers” in the same policy or under a completely different policy apart from Fire Policy.

## Types of Fire Insurance Policies

Basically there are 12 types of policies which can be customized with “add on covers” as per the needs of the proponent / Insured, are as follows:

- Comprehensive Policy: Fire insurance is called a comprehensive policy when it covers all other

The advertisement features the SEVA logo on the left, a central image of a white Maruti Suzuki Super Carry mini truck, and the Maruti Suzuki Commercial logo on the right. Text includes 'A POWERFUL MINI TRUCK' and 'SEVA AUTOMOTIVE PVT. LTD.' along with contact numbers for Nasik, Dhule, Nagpur, and Nanded.



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kinds of risks like riots, arson, loot, civil commotion, wars, strikes, accidents and others in single insurance.

- Blanket policy: A blanket policy is that fire insurance policy in which a single policy is used to insure properties at one or different locations against the risk of fire. Sometimes an organization or a person can have properties at various locations and this type of insurance is useful for covering the risk generated by fire for these all properties.
- Consequential loss policy: A consequential loss policy is meant for compensating the loss not directly by fire but incidental to the fire event. Loss of fire is also covered but addition to that other kinds of losses due to expenses on salary, interest, inflation or hiring of temporary premises are also covered.
- Valued policy: A fire insurance policy the value of property is fixed at the time of inspection is called valued policy. So in case of loss of property by fire, the insurance company pays the full of policy amount at the time of taking policy whether the property is fully damaged or not.
- Valuable fire insurance policy: Under this policy, the value of claim is determined at the actual market price of the damaged property only after the destruction of the policy. The value is not fixed earlier as in valued policy.
- Specific fire insurance policy: Under this policy, if the damage is less than the insured amount, insurance company compensates up to the amount damaged. If the damage is more than the insured amount insurance company compensates only equal to insured amount or identifies loss to the extent of specific amount.
- Floating fire insurance policy: if a single fire insurance policy is conducted for different property located at different place, then that type of policy is called floating fire insurance policy. For the convenience of client this policy is undertaken. An entrepreneur may have some of his goods and other at other storable places. Insuring them under separate policy can be very chaotic. That's why floating fire insurance policy is done to offer financial security that can occur at different places through single policy.
- Average policy: It can be defined as the policy in which losses born by both insurance and owner of insurance property. It is calculated under the following formulae.  
Claim = (insured amount / value of property) \* actual loss
- Adjustable fire insurance policy: According to the changes of stock the insured amount is also changed. The premium is calculated according to the insured amount and the insured amount changed. Under this policy, the insured amount is based on the value of existing stock in the beginning and later exited according to information received on the changes of stock. For example, if the client has stock worth Rs.1, 00, 000/- then insurance for the same amount is made. Later on if the same stock is worth Rs.80, 000/- or Rs.1, 10, 000/- then the insured amount



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may increase or decrease as the situation may be. The information about stocks is received from the insured, is the base for limiting the liability of the insurance policy

- Reinstatement policy: Under this policy, the insurance company undertakes to replace the property damaged by fire. In this policy, the actual loss is not indemnified in monetary terms but the insured goods are replaced.
- Declaration policy: This policy is issued for the maximum value of stock to be insured. At the beginning of the contract, three-fourths of the premium payable is charged from the insured in advance. Every month the policyholder is required to declare the value of present stock. In case of any loss by fire, the compensation is made on the basis of declared value. At the end of the insured period, based on the values stock declared, the total of premium payable is worked out as average.
- Excess policy: An excess policy is supplementary fire insurance policy, which is purchased to cover additional risks beyond the coverage of original first loss policy. The kind of fire policy is purchased by such merchants whose stock fluctuates from time to time. In such a case, first loss policy is purchased for minimum stock value and additionally an excess policy is purchased for an anticipated increase in the total value of stock.

Basic documents required for claims under Fire policy:

1. Policy Copy.
2. Claim Form.
3. Eye witness statement of incidence.
4. Statement of Loss with quotations and purchase invoice.
5. Fire Brigade Report and Receipt.
6. Plan copy of the premises.

Apart for these basic documents the surveyor may ask for additional documents based on the nature of industry and condition at the time of Fire / mishap.

For any further queries or information please feel free to contact on bhagatsantoshnshk@gmail.com or call on mobile no 8601451237, or what's app on 8806932333.



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# THE RISING NEED OF CYBER INSURANCE



**Saurabh Dhara**

The Author heads commercial lines  
for a leading general insurance Company  
in Nashik

## ***Introduction***

It is a matter of great concern that the World today is dealing with an intangible threat. Every now and then in the newspapers, you are more likely to read about this new threat. Cyber threat has taken over this world and how. It is estimated that cyber attacks costs the world more than Wars- around a whopping 3 Trillion US Dollars in 2015. Yes! You read that right. A number that may double by the year 2021, but most businesses, leave aside individuals are not even aware of this threat or are ignorant about it. Having an insurance to protect them against this rising threat is unfortunately still a farfetched thought.

## ***What is Cyber Insurance ?***

Cyber Insurance is an insurance cover specially designed to cover the liability of a business or an individual arising out of Cyber risk such as malware, ransomware, or any other method that can contribute to compromise network security or sensitive data. With tons of data generated and shared every second, it gets difficult to keep an eye on each of them, and hence chances of a data breach increases. Thus, it becomes extremely important to realise the potential threats, identify the risks and act wisely.

## ***Who are at risk?***

Anyone and Everyone including Individuals and businesses that are connected with the internet in some form or the other are at risk. The more the number of devices connected to the internet, more the risks. The more the dependency on computerised data, greater is the risk. Manipulation of data and the data breach can cost companies thousands or even millions of dollars which includes recovering the compromised data, several inspections, forensics and what not. In the latest available data, India was ranked second in the globe to be hit by spam and phishing. Ransomware and Network attacks have also increased in India. Banking sector amongst others are one of the most badly hit with instances of digital fraud coming out in large numbers in the last year. As far as Individuals are concerned, It is also to be noted that India is second to US where the highest number of malwares for mobile phones are detected.

## ***Challenges and Road ahead***

Before cyber insurance in India really take off, The insurance industry has to come together and mutually decide on the coverage's. What to cover and what not to cover should be the point of discussion. At present, Each and Every product available in the market differs substantially from each other, and hence it becomes equally important for customers to evaluate their own risk exposures, identify the potential threat and choose the best possible product that will fulfil their exact needs rather than just selecting a product based on price. Since this whole subject of Cyber insurance is relatively new for the Indian Market, Not much information, and claims data is available with the insurers which at times results in unnecessary covers and high premiums. As time goes by, and more data is available to the Insurers to evaluate and analyze, the coverage's will be streamlined. Meanwhile, Customers need to be better informed about the digital threats, and insurance companies need to adapt to the changing requirements at a swift speed. Cyber Insurance eventually will only grow.





# FIRE INSURANCE CLAIMS



**SANJAY SURPURIYA**  
SURVEYOR/LOSS ASSESSOR  
9822038029.

No.	Description	Precautions to be taken
1	Name and Address on the policy	Address of the location of the property to be insured (Risk Location ) should be mentioned on the policy.
2	Risk location & its addresses	Gat No., Survey No., Sector No., Village should be mentioned.
3	Kutcha construction & basement	If the location is at the basement it should be mentioned while filling up the proposal form. Insured should keep the copy of the proposal form in his record.
4	Floor of the Building	It should be clear that on which floor the risk location is located.
5	Property- ownership	Person insuring the building should have insurable interest in the property. If the property is rented/ leased Rent Agreement / Lease Deed should have a specific clause in this regards.
6	Covering property with RIV (Reinstatement Value Clause)	If the property has a RIV Clause no amount for depreciation is deducted from the claim amount. If the property is insured with RIV Clause -Sum insured should be a replacement cost of the property with new.
7	SumInsured to be adopted	While deciding the sum insured proper value ( replacement ) should be considered.
8	Sum Insured to be adopted for Building.	Sum insured should be a cost of construction and not the market value of the property. In case of a claim insurer's would pay the loss to construct/ repair the building and not the market value of the property.
9	Sum Insured for Stock.	sum insured should be the highest value on any day of the available stocks through out the year. This is important in case of seasonal business.
10	Stock Statements given to Bank	Proper and correct stock statements should be submitted to the bank. Also this should be reconciled with the Purchase and Sales register. In the event of fire claim this would be useful to substantiate the claim.
11	Stocks In case of Bank loan or policy is taken by bank	As a normal practice bank takes double the sum insured of the loan amount availed by the borrower; which is incorrect. Insured should check the sum insured in the policy taken by the bank and opt proper sum insured as mentioned above.



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12	Sum Insured for Plant & Machinery	As a general practice the sum insured taken for P & M is book value; which is incorrect. Sum insured should be a market value of the P&M in normal course and should be a replacement value with new P&M in case of RIV policy.
13	Filing of all Mandatory Returns	All returns and taxes like GST, Income Tax etc. should be filed in time; so as to avoid any inconvenience after the insurance claim.
14	Police Panchanama	Intimation of loss should be given to the local police authorities immediately after the loss in writing and acknowledgement should be taken.
15	Intimation of Loss to the Insurer's.	Intimation of loss should be immediately given to the insurer's and as far as possible the affected property should not be disturbed / shifted.
16	Back of the Data / Record	Insured should take periodic back up ( at least weekly ) of the data and keep it safe at another place (other than the risk location ).
17	Disposal of Salvage (Damaged Material )	Damaged material should not be disposed without the consent of the surveyor/ Loss Assessor.
18	Cooperate with the Surveyor/ Loss Assessor	Cooperation should be given to the Surveyor/ Loss Assessor during the survey. Required and correct information should be given to the Surveyor. Misleading information given to the surveyor may create problems and complications in the claim. If you do not know the required information; get the correct information immediately and provide the same to the surveyor.



**The need for the engagement of an independent surveyor is for assessing the loss/damage suffered without any bias or prejudice and by a professional / expert in the field.**



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# VALUATION FOR THE PURPOSE OF INSURANCE



**Yogesh Chandak**

Govt. Regd. Valuer  
Chartered Engineer, Surveyor & Loss Assessor  
(Motor / Marine Cargo / Engg.)

## 1.0. WHY VALUATION FOR THE PURPOSE OF INSURANCE?

Valuation is important for insurance while insuring and also while assessing the loss. Even though the need is on two different headings, the purpose is only one and it is to avoid under insurance.

## 2.0 What is under Insurance?

If the value of the subject matter at the time of risk, is of greater value than the sum insured, than the insured shall be considered as being his own insurer for the difference and shall bear the reasonable proportion of the loss accordingly.

The under insurance quotient is sum insured/ value of risk

## 3.0 What all could be the subject matter?

It could be Building, machinery or stocks.

## 4.0 How to value the Building?

Generally buildings are valued under three methods:

1. Detailed estimate method , 2. Plinth area rate method , 3. Cost of Repairs & Replacements

## 5.0. WHAT IS PLANT & MACHINERY?

Plant & Machinery are installations and support facilities in an industry, designed to perform a specific pre-determined function, whether used singly or in combination with other items to enhance the productivity or operating facility; and includes all devices in fixed or movable form, other than real estate, deployed in manufacturing, processing or assembling of products from the stage of raw materials to finished goods.

## 6.0. WHAT ARE THE TERMINOLOGIES THAT A SURVEYOR SHOULD BE AWARE OF ?

### 6.01. MARKET VALUE:

'Market value' is the value established in a public market by exchange between sellers and willing buyers. In general it could be the depreciated value.

It is the value at which a property can be replaced.

### 6.02. REINSTATEMENT VALUE:

It is the value at which a property can be reinstated in the same place, which bears no depreciation for its usage.

### 6.03. LIFE SPAN:

Each and every property has a limited life. Depending upon its material of construction and usage, the life span is determined. It could be 50-60 years for a building, 10 years for office equipments, 25 years for Transformers and 20 years for electrical Motors & 5-6 years for Computers or Mobiles.

### 6.04. SALVAGE VALUE

If a stage of uneconomical or unsafe usage is reached, the asset has to find some other use. It can be dismantled and the constituent parts of the asset may suit an alternative usage, for which it can be sold.



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At times, the same asset could be repaired or subject to some value addition to present it to be a more worthy component. If it has such a way out, it may fetch a better price and this value is known as the Salvage value.

#### 6.05. SCRAP VALUE & SALVAGE VALUE

If the constituent parts could not be put to a better use, it is treated as Scrap and its value is the value of the material of construction alone.

**Generally salvage value will be more than the scrap value.** As salvage, the asset is valued as a component or a portion of the component, whereas in scrap, it is only the metallic scrap.

#### 6.06. RESIDUAL VALUE:

The value of the machine on completion of the life span is never considered as Zero. It has a minimum value and could be considered as 10%. Depending on the material of construction, the percentage could be altered.

#### 6.07. DEPRECIATION:

It is the portion of life span that has got exhausted in the expected life. It is because of its usage and the ageing of the machine.

#### 6.08. OBSOLESCENCE:

It could occur due to two reasons and they are termed as

1. Functional Obsolescence
2. Economical Obsolescence.

#### 7. Valuation of machinery is done on following basis:

- Supplier's quotation as on date of the fire.
- Original purchase price escalated using indices.
- Original capitalized cost escalated using indices.
- purchase cost of similar machine of same type and capacity.
- cost of new machine of improved version duly adjusted for improvements

#### 7.1. HOW TO PROCEED WITH VALUATION, IF A JOB IS ASSIGNED?

- Ø Obtain a letter to know specifically the **purpose of valuation**. If it is for the purpose of insurance there is no need to value the land.
- Ø Visit the plant to be valued and meet the authority of the plant.
- Ø Valuation work can be classified into two different nature
  1. Field Work (Inspection / Verification)
  2. Desk work (Back Office Work)

#### 8.0. HOW TO FIND THE REPLACEMENT VALUE?

The best way to know the replacement value is to ascertain in the market, preferably from the same manufacturer, by referring the specifications of the machine to be valued. However, there could be some difficulties in approaching the manufacturer due to any one of the following reasons:

- a. The manufacturers themselves may not exist.



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- b. The machines might have become obsolete.
- c. The nameplate details may be missing from the machine.
- d. The machine may be an imported one.

### 8.01. IN THE EVENT THAT THE REPLACEMENT VALUE COULD NOT BE ASCERTAINED IN THE MARKET, WHAT TO DO?

On such occasions, if purchase value is known, we may use the cost indices to find out the replacement value.

### 9.0. WHAT ARE INDICES?

Index is merely a number for a given year showing the cost at that time, relative to a certain base year. It is . . .

- Ø A Statistical figure only
- Ø Based as 100 in a particular year
- Ø Published regularly by competent agencies
- Ø Grouped under several groups and subgroups
- Ø Based on large scale industries alone

If the cost at some time in the past is known, the equivalent as on date can be determined by multiplying the purchase cost by the ratio of the Index value at the time of valuation to the Index value at the time of purchase.

$$\text{Replacement Value} = \text{Purchase cost} \times \frac{\text{Index value at the time of valuation}}{\text{Index value at the time of Purchase}}$$

Indices, though not perfect in every aspect, still represent the only means of achieving estimates. This has certain limitations, as technological advances may affect the value, in too great a span. If used judiciously, within their realm of accuracy, by applying the mind, Indices are the best available tools for the Valuer.

### 9.02. WHAT IS WHOLESALE PRICE INDEX & WHO PUBLISHES THE SAME? WHERE CAN THE SAME BE USED?

#### WHOLE SALE PRICE INDEX

- This is mainly used to estimate the replacement value of indigenous machines.
- This is an index compiled by the ministry of economic affairs & published by Reserve Bank of India through their quarterly journals.



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- RBI has divided the industries into some major groups and sub groups. Out of them the following three heads are of greater use for Valuers.  
**A) Electrical Machinery B) Non Electrical Machinery C) Transport Equipment**
- RBI has taken the price of 1994 as the basic price and has fixed the index value of the machines as 100 for that year.
- Depending on the market fluctuations, they have fixed the index values, month-wise and are publishing them, through their journals.
- The base of 100 was earlier fixed for the year 1970 and later it was re-modified for the year 1980, before the current revision in 1994.

### 9.03. HOW TO USE THE WP INDEX TO ESTIMATE THE REPLACEMENT VALUE?

By perusing the assets register, the purchase value of a particular machine could be found out. The WP index for that category of the machine could be found from the chart. The same for the period of valuation could also be noted. By applying the escalation factor, the replacement value could be arrived at.

#### 10.01. HOW TO VALUE THE IMPORTED MACHINE?

By using a relevant index such as **Marshall & swift index**.

#### 10.02. WHAT IS MARSHALL & SWIFT INDEX AND WHO PUBLISHES THE SAME?

This is an index issued by an organization namely Marshall & swift from Los Angeles California 90026-0307, to determine the price of imported machinery. The major industries are categorized to 47 different groups and the base is fixed as 100 for the year 1926.

#### 10.03. WHAT ARE THE IMPORTANT FACTORS THAT PLAY A ROLE WHILE ESTIMATING THE VALUE OF AN IMPORTED MACHINE?

While estimating the replacement value of an imported machine, the exchange rate and the percentage of the customs duty on the day of valuation have also to be considered.

#### 10.03 COST OF REPAIRS / REPLACEMENTS:

In the case of machinery also, the estimate prepared and or obtained by the insured should be scrutinised for its correctness and reasonableness.

(Courtesy:- Abstracted from Seminar by IISLA -T N Chapter)



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# DEPRECIATION



**Er. Rajan R. Kapile**

B.E. (Mech) , A.M.I.E. , LM PVAI , A.I.V.  
Chartered Engineer, Govt., Regd. Valuer ,  
Surveyor & Loss Assessor ,  
Vice President –  
Practising Valuer's Association (India)

Depreciation is a term frequently used in the sphere of valuation.

## **Primary Physical Depreciation Factor:-**

The physical condition of any man made artifact will deteriorate continuously from the moment of manufacture. This process is encouraged by the corrosive effect of the oxygen & bacteria laden atmosphere , sun light , various sources of vibrations , temperature change , induced stress & from the wear & tear suffered during the use for which the artifact was created.

Machines which have a working function involving the rotary & reciprocal movement of parts necessary to their purpose & which use various types of power source in the form of engines or motors with power driven trains of one form or another will obviously deteriorate at faster rate than inanimate objects.

It therefore follows that parallel to the physical depreciation there is a corresponding depreciation over its finite economic life from new until it becomes worth no more than scrap.

## **Secondary Depreciation Factor:-**

Due to continued research & development by manufacturers coupled with technological advances in the design of machines which enable them to operate faster or more efficiently the resulting obsolescence factor also quickens rates of depreciation in value.

Poor maintenance standards together with abnormal work loads are two further factors affecting depreciation beyond the average in a machine's condition & value.

For practical valuation purposes every asset valued can be assumed to have a finite economic life , dictated principally by all the Primary Physical Depreciation Factors.

In straight line balance depreciation each annual percentage reduction is applied to the previous year's reduced balance, not the starting 100% , so that the second year balance in say 10% column is 90% of 90% = 81% & so on.

The normal practice is to use whole single year percentage reduction balances in formulation. Where short term high rate depreciating assets are being valued provided that the exact age of the asset can be established such as for commercial vehicles six & even three monthly percentages may need to be calculated.

Certain group of assets such as all vehicles & particularly commercial vehicles , earth moving equipments & computer hardware suffers heavy depreciation in the first year or two of their economic life. This is due to partly market factors linked to obsolescence & partly to a their inherently short economic life.

## **Asset Depreciation Groups:-**

Average finite economic life depends upon use of machine , whether single or double shift , Operator skill etc. depending upon type of machine.



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Frequently assets will be found that are in good working condition , well maintained & operating profitably & which are older than the average economic life. The older asset when valued to Net Current Replacement Cost will be more likely to be a worth a sum slightly above its open market value than a sum calculated by formulation but each asset to be valued needs to be approached individually with allowance for all the relevant valuation factors.

Following are some of Useful Lives accepted in accounting;

1. Motor cycles, scooters and other mopeds 10 Years
2. Motor buses, motor lorries, motor cars and motor taxies used in a business of running them on hire 6 Years
3. Motor buses, motor lorries and motor cars other than those used in a business of running them on hire 8 Years
4. Motor tractors, harvesting combines and heavy vehicles--do
5. Electrically operated vehicles including battery powered or fuel cell powered vehicles 8 Years



**Licenses are issued to both individuals and firms/companies to act as Surveyor and Loss Assessors. There are eight areas in which surveyors could be licensed to work, depending on their qualifications.**

**These are as under -**

- ◆ Fire
- ◆ Motor
- ◆ Miscellaneous
- ◆ Engineering
- ◆ Marine cargo
- ◆ Marine Hull
- ◆ Loss of Profit
- ◆ Crop Insurance.

**Please approach a duly licensed surveyor or Insurance Company registered with IRDAI for specific information regarding a claim on policy or for any other additional information.**



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# VEHICLE IDENTIFICATION NUMBER (VIN)



**Vaibhav S Kulkarni**  
BE (Auto), AMIE,  
FIIISLA, LM-PVAI

We are all familiar with the CHASSIS NUMBER of the vehicle, globally it is known as a VIN (Vehicle Identification Number) which is the unique identity of an Individual Motor Vehicle.

ISO 3779:2009 describes the global standards for a universal code to be used in a specified 17 digit VIN.

The standards are applicable to:-

1. Motor vehicles
2. Trailers
3. Motorcycles &
4. Mopeds only.

These standards are currently not applicable for Agricultural, Construction, Mining and Material Handling Equipments/Machinery.

The digits are in an alphanumeric pattern meaning using all alphabets & numerals A to Z and 0 to 9, which are used subject to usage restriction on certain characters in some specified sections.

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
SECTION 1			SECTION 2						SECTION 3							
WMI			VDS						VIS							

## SECTION 1:

First three digits are called the **WMI** or **World Manufacturer Identifier**.

If the first two digits are between MA to ME (viz. MA, MB, MC, MD or ME) it denotes that the vehicle is manufactured in India.

Note that if the 3rd digit in WMI is 9, the manufacturer is producing less than 500 vehicles per year.

WMI'S OF POPULAR MANUFACTURERS:-

MA1	MAHINDRA & MAHINDRA	MER	DSK BENNELI MOTORCYLES
MA3	MARUTI SUZUKI	SAJ	JAGUAR
MA6	GM-CHEVROLET INDIA	SAL	LAND ROVER
MAJ	FORD INDIA	SMT	TRIUMPH
MAK	HONDA MOTOR CO.	TMB	SKODA
MAL	HYUNDAI MOTORS	WAU	AUDI
MAT	TATA MOTORS	WBA	BMW CARS
MB1	ASHOK LEYLAND	WDD	MERCEDES BENZ CARS
MBJ	TOYOTA KIRLOSKAR MOTORS	WVW / MEX	VOLKSWAGEN
MBL	HERO MOTORCORP	YV3	VOLVO TRUCKS
MBU	SML ISUZU	YV1	VOLVO CARS
MBY	AMW		
MC1	FORCE MOTORS		
MC2	EICHER MOTORS		
MCA	FIAT INDIA		
MCD	MAHINDRA TWO-WHEELERS		
MD2	BAJAJ AUTO		
MD6	TVS		
MDH	NISSAN DATSUN INDIA		
ME1	YAMAHA		
ME4	HONDA TWO-WHEELERS		
MEC	BHARAT BENZ		
MEE	RENAULT INDIA		
MEG	HARLEY DAVIDSON		



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Note: some multinational manufacturers use the WMI of their international headquarter country viz. 1st letter W for Germany, S for England or T for Czech Republic, Y for Sweden.

## SECTION 2:

Digits 4 to 9 are called the **VDS** or **Vehicle Descriptor Section**, which may contain the information relating to the manufacturing platform or base chassis, engine type etc.

This section is Manufacturer specific.

The 9th digit is called a **Check Digit** as it is at the centre of the complete number.

## SECTION 3:

Digits 10 to 17 are called the **VIS** or **Vehicle Identifier Section**, here digit number 10 denotes the manufacturing year, it must be noted that the numeral 0 (zero) and the letters I,O,Q,U,Z are strictly not used here. 11th digit is fixed for the manufacturing plant code; some manufacturers use the 12th digit for denoting the month of manufacture. The remaining digit are used for marking the unique serial number of that specific vehicle, last four digits will always be numeric only (0-9).

DIGIT 10	YEAR OF MANUFACTURING	DIGIT 10	YEAR OF MANUFACTURING
Y	2000	1	2001
2	2002	3	2003
4	2004	5	2005
6	2006	7	2007
8	2008	9	2009
A	2010	B	2011
C	2012	D	2013
E	2014	F	2015
G	2016	H	2017
J	2018	K	2019
L	2020	M	2021
N	2022	P	2023
R	2024	S	2025
T	2026	V	2027
W	2028	X	2029
Y	2030		

Note 1: that Y of Yr. 2000 will be repeated in 2030 and the series will continue as above.

EXAMPLE 1:

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	
M	A	1	F	A	2	H	R	R	A	6	K	2	8	4	2	5	
MAHINDRA			MAXXIMO					CHECK DIGIT	YEAR 2010		MONTH OCTOBER	PRODUCTION SERIAL NO					
WMI			VDS					VIS									



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## Month Codes:

Most manufacturers use a straight code for denoting month of manufacturing, viz.

A	B	C	D	E	F	G	H	J	K	L	M
JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC

Note: Character 'I' is avoided.

Note 2: Some Manufacturers like Maruti Suzuki (models- where 10<sup>th</sup> digit is '0') do not use the 10 digit in the VIN to denote year of manufacturing, instead they use two additional characters viz. 18<sup>th</sup> & 19<sup>th</sup> to denote month & year of manufacturing, these are punched in line with the VIN punch. The code is same as above however use the 19<sup>th</sup> digit for year. However the usage of such system may be soon discontinued.

## EXAMPLE 2:

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	
M	A	3	E	V	B	1	1	S	0	1	3	8	3	1	6	5	*	D	C
MARUTI SUZUKI			OMNI				CHECK DIGIT	ADDITIONAL INFORMATION		PRODUCTION SERIAL NO						MM	YR		
WMI			VDS						VIS						APR	2012			

## Location of VIN (Chassis Number) on different vehicles:-

1. Motorcycles:



In most models on steering column RH or LH sides.  
Under rear seat in some  
Just below fuel tank on RH side  
Inside RH or LH side panel



**NO MORE CHANGING GEARS**

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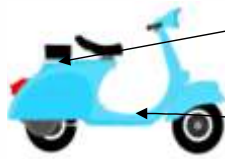
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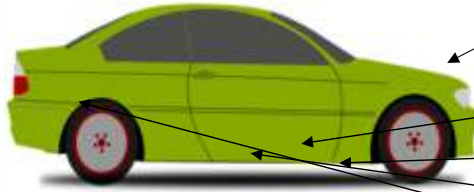
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2. Scooters:



Under the rear seat  
Or  
Below the footrest on LH or RH sides

3. Passenger cars/SUV's (without chassis frame):



Maruti Suzuki / Mahindra Verito & XUV/Honda Amaze & old City/ Chevrolet Cruze/ Renault/Nissan: On RH Apron / Firewall panel inside engine room (open hood to access).  
Hyundai  
Hyundai / Toyota Etios/Mercedes Benz/Mahindra KUV: Below Driver seat on Cross Member  
Ford (except Endeavour)/ Honda City: On Driver side Floor  
Tata Passenger cars: on RH side centre pillar lower side  
Honda Jazz/Chevrolet Beat/Fiat Linea: Below Rear Passenger seat/Rear Flooring.

4. SUV's with Chassis Frame:



All Mahindra Vehicles (except XUV/Verito/KUV): On RH Long Member at extreme front end.  
Toyota Innova/Fortuner, Mitsubishi Pajero Sport: On RH Long Member ahead of Rear Wheel  
Chevrolet Tavera, Captiva: LH Long Member ahead of Rear Wheel  
Tata Sumo/Aria/Hexa: LH Side Long Centre (front end on older vehicles)  
Tata Safari: RH Side Long Centre

5. Trucks & Buses:

**Tata, Ashok Leyland, Eicher, Bharat Benz, AMW:** On LH side Long member, Front or Centre for Goods Vehicle, Centre or Rear End on Buses.

**SML-Isuzu (Swaraj Mazda):** On RH Side Long Member Front end.

*Note: Above information is on a general basis and may not be exactly accurate, please refer to manufacturer documentation for exact information.*



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GENUINE PARTS

EVERY PART IS VITAL

THERE IS NOTHING CALLED A SPARE PART



## Permits at a Glance

Sr No.	Type of Permit	Brief description	Permit Form	Class of Vehicles to which it applies
1	Stage Carriage	Conveyance of passengers between different stages without prior contract	P.S.T.S.A	MSRTC Municipal corporations etc.
2	Particular Contract Carriage	Conveyance of passengers between two points with prior contract but not as a stage carriage	P.Co.P.A	Metered Taxi Non Metered Taxi Maxi Cab
3	Goods Carriers	Transportation of goods within the state for hire or reward	P.Gd.CA.	Goods trucks , Delivery Vans , Trailers etc.
4	Private Service Vehicles	Transportation of the employees of the company other than for hire or reward in connection to the trade or business .	P.Pr.S.A	Company owned buses .
5	Temporary Permit	Use of transport vehicles on special occasions like fairs , religions gatherings , seasonal business , to meet a particular temporary need and in case of pending decisions on renewal of permit.	P.Tem .A	All kind of transport vehicles.
6	Special Permit U/S 88(8)	Transportation of passengers for hire or reward under a contract in any other region or state.	P.Co.Sp.A	Passengers buses Contract carriages
7	Tourist Vehicles permit in the state of Maharashtra.	Transportation of passengers to the places of religions importance or to promote tourism in the state	P.Co.P.A	Semi Luxury / Luxury A/C , Omnibus, motor cab.
8	National permit for goods vehicles	Transportation of goods all over India.	Form 48 Form 46	Goods truck (with sleeping berth to spare driver)
9	Tourist Vehicle permit valid throughout the territory of India	Transportation of passengers to the places of tourist importance throughout India.	Form 45 Form 46	Tourist cab or buses



# Know Your Car Problems & Issues



**NAISHADH J. DESAI**

Director & National Treasurer

Indian Institute of Insurance Surveyors & Loss Assessors, India

Completing routine service and maintenance is vital to keeping your car, truck, or SUV running strong. At times, however, car issues will arise, and every vehicle will display certain warning signs. To reduce the potential for breakdown, and expensive repairs, we've listed the 12 most common car problems that tend to pop up.

## 1. Warning Lights

A warning or check engine light is the most common issue for car, truck and SUV owners. These lights illuminate when the vehicle's ECU (engine control unit) detects an error code triggered by a sensor. Since there are more than 200 possible warning code, having a professional mechanic complete a warning light inspection is the best way to determine the source and make the right repairs.



## 2. A Sputtering Engine

The engine runs best when air and fuel properly mix and burn in the combustion chamber. To efficiently complete this process, a series of fuel and ignition system components must work together. Though many moving parts help an engine run properly, engine sputtering or misfiring is one of the leading problems. To reduce engine misfiring or sputtering issues, make sure to replace fuel and ignition system components as recommended by your manufacturer.

## 3. Poor Fuel Economy

When the engine is running efficiently, it burns fuel at a rate that helps improve fuel economy. However, several fuel system parts like fuel filters, air filters, mass air flow sensors, and O2 sensors will eventually get dirty or wear out. If this happens before they are replaced, it will cause the engine to consume more fuel than usual. Again, being proactive about routine servicing provides the solution.



## 4. Dead Battery

Most car batteries should last about three years or 50,000 miles. A dead battery is usually caused by reduced amps – or electrical currents – which naturally decrease as the battery loses its ability to maintain a charge. A damaged alternator, battery temperature sensor, or other charging system components can expedite this issue. It's best to replace your car battery every 50,000 miles or three years, even if it's not showing signs of damage.



## 5. Flat Tires

While most tires become flat after striking an object or being punctured, it's possible for simple wear and tear to be the main source. Extend your tire's lifespan by keeping them properly rotated, as recommended by your vehicle manufacturer. Generally, rotating tires every 5,000 miles (or when you change your engine oil) is the best advice.



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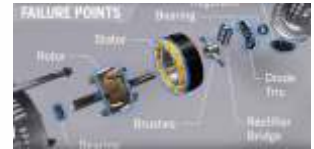
### 6. Brakes Squeaking or Grinding



Like any other moving part on your car, the brake system is intended to wear out over a designated period of time. Brakes are vital for safe stopping, so when they display any symptoms of issues, like squealing, squeaking or a soft brake pedal – it should be inspected by a professional mechanic as soon as possible. While minor problems can cause squeaking or squealing noises, once the brakes start grinding, it's a definite sign they need to be replaced.

### 7. Alternator Failure

The alternator is the part on your vehicle that keeps all electrical systems running once the car starts. It's also responsible for supplying a charge to your battery to keep it in peak condition. When an alternator breaks, it will eventually cause the battery to wear out prematurely and other starting issues. Check your recommended service intervals and replace the alternator before it breaks to avoid this hassle.



### 8. Broken Starter Motor



The starter motor is responsible for cranking your engine over, which begins the starting process. When this component fails, it's usually because the electrical solenoid has been damaged, the starter motor breaks, or another electrical fault occurs – like a starter relay, for example. While a starter can be replaced before it breaks, it's difficult to predict when this will happen. It's best to have a car-starting inspection to determine the problem before assuming it's the starter.

### 9. Steering Wheel Shaking

Multiple issues can cause the steering wheel to shake while driving. If it happens right after starting your car and beginning to drive, wheel bearings or damaged suspension components are often the source. If it happens at higher speeds, it's typically a tire/wheel balance issue. Regardless, having a professional mechanic inspect the vehicle at your location is the best way to correctly diagnose and resolve this issue.



### 10. Failed Emissions Test



Most of the states require an emissions test to register your car, and a failed test can occur for many reasons. In several states, if a check engine light illuminates, it's an instant fail. Most emissions centres will let you know why the vehicle failed the test, so you can contact a mechanic to complete the necessary repairs.



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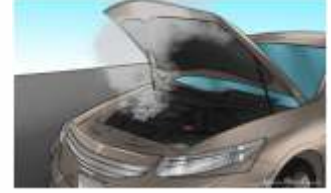
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### 11. Overheating

You might suspect overheating to be higher on this list, but in reality, it occurs rarely. In most modern cars, the cooling system is very complex, containing multiple sensors that monitor coolant temperature, flow and other components. Staying on top of radiator flush services and changing the water pump before it breaks are two easy ways to reduce the potential for overheating issues.



### 12. Slipping Automatic Transmission

When properly maintained, an automatic transmission can last for more than 200,000 miles without trouble. The modern automatic transmission is a hydraulic system comprised of several seals, gaskets, and lines that can become damaged, clogged with debris, or leak. When this happens, a transmission will 'slip' or not shift smoothly. To avoid this common car problem, stay on top of the recommended transmission service for your vehicle. All cars require maintenance to remain operable. Even when you stay on top of suggested support services, like oil changes and tire rotations, issues will occur. Driving style or car model may leave your car more prone to certain problems than others. Check out Car Complaints to see specific car troubles you want to be aware of for your car's make, model, and year. No matter your choice of vehicle, you'll want to be on the lookout for the previously listed car problems.



**Regulation 12 of the IRDAI (Insurance Surveyors and Loss Assessors) Regulations, 2015 mandates appointment of Surveyors and Loss Assessors either by Insurer or Insured to assess loss under a policy of Insurance. A surveyor & Loss Assessor shall assess losses of only those departments which are specified in his/her license.**

				
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# FLOOD AFFECTED VEHICLE



**Anand Kshirsagar**

G.M., Body Shop, Seva Automotive, Nashik

Do not drive your car through flooded roads or a flooded patch. It is possible to misread the depth of water. Even if the water depth is low in traffic coming from the opposite side may splash water in to the engine room of your car.



Bent Connecting Rod Damaged Connecting Rod

When the car is driven through the flooded patch, there is a chance of water get in sucked in to the engine. This sucked water inside the engine would result in connecting rod bending/breakage and subsequent damage of the block.

When a parked car is flooded with the water do not start the car. Inform us (Seva Automotive Pvt. Ltd.) we will arrange crane for necessary inspection.



When you drive your car through flooded area or while you was driving through a



shallow water body, the vehicle coming from the opposite splashed water over the bonnet of your car, the vehicle should be immediately taken to the our workshop (Seva Automotive Pvt. Ltd.) for necessary inspection and rectification because the time gap between water entry and the actual breakage of connecting rod should be as high as 6 month or even more. Damage to engine due to water entry is not covered under WARRANTY. When driving through

deep water, maintain low speed and do not stop the vehicle midway or take your foot off the accelerator.

If the vehicle is stop while driving through deep water, do not starts the engine contact us.(Seva Automotive Pvt. Ltd.) for excellent service and inspection of vehicle.



Engine damage can occur if water enters the air filter.

We categories the flooded vehicle in 3 (three) types A,B, C and inspect the vehicle as per guidelines given by the Maruti Suzuki India Limited, under the trained team of Seva Automotive Pvt. Ltd.

- 1) A Category :- Submerged up to carpet level.
- 2) B Category :- Submerged up to Seat Level.
- 3) C Category :- Submerged upto Dash Board Level.

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# LOK ADALAT



**B. N. Shirsath**

Ex Sr.Branch Manager, The New India Assu. Co. Ltd.

Ex. Regional Engg., The New India Assu. Co. Ltd.

Surveyor and Loss Assessor

## CONCEPT OF LOKADALAT & ITS UTILITY FOR SETTLEMENT OF T.P. MOTOR ACCIDENT CLAIMS

### 1. INTRODUCTION :

Although Lok Adalat is an age old concept practiced in India in different forums and applied successfully to different types of disputes . There is a feeling however that this honour goes to Raja Vikramaditya of Ujjaini, who had great respect for justice, equity and good conscience. Concept of the Village Panchayats which came into being in the year 1920 due to the inspiration of Mahatma Gandhi, is also system similar to Lok Adalat. Even today, in remote villages, the villagers and Adivasis settle their disputes through the media of one or two experienced and senior villagers acting as Arbitrator for settlement of disputes.

### 2. THE NEED FOR LOKADALAT IN THE FIELD FOR THIRD PARTY MOTORS CLAIMS:

The nationalisation of the General Insurance Industry, cast a legal duty on the general insurers to ensure expeditious settlement of insurance claims; more so where the claim pertains to personal injury or death arising out of a road accident . In order to examine the need for a separate machinery to be evolved for settlement of Motor T.P. Claim one must study the following factors involved:-

1. Vehicular population of our country is also showing remarkable increase. When, in 1939, compulsory Third Party Motor Insurance was first introduced in Motor Vehicles Act, the total vehicles plying on the road were around 1 Lac. As against this figure, the number increased to around 1.5 Crores in 1990-91 and is estimated to touch a figure @ 5/6 crores in near futur. Although the vehicular traffic has increased so much, the length and quality of the roads has not shown proportionate improvement and this is the reason why the number of accidents increasing day by day.
2. Our legal system adopts elaborate procedural law from the English system resulting in inordinate delay of disposal of Civil / MACT cases. This therefore needed a supplementary system by way of conciliation initiating negotiations between the parties inters. The set-up of "Lok Adalat", satisfies this imprecating necessity. Again, in such cases, the onus is upon the claimant to prove negligence on the part of the driver of the vehicle involved in the accident. The insured is responsible for the vicarious liability of the driver and insurer has to indemnify the insured only for the legal liability of the insured in terms of the Motor Insurance Policy. Now, proving negligence or contributory negligence requires recording of evidence which is a long drawn process and as much it takes nearly 2 to 3 years for M.A.C.T. to finalise a case, at an average.

### 3. THE SOLUTION PROVIDED BY LOKADALAT WORKING :-

Having examined the problem and its magnitude in relation to the smooth settlement of Third Party Claims, the need for formulating a supplementary system as felt by the General



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Insurance Industry can easily be understood. To start with, a symposium was organised by General Insurance Corporation of India in August 1985 in which the then Hon'ble Mr. Justice of the Supreme Court of India in which Shri.P.N.Bhagwati rendered his valuable guidance in introducing Lok Adalat system for Motor T.P. Claims. We are aware that Hon'ble Justice P N Bhagwati is the pioneer of Free Legal Aid movement and concept of public interest litigation in India. The movement of Lok Adalat was first started by Hon'ble Justice Bhagwati in the Gujarat State and hereafter he was responsible for formulating the Legal Aid Boards in India during his regime as the Chief Justice of the Supreme Court. The Boards explores possibility of settlement of disputes mutually, outside the premises of the court, by way of compromise. ....Under the able guidance of Mr. Justice Bhagwati, GIC formulated a scheme of settling Third Party Motor claims through the media of Lok Adalat. Initially, during 1985, the claims upto Rs.50,000/- pending with Motor Accident Claims Tribunals were considered by Lok Adalat on experimental basis. A clear cut procedure has now been set up by GIC which has worked quite satisfactory during the last so many years since its inception .

#### 4. PROCEDURE OF LOKADALAT :-

1. In contrast to the procedure being observed by M.A.C.T., a Lok Adalat functions in a simpler manner. The proposal for holding Lok Adalat at a given centre is mooted by local legal Aid Committees, which forms a panel of Judges on adhoc basis. Usually it consists of three members namely
  - i) a retired High Court Judge
  - ii) a retired Member of MACT and
  - iii) a third member to be picked up from the eminent Advocates with the background of social work or a retired Executive of an Insurance Company. The selection of the cases is then made from amongst the cases pending with MACT where the liability of insured driver is more or less certain; looking from the circumstances attaining to each case. The Motor Vehicles Act allows a few statutory defences to the insurance companies. Hence, only such cases are placed before Lok Adalat where no such statutory defence can be availed of. In other words, only such cases need be selected where the dispute is limited to the aspect of quantum only. The selection of cases on the above basis is made by M.A.C.T. The Members of M.A.C.T. does not participate in the actual proceedings of Lok Adalat.
2. A very reasonable attitude is required to be adopted by the parties if they have to explore possibility of final settlements of such claims. Xerox copies of important documents essential to decide quantum of damages are supplied in advance to the Advocates of both the parties before the case is discussed in these conciliatory proceedings. Also, the consent are obtained from both parties, in advance. In the Lok Adalat session, without leading any evidence, both the



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parties are expected to discuss only the quantum aspect through their respective Advocates. It is essential that the legal representative of affected/suffered party have to personally present at Lok Adalat apart from his Advocates. There is no coercion or compulsion and though the case is placed before the panel members, the parties are free to withdraw their case at any moment if the quantum recommended by panel members is not acceptable to either party. If ultimately, the quantum is agreed upon by both the parties as recommended by Panel Members, the final figure is entered into the consent pursis to be signed by the parties, their Advocates and the panel members and the same is to be handed over to the Hon'ble Member of M.A.C.T. who is expected to satisfy the basic norms of a settlement award for the amount agreed upon. A cheque is then handed over by the Insurance companies to M.A.C.T within four weeks from the date of Lok adalat session and M.A.C.T. will then deliver the cheque to the rightful claimant(s) in accordance with the law. It would thus be seen that the modus operandi adopted is simple and straight forward with no serious technicalities involved, as such.


3. The scheme has become very popular for variety of reasons. The claimants get quick relief as otherwise their claims may remain pending for years together with M.A.C.T. (which may have to adhere to long process of recording evidence in terms of civil procedure Code/Evidence Act, etc.). Insurance companies are keen to settle matters before Motor Tribunals but this depends upon how quickly they can get necessary data for a compromise. . This process is expedited by a Lok adalat session where most of the information comes from the records M.A.C.T. and the parties for the study of Panel Members; enabling insurance companies to finalise compromise settlement. The expeditious settlement gives satisfaction to the victims of the road accidents as well as to the insured. Consequently the Insurance companies get good name and prestige for the quick relief at their instance. Besides, being a settlement by constant, there is no further process of review, appeal for both parties and the disputes thus gets resolved, once and for all.
4. It must, however, be admitted that Lok Adalat experiment even after more than fifteen years lacks awareness amongst the public. This awareness can be developed by arranging symposia as also talks and discussions through the media of T.V. Radio etc. The programme should project the salient features of such conciliation proceedings and highlight as to how such settlement are in the best interest of all the parties concerned.
5. The concept of Lok Adalat has stayed in the society and a good amount of work has been done by the insurance companies in this field. However the following aspects deserve special consideration by them:-
  - 1) The first thing to be ensured is to build up a complete data for the injured and/or the deceased after ensuring that the factor in dispute is quantum only. As soon as this is done the case should be earmarked as "LOKADALAT SETTLEMENT" so that it can be




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
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considered at very short notice whenever a Lok Adalat is convened.

- ii) The officers of the Insurance Companies should not depend solely upon their Advocates for collection of important documents for settlement as also the document like F.I. R., salary or income certificate, particulars of the injuries, hospitals records, proofs about the special damages claimed by Third party etc.

#### TO BEGIN WITH , THEY SHOULD ORGANIZE

- a) Insurance particulars of the vehicle and satisfactory proof of its involvement in the accident .
- b) Particulars of the driving license, permit and all the factors on which it can be concluded that insurance company cannot avail statutory defences given in the M.V.Act..
- c) As per the present provisions of the Act the insurance companies can get all important particulars directly from the Police Deptt. as well as from the file of MACT. The past experience shows that desired / unstinted cooperation is given by the Police and Judicial Authorities if positive approach is made by the office concerned. After collection of entire data and the documents, an opinion of the dealing Advocate be obtained(after personal discussion with him) on all important points/issues which will help in making a proper estimate of the claim.

#### 5. CONSIDERATION OF APPEAL MATTERS BY LOKADALAT

Where the Insurance companies file appeals on the basis of statutory defences opened to them in MACT court, the question of considering such appeals by Lok Adalat would not arise since Lok Adalat considers only those cases where the difference of opinion between the parties is on quantum alone.

#### 6. CONCLUDING REMARKS

A couple of years ago Shri P.V. Narasimha Rao the Prime Minister of India had invited the attention of the judiciary to the gruesome fact that the backlog figure of Civil action pending in India is as big as few crores. One can imagine the plight of the victims of the road when their matters are remaining pending with the Tribunals or Courts for decades.. It is reiterated therefore, that it is the religious duty of the Insurance companies to explore possibility of settlement through Lok Adalats so that not only the backlog would reduce substantially but the poor victims of the road can get a solace out of the sincere efforts made by the Legal Aid Board as well as the Insurance Companies jointly.



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# VISHING FRAUDS IN INSURANCE SECTOR

*Author is a Fellow Chartered Accountant by profession and has over 14 years of professional experience post-qualification. In addition to this he is also a Law Graduate and a certified Forensic Accountant and Fraud Investigator.*

*Additionally he possesses qualifications like Diploma in Information Systems Audit, Diploma in Insurance & Risk Management, Certified Concurrent Auditor of Banks and Certified Forensic Accounting & Fraud Detection Professional to his credit. He can be reached at rahul@rbc-india.com*



CA. Rahul Bajaj

**Disclaimer:** The case given in the below write-up is imaginary and do not have any resemblance to any person or institution. The sole objective of this article is to educate readers of the new methods adopted by fraudsters to dupe innocent public of their hard earned money.

Personal data of many persons is now a days available with various marketers, hackers and other companies like call centre. This data is gathered through various sources like social media, marketing campaigns luring people to give up their personal data, etc. Let us understand that how this data is misused by fraudsters to rob unsuspecting people.

Mrs. Uma was a widow of Mr. Vijay, who had expired in June 2016.

She received a call in May 2018 from a lady posing as Executive from the Policy Servicing Cell of Head Office of a Life Insurance Company with whom her deceased husband Mr. Vijay had a policy.

When Uma received the first call, the woman asked for Vijay saying that during her task of transferring monies of non-active policy holders to Government of India, she noticed that Vijay's name was there in the list and that he was a senior citizen and that she was trying to help Vijay get back his hard earned money instead of that being permanently deposited with Government of India with no further possibility of any refund.

She already had all the details of Vijay. When Umareplied thatVijay had died couple of years ago, she asked for contact details of Mrs. Uma who was mentioned as nominee in the policy.

Uma replied that she was the wife of late Mr.Vijay. Thereafter the lady told Uma that Vijay had taken a single premium insurance policy ten years before his death which had already matured and thereafter was neither surrendered nor any claim made on itand since Vijay had expired, Umawill now get Rs. 1crores.

Due to confident talk of the lady and because she had all their personal details, Uma immediately believed her talk to be true.

However the lady informed that as per the rules and regulations of the insurance company, the claim must be lodged within 30 days of death failing which the claim is rejected. The lady however showed sympathy to Uma and said that she will check if she can offer any help and get back Uma her money.

She asked Uma to keep certain basic documents like her PAN Card, Aadhar, Bank Details and Death Certificate of Vijay ready and said that she will call back in evening after speaking with her seniors in the company requesting them to handle this case of an old woman like Uma with sympathy and ensure that she gets her due money.

As assured, the lady called up in evening and informed Uma that her senior has agreed to pay up all the policy amounts only on a condition that Uma pays up delayed policy activation fees of Rs. 1 lakhs and claim processing fees of Rs. 25000 so that company pays the amount even after a delay of more than 2 years. Further she said that an amount of Rs. 1 lakh will have to be also additionally paid upfront to her senior for doing this favour.

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She said that this case has to be secretly and quickly processed since she is bypassing the company's rules and regulations. Uma will have to therefore take a quick decision, otherwise all the money will be deposited to government and Uma will never get it back. The lady lastly told Uma that she will call her next day morning to get her final approval.

Again next day morning the lady called and informed Uma that she was lucky enough since her case was with a helping executive like her and that she has travelled beyond her authority to help a needy old lady like her.

However, the lady also told that since she is just a junior executive, she has to obey orders of her seniors and therefore she cannot help Uma beyond a limit. She pressed Uma to take a decision at that moment.

With all her polite and convincing talks, Uma was lured in to believe the story created by the lady and she fell in the trap of paying the money. She asked for a couple of days' time to withdraw that money from her fixed deposits and deposit it in the bank accounts given by the lady.

In the interim, the lady kept on calling Uma twice every day, asking for several details under the pretext of processing the claim and to take updates related to deposit of money.

After 2 days, Uma managed to deposit all the money in the different accounts given by the said lady and the lady thereafter assured that the claim amount will be credited to Uma's account in next 4 working days.

After 4 working days, when the money did not come, Uma frantically tried to contact the lady on the phone number given by her in last call and all the other numbers used by her to call Uma. She found out that all the numbers are switched off permanently and that the lady cannot be traced by any means.

Upon personal visit to the local office of the said insurance company, Uma discovered that there was never any such policy and that she was cheated and duped for Rs. 2.25 lakhs.

Nothing much could be done since she had no further details of the lady and the bank accounts were also closed. The documents used to open bank accounts and get SIM Cards were also forged rendering the fraudsters untraceable.

Lessons to be learnt from this:

1. Ignore proposals received on telephonic calls from unknown persons. Ask them that you will visit local office in person and request for giving a local contact who can be officially reached.
2. Giving kickbacks or bribes doesn't work. Follow the legal process.
3. Personal data is precious. Fraudsters can make you believe that they are real officers by verifying your personal data which might have been gathered from your social media profile, data hacking from other companies, details given by you in some marketing campaign, etc.
4. Ignore or delete the mails from unknown users. Do not respond to attractive or threatening or cautionary messages.



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5. It is suggested to hide personal information on social media like interests, hobbies and family details to outsiders. Always take security measures like doing privacy settings and set the limited view of your profile.
6. Don't post too much of your personal details in social networking where everyone can see your details
7. Always avoid the topics related to your gender, age, location and don't share problems of home and works place.
8. Do not give identifying information (name, phone, etc.) in a chatroom / over telephone / email.
9. Do not send photographs of self or family members, friends on net.
10. Lastly, keep your family well informed of all the investments that you have made and ensure that all the original papers are kept at one single place so that they can be easily accessed by family members in your absence.

**Stay Alert... Stay Safe...**



**What is the procedure for recording any changes in the policy?**

**If there are any changes in the policy, it will be done by an Endorsement by the insurance office. Submit a letter to the insurer with proof for the changes and obtain the Endorsement. Check the correctness of the Endorsement.**

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# RISKS MANAGEMENT



**M. B. Nawale**

Life is very uncertain. Any person with death due to some unfortunate or unexpected event at any point of time. Assets are also likely to be destroyed or made non-financial due to accidental occurrences before expected lifetime. Hence assets need to be insured.

Insurance does not protect the asset it does not prevent the loss due to the peril and the peril cannot be avoided through insurance, insurance only tries to reduce the impact of the financial loss of the owner or beneficiary of the asset.

Insurance can compensate only economic or financial losses, it cannot compensate for non-economic losses which cannot be measured in monetary terms as in the case of death of the person.

***“Risk is uncertainty of outcome, if there is a chance that the outcome will be different from the expectations, there is a risk...”***

Risk only means that there is a possibility of loss or damage. The damage may happen or may not happen: Insurance is obtained against the possibility that the loss or damage may happen. The word possibility implies uncertainty. There has to be uncertainty about the risk. Insurance covers only those risks where the possibility of the occurrence is uncertain. If the possibility of the occurrence of the event is certain then that risk will not be covered by the insurance company.

**Peril** is the cause of loss, anything that causes the loss is peril. Perils may be fire, flood, earthquake, lighting, land slide etc. An event or incident that may cause a loss is called a peril.

## **Different types of risks:**

**Critical risk-** where a single event of major magnitude lead to a higher than usual damage to the insured. Such risks are big enough to cause bankruptcy of the owner or insured.

**Financial Risks:** are those that lead to losses that can be quantified or measured in monetary terms.

**Non-Financial Risks:** are those that cannot be measured or quantified in monetary terms.

**Dynamic risks:** are those which cannot be easily predicted. Dynamic risks normally benefit society over long run. Depends on change in economy, price level, income and output etc.

**Static risks:** losses that occur even if there is no change in economy, involve either destruction of an asset or change in its possession due to dishonesty or human failure. Static risks occur with a degree of regularity, as a result generally predictable.

**Speculative Risks:** are under the control of the person concerned

**Pure Risk:** Are not under the control of the person concerned. In pure risks, there is a chance of loss but no chance of gain., insurance covers only pure risks and not speculative risks.

**Particular risks:** Affect only a specific person.

**Fundamental Risks:** Affects a lot of people together.

## **Risk Identification and Management:**

Purpose of risk management is to identify and eliminate the risk. Risks are possibilities of losses, actual losses can range from zero to total loss of the subject matter of insurance. The actual loss will include the cost of repair, replacement, reinstatement. And the consequential losses until repair, replacement or reinstatement.

All risk management processes follow some basic steps,

1: Identify the Risk. You and your team uncover, recognize and describe risks that might affect your project or its outcomes. There are a number of techniques you can use to find project risks.



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2: Analyze the risk. Once risks are identified you determine the likelihood and consequence of each risk. You develop an understanding of the nature of the risk and its potential to affect project goals and objectives.

3: Evaluate or Rank the Risk. You evaluate or rank the risk by determining the risk magnitude, which is the combination of likelihood and consequence. You make decisions about whether the risk is acceptable or whether it is serious enough to warrant treatment.

4: Treat the Risk. This is also referred to as Risk Response Planning. During this step you assess your highest ranked risks and set out a plan to treat or modify these risks to achieve acceptable risk levels.

5: Monitor and Review the risk. This is the step where you take your Project Risk Register and use it to monitor, track and review risks.

### Steps in Risk Management

Risk assessment is defined as "The overall process of risk identification, quantification, evaluation, acceptance, aversion and management." Risk management is the managerial response based on the resolution of various policy issues such as acceptable risk. Risk management decisions are made by considering risk assessments within the context of political, social and economic realities. Such decisions are frequently controversial due to the difficulty in determining risks that are acceptable to the public.

Risk determination involves the related processes of risk identification and risk estimation. Risk identification is the process of observation and recognition of new risk parameters or new relationships among existing risk parameters, or perception of a change in the magnitudes of existing risk parameters.

Risk evaluation is a complex process of developing acceptable levels of risk to individuals, groups, or the society as a whole. It involves the related processes of risk acceptance and risk aversion. Risk acceptance implies that a risk taker is willing to accept some risks to obtain a gain or benefit, if the risk cannot possibly be avoided or controlled. The acceptance level is a reference level against which a risk is determined and then compared. If the determined risk level is below the acceptance level, the risk is deemed acceptable. If it is deemed unacceptable and avoidable, steps may be taken to control the risk or the activity should be ceased. The perception and the acceptance of risks vary with the nature of the risks and depend upon many underlying factors. The risk may involve a "dread" hazard or a common hazard, be encountered occupationally or non-occupationally, have immediate or delayed effects and may effect average or especially sensitive people or systems.

Risk aversion is the control action, taken to avoid or eliminate the risk, regulate or modify the activities to reduce the magnitude and/or frequency of adverse effects, reduce the vulnerability of exposed persons, property or in this case urban systems, develop and implement mitigation and recovery procedures, and institute loss-reimbursement and loss-distribution schemes.



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Risks may be divided into three tiers. In the lower band, the public readily accepts risks because benefits are felt to outweigh the disadvantages. In the upper band, risks are regarded as completely unacceptable and must be reduced even at very high cost or, if not possible, the activities must cease. The intermediate region is one in which decisions on risk reduction are made by trading off associated costs and benefits.

#### **What is the main goal of risk management?**

The purpose of risk management is to identify potential problems before they occur so that risk-handling activities may be planned and invoked as needed across the life of the product or project to mitigate adverse impacts on achieving objectives.

#### **What are the benefits of risk management?**

A risk management plan ensures that risks are managed properly. The goal is to reduce impact of negative risks and to increase the impact of opportunities. The risk management plan provides a tool for reporting risk to senior managements as well as the project sponsor and team

#### **Why is it important to have a risk management plan?**

Most of the risks can be controlled by doing risk management. Risk management is basically an approach in which we explore identify, analyze and mitigate the risks that can affect our project. Risk management is an important part of project management which if done efficiently leads to the success of your project.

#### **What is the purpose of risk management framework?**

The management of organizational risk is a key element in the organization's information security program and provides an effective framework for selecting the appropriate security controls for a system---the security controls necessary to protect individuals and the operations and assets of the organization.

#### **What is the benefit of risk assessment?**

"A risk assessment is a systematic method of looking at work activities, considering what could go wrong, and deciding on suitable control measures to prevent loss, damage or injury in the workplace. The Assessment should include the controls required to eliminate, reduce or minimize the risks."

#### **What are the objectives of risk management?**

The main objective of risk management in ITIL is to detect, analyze and control the risks. Detection of risks involves identifying the threats and vulnerabilities which can affect the organization's assets

#### **Why is a risk analysis important?**

Risk assessments are very important as they form an integral part of an occupational health and safety management plan. They help to: Create awareness of hazards and risk. Identify who may be at risk (e.g., employees, cleaners, visitors, contractors, the public, etc.)



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भाऊराव यशवंत विंगळे

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### What are the 3 types of risk?

Three types of risks: The three types of risks are: a) Personal risk describes the loss of life or loss of income because of a sickness, disability, old age, or unemployment.

### What is the main purpose of a risk assessment?

A risk assessment is a systematic examination of a task, job or process that you carry out at work for the purpose of identifying the significant hazards, the risk of someone being harmed and deciding what further control measures you must take to reduce the risk to an acceptable level

### What is the purpose of a risk analysis?

The purpose of risk management is to identify potential problems before they occur so that risk-handling activities may be planned and invoked as needed across the life of the product or project to mitigate adverse impacts on achieving objectives.

### Why do we need risk management?

Being aware of these risks allows businesses to make plans to avoid specific risks or deal with them when they arise. Having a risk management plan also makes financial sense because it allows businesses to prepare themselves financially for the most likely problems. It may also increase a business's appeal to lenders.

### What is the concept of risk?

Risk can be defined as the "uncertainty regarding a loss." Losses, such as auto damage due to an accident or negligence regarding your property, can give rise to a liability risk. The loss involved with these risks is the lessening or disappearance of value.

### What do we mean by risk?

Risk is the possibility of losing something of value. Values (such as physical health, social status, emotional well-being, or financial wealth) can be gained or lost when taking risk resulting from a given action or inaction, foreseen or unforeseen (planned or not planned).

### What is the importance of carrying out a risk assessment?

Risk assessments are very important as they form an integral part of an occupational health and safety management plan. They help to: Create awareness of hazards and risk. Identify who may be at risk (e.g., employees, cleaners, visitors, contractors, the public, etc.)



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# TIME MANAGEMENT



Rohit Patil

What is time management or what it is the definition of time management, so one can say-Time Management is the technique of planning and managing time in a way to make the optimum use of it. Now there is a very common scenario you can watch or hear everyday that if you ask anyone to do any work out of his routine work he/she will tell you that he has no time to do the so, even if he/she is having a desire to do that work, so why people react like this? Because they don't know how to use their time in an optimum manner which is called in other words TIME MANAGEMENT.

Why we need time management:

1. To save time
2. To reduce stress
3. To function effectively
4. To have more control on activity we are doing & our work output

To achieve above mentioned things we will have to use our time very effectively & to do so we need to practice certain things in our life:-

1. Effective planning
2. Setting goals
3. Setting deadlines for our objectives
4. Prioritizing of activity as per their importance
5. Spend right time on right activity

Now one should understand how this process of time management works, for that one needs to understand certain things-

First we will have to find out cost of our time which can be calculated by following formula-

Cost per year(turnover)/work hr per year

Second is Goal setting, now goal setting involves following activities:

1. Goal setting should be such that it will help you to chart your life course & career path
2. We can set smaller goals by breaking our life time goal
3. Making to do list & revise that to do list daily & judge your performance
4. Action plan must be prepared beforehand
5. Prioritization of our daily tasks(very important) that is evaluating value of task & doing most important

jobs first followed by other jobs.

Last one but equally important is Scheduling which involves:

1. Make a realistic estimate of how much you can do, don't overload yourself
2. Plan to make best use of available time you have
3. Keep some contingency time to deal with 'UNEXPECTED JOBS'
4. Minimize stress by avoiding overcommitment.

On concluding note I just want to say that Time Management is important to every individual, Whether you are student, homemaker, business person or a working professional. If you are able to manage your time efficiently you wouldn't be far from achieving your goals & become a successful person.

**DON'T SAY "There's still time" or "Maybe next time"  
... because there's also the concept of ...  
"IT'S TOO LATE"**



# INVESTMENTS



**Amol Pagare**



Investments...

think about it & then think about options that are available at various stages in your life that first comes to your mind are Land, second home, commercial property, Gold, PPF, Fixed Deposits, Various Post office Schemes, shares, mutual funds etc, these will be few traditional investment avenues. But there are many more available today. Just go to any private bank or an Investment Broker office & tell them you have investable surplus the relationship manager there will bombard you so many investment products. They will try to communicate with you in different ways, even online search of any particular investment product will give you same result, you will start receiving emails regarding investment, advertisement related to investment will start popping on your screen that's not all even your social media account will start showing you so many option or information related to the subject.

But now the real question is who has understood your requirements for investment have any one asked you about your timeframe for investment, while considering investment have any of them considered your risk apatite. Does an employee working with a Bank, Stock Broking / investment advisory company, Mutual Fund / Insurance company Employee or the tele executive working with any online payment bank or an online investment advisor consider your financial requirements seriously, you even don't know when your relationship manager will change & there will be someone new person sitting on the desk handling your account.

We work hard to earn, while considering investment option we should also consider various aspects associated to it:

**RISK:** While considering risk first thing you need to answer is are you willing to take any kind of risk on your hard earn money, it also depends on the purpose of investment (GOAL) & time frame for the goal & how much you can deviate/ postpone from the goal if the desired result is not achieved.

Ex: I want to pay School fees & other Expenses in April 2020 for my son. In this example I cannot associate any amount of risk to achieve this goal so I will consider Safety of principal first & then consider the returns part.

I have to plan for a vacation trip abroad after year or so & want to save something to fund my trip, I can be bit flexible with this plan & so I can consider some amount of risk to generate higher returns.

Period of Investment & product associated with it:

Investment goal with approx. time frame to achieve the desired goal should be clear in the mind. While selecting from various investment avenue available you should see your money should be made available to you easily without any charges & ease. Liquidity of investment should be easy.

Inflation Adjusted returns:

While considering Risk - timeframe and returns are definitely important aspects to consider. The returns that you expect from your investments should always beat the real rate of inflation associated to the goal of investment.

Example: Higher education cost goes up 10% to 12% annually as compare to consumer inflation which goes up around 6% annually. So, if you are planning for your retirement corpus & you have long period to achieve it then you can add 1% or 2% to the current consumer inflation for safety & do your math. But if you are considering your children's higher education then your consideration should change.

Goal based financial advisory is here to stay, and for good reason. If investments are done in fashion of random selection or by the influence of your friend, relative, collogue you might end up choosing wrong product for yourself. As a person every individual is different from others so are his habits, abilities, risk



appetite, so are his investment needs.

In today's world there are various investment products made available to you by different manufacturers & they keep on highlighting it to you by different ways of branding, but as an end user you need to judge the product suitability to yourself.

If the investment is being done goal based that means you have thought about Risk, Returns, Period, Liquidity & then chosen the right product for yourself. Goal based investment will give you better yield on your investments.

But for GOAL based planning to succeed, investors need goals that are important & achievable, even the returns expectation should be reasonable. Many a times it happens that some goals are created due to some known or unknown influence. Every individual is unique & so are his requirements be it anything.

Investment goals might sound common to all like Retirement planning, Children's education planning, owing a House, Emergency funds, Vacation Planning etc; but every individual has different time frame in mind for desired future goals, his/ her risk-taking ability is different, his financial condition is also different from others, his expense pattern is also different, his family responsibilities & conditions are also different. IF ALL THESE IMPORTANT ASPECT WHICH HAS HIGH IMPACT ON INVESTMENT NEEDS ARE DIFFERENT HOW CAN BE THE SOLUTION FOR IT BE COMMON FOR ALL????

Many studies show that RETIREMENT is something many people around the globe want to plan their investment for. YES, as one would NOT like to compromise with their today's living standard in fact everyone aims to improve it. As long as an individual is capable of earning for himself & for their

dependents it doesn't pinch or affect him/her & the dependents. But as the age keeps growing so are the worries like dependency on younger ones will make you compromise on few of your dreams if you fail to do a proper plan for yourself.

There are other goals like your children's career and their other aspirations, or some medical emergency in family which may take away maximum share from your RETIREMENT CORPUS, yes that's true as it comes

towards end of your earning graph & is most ignored one as many a times one think that there is still ample of time to achieve this goal.

In India, people who are eligible for pension are on decline & with such huge population the chances of social security like available in some western countries looks difficult to be implemented soon, considering this fact if one need to starts consider this goal seriously.

IF RETIREMENT IS SO IMPORTANT ARE OTHER LIFE GOALS LESS IMPORTANT:

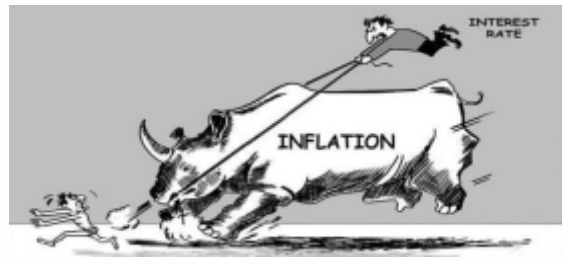
After going through the article so far, you might start feeling that RETIREMENT is the most important goal as compared to other goal.

NO, my aim was to highlight the fact that RETIREMENT is a goal which most people think about but at the same time it is being most neglected or changed frequently as other important life goals fall before the retirement goal.

If one think about the solution to it, its quite simple one need to create various investment baskets with labels of investment GOALS. Choose right product aligning to your investment goal, be disciplined towards your investment approach.

### How to Define goals:

Goals have to be more realistic, I would love to own a private plane or a private yacht to own this goal my present & future



earning expectation should match to fulfil & maintain this kind of goals financially. If it does no one is stopping you from aspiring these goals. But if not then you need to ground your thought process to more realistic world.

One should OWN his/her goal it should not have influence of other people surrounding you. If a friend of yours bought a lavish villa or a luxurious car for himself (with or without planning) it should not have an impact on your set goal, you can defiantly keep adding to your goals as long as you can support it with your financials.

Here are few key points to be considered while setting financial goals:

- ◆ To be better placed financially than others.
- ◆ To pay for personal self-improvement (Example: to learn something that you aspire, Higher education, fulfil some hobby etc.; which has something to with age bounding).
- ◆ To experience the excitement of investing.
- ◆ To start new business.
- ◆ To buy a new House.
- ◆ To help pay for kids' higher education.
- ◆ To take sabbatical & do something I love.
- ◆ To go to a dream vacation
- ◆ To care for my aging parents
- ◆ To retire early
- ◆ To feel secure about my finances now
- ◆ To pay for my future medical expenses
- ◆ To feel secure about my finances in retirement
- ◆ To not to be a financial burden to my family as I grow older
- ◆ To leave an inheritance to my loved ones

After going through these key points of goal setting you will realise that 'YES' every individual will have his own way of thinking & own priorities which will not match with others though on broader terms it might sound common to all.

Do the process of financial goal setting, planning investment products suitable to goal, executing the investment at different set / planned intervals, monitoring the goal-based investment, controlling your emotions in difficult phase of investments, correcting / changing the old investment pattern with change in time or Demand of that particular time band or any structural change needs a professional advisor??

A lot of agents, financial distributors and banks try to call themselves financial advisors or planners. They generously also use the term financial planning/wealth management as and when it pleases them. Consumers are naturally confused, People generally get advice from a variety of sources namely colleagues, friends, family, banks, stock brokers, chartered accountants, insurance agents, advisors, wealth managers, and planners. Most people today end up taking advice from several different people and hence end up with so many unnecessary and irrelevant products.

With Experience we realise the importance & seriousness about our advisory in an individual life. Here we realise that it needs lot of commitment & ownership of the advice that an investor act on. The entire process needs lot of monitoring also which is very crucial for the success of the Planned investment, this was not possible under environment of employer n employee. So, we decided to create our own work Environment with proper technological tools to support are in place needed for this business. We did it in 2011 known as "ANSWERS" where we tell our cliental that we will manage your money you just focus on to 'FOLLOW YOUR DREAMS'.



# MOTOR INSURANCE – THIRD PARTY CLAIM PROCEDURE



**Surendra Jagga**

Surveyor, Loss Assessor &  
Accident Investigator, Mumbai

**About Author:** Author of this article is Independent Licensed Loss Assessor & Accident Investigator since 1992 has gain deep knowledge of various aspects affecting losses in Motor Insurance Industry. Being a seasoned Investigator, the author has scientific study of causes of road accidents and researching on various measures to minimize unfortunate, unpredicted incidences of most painful accident leading to loss of life.

## **Scope of Motor Insurance:**

Motor insurance is a contract between the insured and the insurance company that protects against financial loss. Motor insurance is a difficult class of business to manage and the annual report from the insurance companies shows the Indian motor insurance industry, that is relatively underdeveloped in comparison to that of other developed countries, is highly suffering from the higher motor claims as a result of increment in cost of materials and payments to the victims.

## **The motor Insurance has two components:**

**A. Own damage of say First party compensation:** This component of motor policy covers losses caused to the Insured vehicle due to under mentioned perils...

1. Accidental damages caused by external means
2. Fire, Explosion, Implosions, Self-ignition, Lightning
3. Natural Calamities: Flood, typhoon, Hurricane, Storm, Tempest, Inundation, Cyclone, Hailstorm, Frost.
4. Whilst in Transit by road, rail, inland waterway, air, lift or elevator.
5. Act of Terrorism
6. Riot and strike, Malicious Damage
7. Burglary, Theft, Housebreaking
8. Earthquakes (Fire & Shock damage)
9. Landslide & Rockslide
10. In this section, additional protection on payment of extra premium is available against:
  - a. Extra fittings like accessories which are not part of standard vehicle
  - b. Personal accident benefits to passengers.
  - c. Wider Legal Liability under Common Law for employees engaged in operation of vehicles such as paid driver and in case of commercial vehicles cleaner as also six coolies/ bona-fide employees carried in/on good trucks.

**B. Third Party Losses:** In simple words, it is an insurance policy that protects you from legal liabilities, which may arise in case of an accident. Suppose you hit someone's car and caused them severe damages. In that case, your insurer will bear the expenses and/or liabilities arising from such an eventuality. This component covers losses caused to third party (Other than Insured) due to usage of motor vehicle. In terms of Insurance, Insured is 1<sup>st</sup> party, Insurer is 2<sup>nd</sup> Party and victim of the accident has no concern with Insurer is Third party

**Tip : Third-Party Car Insurance Policy is Mandatory in India**



According to the Motor Vehicle Act, 1988, if you are driving a car on Indian roads without a valid insurance policy, then you may face serious legal issues. So, the best thing is to avail at least a third-party insurance policy for your car.

### **Third party component of the Motor policy covers.....**

1. **Property Damage:** In case you have caused severe damage to the property of a third party in an unfortunate accident, then you don't need to worry about the expense arising from the mishap. Third-party insurance ensures that the insurer will pay for the damages to the third-party. Thus, the insured can safely step out of the complicated situations of accidents.
2. **Death:** If you are involved in an accident, which leads to the death of a third party, then you are solely responsible for the unfortunate loss that nothing can make up for. In such cases, you do not have to worry, as your insurer has got your back. Whenever there is a death situation, the claims are judged as per the court tribunals. The court determines the compensation as per the consequences of unfortunate loss and earning capability of the third party.
3. **Partial and Permanent Disability:** Sometimes, accidents lead to disability. If the third party is subjected to partial disablement like fractures and other disablements, which can be recovered with time, then the insurer offers necessary coverage in terms of medical expenses to the affected individual(s). But, if the third party is subjected to permanent disablement, then the insurer offers a pre-assured sum to the third party.
4. **Bodily Injuries:** No matter how intense the injuries of a third party are, medical coverage is offered for all types of bodily injuries. Reputed insurance companies understand that the accidents are caused unfortunately and these events cannot be controlled. Thus, insurers effectively reduce the stress of the insured by offering them the financial support
5. **Financial and Legal Assistance:** After availing third-party insurance for your car, you do not need to worry about those legal issues associated with accidents. Remember, a third-party insurance policy defends you securely in case of accidents. You will not be subjected to any of those court tribunals if you have got a valid third-party car insurance policy. Apart from that, this policy covers you for expenses associated with the recovery of the loss of a third party.

Tip : Motor third party policy also called as Act only policy covers unlimited liability arising out of accident due to or contributory to third party.

### **Claim procedure under Motor Policy :**

1. **Third Party Claim** In a third party claim, where your vehicle is involved, it is important to ensure that the accident is reported immediately to the police as well as to the insurance company. On the other hand, if you are a victim, that is, if somebody else's vehicle was involved, you must obtain the insurance details of that vehicle and make intimation to the insurer of that vehicle.

**Tip : Third party claims can be lodged through MACT (Motor Accident Claims Tribunals) under consultation with lawyer practicing in MACT.**

In injury cases, it is the injured and in case of death cases the legal heirs of the deceased are claimants. **ASSESSMENT OF COMPANSATION :** In third party claims we are using term "Assessment of Compensation" instead of "Assessment of Loss" because....



Life cannot be valued; similarly no human being can be put into any monetary value of his limb or of any other human being. The courts can only grant compensation for the pecuniary and monetary loss caused and some other expenses, but no court can even attempt to grant compensation for loss of life or limb. Mainly pecuniary loss has to be assessed. Nominal damages for funeral expenses are awarded and on loss of consortium. Long expectation of life is connected with earning capacity. In its very nature whenever a tribunal or a court is required to fix the amount of compensation in cases of accidents it involves some guess work, some hypothetical consideration, some amount of sympathy linked with the nature of the disability caused.



### **Role of policy holder in road Safety :**

The frequency of road accidents in India is 1 in every 60 seconds. These mishaps take a life every 4 minutes (precisely every 3.7 minutes) and approximately 377 people die due to such accidents on a daily basis. Delhi and Chennai top the list for cities with the highest number of road crash deaths; closely followed by Jaipur, Bengaluru and Mumbai. A very sad fact is that over 20 children (under the age of 14) die every day due to road accidents.

The report published by National Crime Records Bureau stated that India tops the list of countries with the worst road traffic accident rates across the globe. According to the Global status report on road safety, released by the World Health Organization, the major causes for road crashes are:

1. Speeding
2. Drunken driving
3. Jumping traffic signals
4. Not using helmets and seatbelts
5. Overtaking on the wrong-side



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Travels Insurance

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विमा पॉलिसी विषयक सर्व सेवापूर्तींसाठी

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# भाऊराव यशवंत पिंगळे – यशोगाथा

## स्वैर मुलाखत



मुलाखतकार : आनंद तांबट

### भाऊराव आपल्याविषयी थोडक्यात आम्हाला ऐकायला आवडेल...

भाऊराव यशवंत पिंगळे माझा जन्म दिनांक १/१/७१ रोजी मुळगाव मखमलाबाद, ता.जि. नाशिक येथे झाला. सध्या मी पिंपळगांव (ब) ता. निफाड, जि. नाशिक येथे स्थायिक आहे.

### आपण या व्यवसायात किती वर्षांपासून कार्यरत आहात ? तसेच या व्यवसायाची प्रेरणा कधी व कोणापासून मिळाली ?

सन १९८७ -१९८८ रोजी वडील व आई मृत्यू पावल्यामुळे उंबरखेड येथे बहिणीकडे (१९८८) स्थलांतरित झालो. तेव्हा मी इ. १० वीत होतो. परिस्थिती खूपच साधारण असल्याने २७/२/१९९२ रोजी एल.आय.सी. एजन्सी घेतली (Learn & Earn) परंतु तेव्हा Life Insurance Policy देणे एवजी ग्राहक माझ्या गाडीचीच (Vehicle) पॉलीसी करून घ्या असा आग्रह धरत असल्याने मग United ची एजन्सी घेतली त्यात अगदी भारतात 6 th rank पर्यंत पोहोचण्याचा योग आला. --- in pune Region) शिक्षण B.Sc. (Phy.) & MCM (II) Appear असताना ज्यांच्याकडे रहात होतो त्या मेहुण्यांना मोटारसायकल अॅक्सीडेंट झाल्यामुळे MCM(II) Complete करू शकलो नाही. LIC, General Insurance व Driving School चे माध्यमातून सुमारे ३०,००० ग्राहकांना सेवा देण्याची संधी मला लाभली आहे.

### आपल्या यशाचे रहस्य काय ?

आपल्याकडे येणारा ग्राहक हा "समस्यांनी" ग्रस्त/परेशान असल्याकारणाने एक चांगल्या समाधानाचे शोधात तो आपल्याकडे येतो तर त्या समाधानाचा हिस्सा/भाग त्या परिपूर्णरित्या देण्यासाठी आपण कधीही समस्याग्रस्त असू नये, कारण कुठल्याही समस्येवर समाधान हे शोधताच येतं त्यासाठी आपण मानसिकरित्या अत्यंत मजबूत असायला हवं कारण Nothing is Permanent & yes I can.... असा आपण स्वभावच बनवायला हवा.

### विमा ग्राहक व सामान्य जनता यांना या पुस्तकाच्या माध्यमातून काय संदेश द्याल ?

EMAIL के जमाने में ईमानदारी, मेहनत और लगन किसी भी इंसान को खुदपर भरोसा रखकर कामयाबी के शिखर पर पहुँचा सकती है!

स्व नियंत्रण हमेशा बनाएँ रखकर, खुदका अच्छा/सही ईस्तेमाल (Use yourself well without losing self control) ही बड़ी सफलता की पुँजी है!

मुश्किलो को भी बहोत आसान कर दिया है, अशी ही जनसामान्यांना उपयोगात पडेल अशी ही पुस्तिका असावी.

शुभेच्छांसह....

भाऊराव पिंगळे



## Agent's List

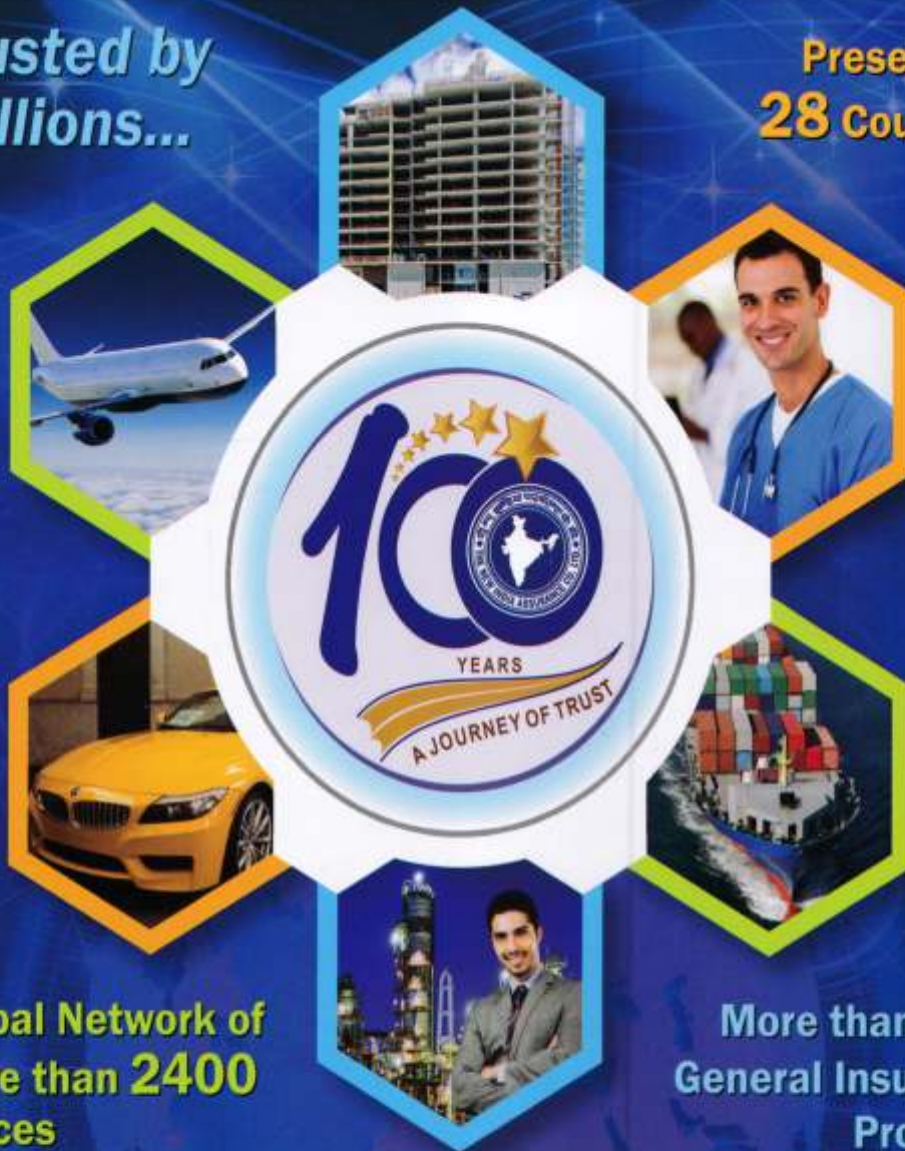
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**Dinkar M. Gabhale**  
Divisional Manager  
United India Insurance Co. Ltd.  
Nashik DOI

## List of Insurance Companies

### **New India Assurance Co. Ltd.**

Regional Office : 2nd Floor, Sharda Center,  
Near Nal Stop, Off. Karve Road,  
Pune - 411004

### **Nashik Divisional Office-1- NIA**

301, 3rd Floor, Rushiraj Regency,  
Near Vidya Vikas Circle, Gangapur Road,  
Nashik- 422008

### **Gole Colony Branch - NIA**

2nd Floor, Poorti Banglow, Off Gadre Mangal  
Karyalaya, Gole Colony, Nashik-422002.  
Ph: (0253) 2576040, 2576626

### **Ozar Branch - NIA**

NH-3 Highway, Flyover Bridge Nashik  
Ph: (02550) 278909

### **Nashik Road Branch - NIA**

Geneji Bhavan, Opp. Hotel Vasco, Nashik  
Road - 422101 Ph: (0253) 2463449, 2465626

### **Micro Office - Niphad - NIA**

Shop No. 02, Gram Palika Shopping Centre,  
Opposite Shivaji Statue, Niphad, Dist. Nashik  
Ph : (02550) 241501

### **Bhagur Micro Office - NIA**

Gala No. 1, Hari Puspa Apartment, Bhagur  
Shivar, Deolali Road, Opposite Bhagur  
Mandir, Bhagur Ph.: (0253) 248490

### **Pathardi Phata Micro Office - NIA**

Shop No. 112, Ground Floor, Zeel Prabha  
Apartment, Mumbai Agra Road, Nashik -  
Ph. 9371612382

### **Nashik D.O. - II Satpur - NIA**

1st Floor, P-26, Road A, Street 2,  
MIDC Area, Satpur, Nashik 422007  
Ph : (0253) 2355594, 2350966, 2355413

### **Satpur Branch - NIA**

P-26 Road - A, Street-2, MIDC Area,  
Satpur, Nashik - 422007  
Ph.: (0253) 2350433, 2350308, 2355210

### **Dindori Micro Office - NIA**

Swami Samarth Office Complex, Shop No.  
12, Opposite ST Stand, Nashik Kalwan Road,  
Dindori, Nashik - 422202  
Ph.: (02557) 222156

### **Nashik - D.O. III - NIA**

Dr. Gondkar Buiding, Opp. NDCC Bank, Old  
Agra Road, Nashik - 422002.  
Ph.: (0253) 2313566, 2572489, 2572788

### **City Branch - NIA**

1st Floor, Kapadiya Complex,  
Near Starling Motors, Opp. Kalika Mandir,  
Old Agra Road, Nashik - 422002.  
Ph.: (0253) 2592240, 2592241

### **Pachavati Micro Office - NIA**

Shop No. 05, Gangaraj Sankul, Panchvati  
Karanja, Nashik 422003 Ph.: (0253) 2512324

### **Untwadi Micro Office - NIA**

Shop No. 12, Nishigandha Apartment, Opp.  
Khetwani Lawns, Trimurti Chowk Road,  
Untwadi, Nashik - 422008  
Ph.: (0253) 2396555

### **Sinnar Micro Office - NIA**

1st Floor, Bhikusa Banglow, Nashik Pune  
Road, Sinner Ph.: (0253) 220623, 223623

### **Sangamner Branch - NIA**

Swatantra Chowk, 1st Floor, Sangamner  
Ph : (02425) 225635, 227063

### **Kopergaon Micro Office -NIA**

152, H.No. 132, Ground Floor,  
Gurudarshan Bhanghe Galli, Gandhi Chowk,  
Karjat, Ahmednagar, 414402

### **Nashik Legal Cell**

301, 3rd Floor, Rushiraj Regency,  
Near Vidya Vikas Circle, Gangapur Road,  
Nashik 422005



## List of Insurance Companies

### **National INS Co. Ltd.**

#### **Nec - Divisional Office - 1**

Kavita Commercial Complex, 2nd Floor,  
Opp. Vasant Market, Canada Corner,  
Nashik 422005  
Ph.: 0253-2310013, 8888300244

#### **National Insurance Co. D.O. - II**

5th Floor, Udhog Bhavan, 24,  
Trimbak Road, Near ITI Signal,  
Nashik 422007

#### **Nashik Branch Office**

Sadguru Krupa, 1st Floor, Behind Stearling  
Motors, Gadkari Chowk, Nashik  
Ph.:0253-2505783

#### **Nashik Road Branch Office**

Krishna Building, 2nd Floor, Opposite Bytco  
Point, Nashik Road, Ph. (0253) 2462793

#### **Oriental Insurance Co. Ltd**

Divisional Office No. II, Shop No. 20,  
4th Floor, Udyog Bhavan, Trimbak Road,  
Nashik 422007  
Ph: 0253-2351589E 2351590

#### **Divisional Office No. I**

Shop No. 234589, Prestige Point,  
Canada Corner, Nashik 422005  
Ph.: 0253-2232228, 2232229, 2232067

#### **Branch Office Sinner - N/A**

Shop No. 9, Prime Centre, Opp. GMD Sinner  
College, Nashik Pune Sinner Road  
Ph.: 9423912481

#### **Branch Micro - Ambad - NIA**

8 & 9, Ground Floor, Shree Gopal Krishna  
Apartment, Plot No. 01, Sector K/B-1, N-H  
Karting, Uttam Nagar, Cidco, Nashik  
Ph.: 9822842261

#### **Micro Path Road - NIA**

Shop No. 07, Swami Sankul, Near RTO  
Office, Peth Dindori Road, Link Road, Nashik  
Ph.: 0253- 2532571

#### **United India Insurance Co. Ltd.**

Divisional Office No. I, 3rd Floor, Sarda  
Sankul, M. G. Road, Nashik 422001

#### **Divisional Office No. II**

3rd Floor, Saubhagya Chambers,  
Pune Road, Near Bytco Chawk,  
Nashik Road - 422101

#### **IFFCO Tokio General Insurance Co.Ltd.**

1st Floor, Hari Prabha, Solitaire,  
Thatte Nagar, Above Croma Electronic  
Showroom, 422005  
Ph. 9960703656

#### **SBI General Insurance Co. Ltd.**

1st Floor, Anusuya Complex, S.No. 549/2/1/1,  
549/2/2, P.No. 58, Mumbai Naka,  
Branch, Nashik

#### **ICICI Combard General Ins. Co. Ltd.**

3rd Floor, Woodland Towers,  
Old Gangapur Naka, Gangapur Road,  
Vasant Market, Nashik 5

#### **Shriram General Insurance Co. Ltd.**

C-1, C-2, C-7, C-8, C wing,  
1st Floor, Chandrakiran,  
Near Mumbai Naka, Nashik-9  
Ph.: 0253-3204113

#### **Tata AIG General Insurance Co. Ltd.**

25/26, 2nd Floor, Kapadia park,  
Opposite Janlaxmi Bank, Old Agra Road,  
Nashik, Near Stearling Motors,  
Nashik Ph : 0253-2506321



## NSWF - GOOD STANDING MEMBERS LIST 2019

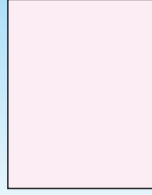
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1	3160	30/07/2019	F/W/03904	PARVINDER	BHATIA	9822010396	parvinderbhataia@rediffmail.com	MOTOR	FIRE	ENGG
2	19628	01/05/2021	F/W/00155	UMESH	SOMANI	9422248191	upsomani@gmail.com	MOTOR	ENGG	MISC
3	21546	30/10/2021	F/W/02598	SHARAD	LAD	9822027161	shachlad@rediffmail.com	MOTOR	ENGG	MISC
4	27946	16/04/2020	A/W/06437	ASHISH	KHATRI	9822015523	khatri_surveyor@gmail.com	MOTOR	ENGG	
5	38631	26/11/2020	A/W/01916	AVINASH	KIBEY	9850255469	avinash.kibey@rediffmail.com	MARINE	ENGG	FIRE
6	38831	23/11/2020	A/W/02366	SHANTANU	MALPATHAK	9823036760	sdmalpathak@gmail.com	MISC	ENGG	FIRE
7	50400	06/03/2020	F/W/01525	JHUNJAR	KSHATRIYA	9822051158	jhunjar.kshatriya@rediffmail.com	MOTOR		
8	52293	23/08/2020	F/W/00999	MACCHINDRA	NAWALE	9822357062	macchindranawale@yahoo.com	MOTOR	ENGG	
9	55826	16/08/2019	A/W/01513	RAMDAS	NARODE	9422245263	ramdasnarode@gmail.com	MOTOR	ENGG	
10	56782	16/10/2019	A/W/02593	RAVINDRA	WARALE	9822081456	ravivarale@yahoo.co.in	MOTOR		
11	57634	02/01/2020	F/W/01952	VAIBHAV	KULKARNI	9823070509	vaibhavskul@gmail.com	MOTOR		
12	61473	27/10/2020	F/W/01526	ROHIT	PATIL	9822031754	patilbrohit@gmail.com	MOTOR	ENGG	
13	61554	10/11/2020	A/W/04547	RAJAN	KAPILE	9822274506	rajan.kapile@gmail.com	MOTOR	ENGG	
14	63726	22/04/2021	A/W/01220	DINESH	YELMAME	9822313314	dineshyelmame@yahoo.co.in	MOTOR		
15	65857	27/09/2021	F/W/01102	VILAS	BODKE	9822439184	vilasbodke@gmail.com	MOTOR		
16	66672	22/11/2021	A/W/02597	ANAND	TAMBAT	9823044508	anandtambat@rediffmail.com	MOTOR	ENGG	MISC
17	69357	14/06/2019	A/W/03613	SANJAY	KHAIRNAR	9822173821	sanjay_khairnar6@rediffmail.com	MOTOR		
18	72720	22/03/2022	A/W/02591	ROHAN	TAMBAT	9850502289	r_tambat@rediffmail.com	MOTOR	MARINE	ENGG
19	72760	12/05/2019	A/W/00795	LALIT	GANGURDE	9850440982	lg5754@gmail.com	MOTOR		
20	72914	10/03/2020	A/W/03604	VIKAS	SONGIRE	9850004701	vikas.songire@yahoo.co.in	MOTOR	MARINE	FIRE
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22	73750	28/09/2021	A/W/06446	DIPAK	KADAM	9860014777	dipak1977@gmail.com	MOTOR	MARINE	
23	73820	29/10/2021	L/W/06444	BHALCHANDRA	MAHAJAN	9921771151	bsm.555@rediffmail.com	MOTOR		
24	74139	22/09/2019	A/W/06445	YOGESH	CHANDAK	9850089887	yogi.chandak@gmail.com	MOTOR	MARINE	ENGG
25	74462	10/11/2020	L/W/06443	RAJMOHAN	OZA	9822515061	rajmohanoza@gmail.com	MOTOR		
26	120037	20/10/2019	L/W/08140	VIDUL	BHAMARE	9527192845	vidul_82@rediffmail.com	MOTOR		
27	120039	20/10/2019	L/W/08142	KESHAVRAO	KHAIRNAR	9657703652	keshavsk1319@rediffmail.com	MOTOR		
28	120040	20/10/2019	L/W/08141	SUDHIR	CHAUDHARI	9860085426	sudhir.chaudhari@yahoo.com	MOTOR		
29	120130	22/10/2020	L/W/08843	PRASAD	PURANDARE	8600041302	prasadmpurandare@yahoo.in	MOTOR		
30	120327	20/07/2020	L/N/09426	SANTOSH	BHAGAT	8601451237	bhagatsantoshnsk@gmail.com	MOTOR	FIRE	
31	74732	23/02/2020	L/W/09080	BHARAT	TOTANI	9960595391	bharat.totani@gmail.com	MOTOR		
32	85087	11/11/2019	L/W/08570	RAVIKUMAR	LOKHANDE	9823359579	lokhanderavi@rediffmail.com	MOTOR	ENGG	



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Late E. B. Vakharia

**Inspiration**



Shri. N. S. Ranadive



Shri. S. K. Bhatia



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**Birthday Celebration of NSWF Members**



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Anand Tambat Addressing Motive Behind Road Safety Drive  
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**Prize Distribution Ceremony of Road Safety Drive**



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Name of Student : Aalok Sudarshan Shinde  
School : Abhinav Bal Vikas Mandir



Group A  
1st Prize

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अभिनव बाल विकास मंदिर  
इ. 1<sup>st</sup> जुई (26)

### \* सुरक्षिततेच नियम \*

नियम हे सर्वांसाठी असतात. समाजात नियम नसले तर गोंधळ माजेल पाळणे गरजेचे आहे. तसेच सस्त्यावरही नियम गरजेचे असतात. रहदारीचे नियम नसतील तर दुर्घटक जांमचे प्रश्न उद्भवतात. त्यासाठी सर्वांनी रहदारीचे नियम पाळले पाहिजे. चालतांना किंवा गाडी चालवतांना ड्राय्वा बाजूने चालवे. दुचाकी वाहन चालवतांना हेल्मेटचा वापर करावा. हेल्मेटमुळे अनेक फायदे होतात, डोळ्यात, डोक्यात, नाकात धूळ जात नाही चेहेरा व डोके सुरक्षित राहते. अपघात झाल्यावर जोरात मार लागत नाही. चारचाकी चालवतांना सिटबेल्ट वापरावा. त्याने आपला प्रवास सुख्याचा होतो. रस्ता क्रॉस करताना नेहमी झेब्रा क्रॉसिंगचा वापर करावा. सिग्नल लागल्या नंतरच झेब्रा क्रॉसिंग नेच रस्ता पार केला पाहिजे. गाडीचा वेगही नियंत्रणातच असला पाहिजे नाहित, अपघात होण्याची दाट शक्यता असते अशा प्रकारे सर्वांनी जर सुरक्षिततेचे नियम पाळले, तर सर्व जण सुखात राहतील.



Name of Student : Sai Krishna Suresh Nair  
School : Boys Town Public School



Group A  
2nd Prize

Page No.:  
Date:

youva

Name :- Sai Krishna Suresh Nair

Std :- II

Div :- Yellow

School :- Boys' Town Public School

### Road Safety

Road Safety are necessary to be followed to avoid accident. To make people aware about Road Safety every year Road Safety week is celebrated. This year from 4<sup>th</sup> February to 10<sup>th</sup> February Road Safety week was celebrated. As we need to be careful while driving the vehicles. We should wear seat belts and helmets to avoid injuries. Avoid using mobile phones while driving. We need to obey the traffic signals. Red light tells us to stop, yellow light tells us ready and green light tells us to go. We should cross the road from zebra crossing and walk from footpath. We should follow the traffic signs such as Stop, School ahead, Bump ahead etc. We need to know about such sign to be on the safer side.

So we all should obey safety rules and tell others to follow them. and help others who met with accident instead of clicking photos and not helping them.



Name of Student : Swarnaksh R. Sahane  
School : New Era English School



Group A  
3rd Prize

इयत्ता ३रा, पु-अ  
विषय - रोट सुरक्षा (रोट सेफ्टी) निबंध.

शिक्षक: नियमांची सोडता साधु रस्ता करेळ घात.

रस्ता हा आपल्या जीवनातील सहत्वाचा  
भाग. सगळी सुरक्षा पाळतांना आपल्याला पोलिसांनी  
दंड आकारल्यानंतरच का कळतं?  
झेब्रा क्रॉसिंग हे खरंतर पादचार्यांसठी रस्ता  
ओलांडण्यासाठी असते. पण आम्ही गाड्याच जेब्रा  
क्रॉसिंगच्या पुढे जाऊन थांबतो. सिग्नल वरचा पांढरा  
पट्टा तर आम्हाला विसरतच नाही. सगळी नियम  
सोडल्यावर पोलिस पकडतात. सगळी पोलिसांच्या  
जीवनाचे बोट मोडायचे.  
पण मी काय म्हणतो - "Don't be blind, Keep all  
Safety measures in mind!"

आजकालच्या पिढीलातर इतकी घाई असते  
की त्यांना विमान चालवतो की गाडी याच मानचं  
नसतं. सिग्नल तोडून स्वसार तिघतात. मग  
आयुष्याची दोरीही लुटते किंवा हातपाय तरी.  
नाहीच तर दंड भरून खिसा तशी हुलका  
होतो. वरून अपशब्दांचा लाभ. हे जाणून  
बुजून नाही का?  
मला अस वाटत - "better to arrive late than  
never!"

गाडी चालवतांना मोबाईलवर बोलायचे  
वेगळ्या फंड. मग अपघात होतो. आणि आयुष्याचं  
चारिगी संपून जातं.  
कृपया लोकांनो, - "stop accident before  
they stop you!"

गध्यातिरिक्त खेळणे, दाखू पिऊन गाडी  
चालवणे, हेल्मेट घालणे, चार चाकी चालवतांना  
सिस्टबेल्ट लावणे, फूटपाथचा वापर, वाहनांमध्ये  
प्रवाशांची विशिष्ट संख्या, लायसन्स वेगळे सारखे  
अनेक नियम आहे. जे आपल्या जीवनाच्या  
सुरक्षेसाठीच असतात.



"हेल्मेट हे जरूरी नासमझे इसे माजबूरी"  
हे प्रत्यक्ष कृतीत आणू पाहिजे. फक्त पोलिसांना हड  
दण्याचा दावता. याच म्हणून नाही.

सिटबेल्ट बांधत हे लोकांना खुट्याला  
बांधल्यासारखे वाटते. पण त्याने आपलेच आयुष्य  
वाचणार आहे. अपघातात जीव दाकाच्याच जातो पण  
धराचा पाया व कणा निखळून पडतो.

रस्त्यावरच्या छोट्या नियम मांचे पालन न  
करणे म्हणजे चारप्याची कोंबडी अन् बाराप्याचा भसाळा  
म्हणून मी म्हणतो

"रस्ता नाही स्वस्त,  
सुरक्षेची असले गरम,  
तरच जिवन होईल मस्त,  
नसेल नियम आपला दोस्त,  
तर संसार होतील उध्वस्त."



Name of Student : Vaishnavi C. Kokate  
School : Vidya Prabodhini Prashala



Group B  
1st Prize

## स्ता सुरक्षा

‘टाटा बाबा’, “अहो ! संध्याकाली लवकर घरी या हं! आपल्याला बाहेर जायचय ध्यानात आहे ना ?” असा निरोप रोज मुलं आणि बायको घरातून बाहेर जाणाऱ्या पुरुषाला देत असतात. आई-बाबाही सांगतात “जपून जा रे बाळा, आणि लवकर घरी ये.” असा निरोप रोजच काही जणांना मिळतो, तर काही लोक घरापासून, स्वतःच्या गावापासून दूर असल्याने त्यांना मिळतही नाही. कारण आजच्या दिवशी बाहेर गेलेली व्यक्ती व्यवस्थित घरी येईल का हे कोणालही आजच्या काळात सांगता येत नाही. त्यामुळे घरी येईपर्यंत प्रत्येकाचा जीव टांगणीला लागलेला असतो. आजकाल दिवसेंदिवस वाढणारी रस्त्यावरील रहदारी वाहनांची संख्या अगदी मुग्यांच्या गदीप्रमाणे चालत असतात. प्रत्येक व्यक्तीकडे शूप चूनी का असेना पण मोटारसायकल किमान सायकल तरी आहे. हजारातून एखादाच व्यक्ती असा सापडेल कि त्याच्याकडे कुठलीही गाडी नाही. प्रत्येक व्यक्तीला वाटते आपल्याकडे गाडी असणे गरजेचे आहे. त्यामुळे कर्ज काढून वा होईना, व्याज भरून वा होईना पण गाडी ही घेतलीच जाते. काही कुटुंबांमध्ये घरात जितकी लोकसंख्या तितक्याच गाड्यांची संख्या देखील आहे. पायी चालणाऱ्यांची संख्या दिवसेंदिवस कमी होत चालली आहे. शहरात तर ही स्थिती बऱ्याच दिवसांपासून आहे. खेड्यांमध्ये सुदृष्टा हीच स्थिती होताने दिसत आहे.

आता बघा या सगळ्या गाड्यांच्या संख्येचा परिणाम रस्त्याची वाहतूक शूपचं प्रमाणात वाढण्यासाठी होतो. वाहतूक वाढली



म्हणजे आपोआपच खूप गर्दी दिसते. गर्दीच्या या वाहनांमुळे अपघातांची संख्या देखील खूप वाढली आहे. मी अगोदरच सांगितल्याप्रमाणे बोल्ड गेलेली व्यक्ती घरी कोणत्या परिस्थितीत येईल हे सांगता येत नाही.

गाड्यांच्या कंपन्यांनी काही जास्तीच्या फॅसिलिटी, किंवा त्यांचे अवाज, बसण्याची व्यवस्था या गोष्टींमुळे गाडी चालवणाऱ्या वाहकाला वाटते जणू मी हवेतच आहे. आणि रस्त्यावर मी सोडून कोणीही गाडी चालवत नाही. त्यामुळे त्याच्या वेगाने तो जोरात जाण्याचा प्रयत्न करतो. त्यात आजकाल गाडी चालवण्याची जी २८ वर्षे वयाची मुळे अट आहे तिला तर लोकांनी किडा मुंगी सारखे चिन्हे टाकले आहे. १२-१३ वर्षांची मुळे-मुली खुद्द ब्रेकपर्यंत पाय पुरायला लागले कि गाडीला ब्रेक मारतात. आणि विमानाच्या वेगाने रस्त्यावर गाडी चालवतात. काही वेळेला गाडीचा अंदाज येत नाही, ब्रेक लागत नाही अशा वेळी छुडकतात कुठे तरी आणि घेतात जीवाच कमी-जास्त करून. बऱ्याच वेळेला सुमारे ८०% अपघात हे चुकीच्या पद्धतीने ड्रायव्हिंग केल्यामुळेच होतात. चुकीची पद्धत अशी येते कि, मुळे एकमेकांच बघून गाडी चालवायला शिकतात आणि गाडी चालवण्याचे नियमच माहिती नसतात. फक्त चालवायची म्हणून हातात घेतात. पण शहाणे असाल तर मोठ्या माणसांनी २८ वर्षे पूर्ण झाल्याशिवाय गाडी शिकण्याची घाई मुलांना करू देऊ नये. जेणे करून पश्चात्तापाची वेळ आई-वडिलांवर येणार नाही.

आपण देशाचे नागरिक म्हणून रस्ता सुरक्षेची सुरुवात स्वतःपासूनच केली तर खूपच छान काम होईल कारण प्रत्येकाचे जीवन अनमोल आहे. त्याला जपा आणि अपघातात पश्चादा अवयव गेल्या तरी अवयव दाता त्या क्षणी मिळेऊच असे नाही. त्यामुळे रस्ता सुरक्षा आपण थोडक्यात बघूया. जसे,

१) योग्य प्रशिक्षण घेऊन, २८ वर्षे पूर्ण झाल्यावर व लायसन्स हाती मिळाल्यावरच गाडी चालवा.

२) वाहतूक चिन्हांचा मान राखा.

३) ट्रॅफिकच्या विरुद्ध दिशेने वाहन चालवू नका.

४) प्रदूषण टाळा. गरज असल्यासच हॉर्न वाजवा.

५) ड्रायव्हिंग करताना मोबाईलचा वापर करू नका.

६) मोटारसायकलवर जास्तीत जास्त दोन जण हेलमेट घालूनच वसा.

गु कारमध्ये प्रवास करताना सर्वांनी सीटबेल्ट वापरा.

यु मादक द्रव्यांचे सेवन करू नका. गाडी चालवताने तर अजिबात नाही हुवाहन नेहमी उत्तम स्थितीत ठेवल्याने वायू प्रदूषण होत नाही.

कमीत कमी अशा प्रकारचे नियम जरी आपण पाळले तरी रस्ता सुरक्षित होवून सुरक्षित जीवन जगता येईल. त्याचप्रमाणे आदेशात्मक चिळे जसे थांबा, येथ्याजाण्यास बंदी, उजवीकडे/डावीकडे वळ, सरळ जा, प्रवेश बंद, एकेरी मार्ग अशा चिळांकडे लक्ष द्या. सावध करणारी चिळे जसे, पुढे शाळा आहे, पादचारी मार्ग, अरुंद पुल, चौस्ता, मुख्य रस्ता या चिळांकडे व स्तुनात्मक चिळांकडे बास्काईने लक्ष द्या. आणि दुरुच्या प्रवासासाठी शक्यतो सार्वजनिक वाहनांचा उदा. बस, रेल्वे यांचा वापर करावा. तसेच काही कारणास्तव बऱ्याच जणांना एकाच ठिकाणी जावे लागणार असेल तर एकच मोठी गाडी न्या. किंवा वाहनांची संख्या जितकी कमी करता येईल तितकी करा. जेणे करून प्रदूषण व वाहतुकीकडे कोडी देव्ही कमी होईल.

वाहन चालवताना एकमेकाला समजून व वेग नियंत्रणात ठेवून चालवा म्हणजे ट्राफिक पोलिसांना मदत होईल आणि होणारे अपघात कमी होतील.

अश्याच अखरदारी बरोबर अजून एक असे सांगवे वाटते कि, मालवाहक गाड्या या शक्यतो रात्री जास्त प्रमाणात चालव्याची शक्यता असते. अशावेळी ड्रायव्हरची पूर्ण झोप झालेली असावी आणि त्या गाडीबरोबर दोन वेळांगले ड्रायव्हर असावेच. मालवाहक गाडीत प्रमाणातच माल भरावा. जेणे करून वळणाच्या ठिकाणी किंवा धाटाच्या रस्त्यावर गाडीचा तोल जावून अपघात होणार नाही. तसेच मालवाहक गाडीच्या बाजूने इतर गाडीवाल्यांनी जाणे टाळावे. जेणे करून आपली आणि गाडीची परीक्षा द्यावी लागणार नाही.

देवाने जो अनमोल देह आपल्याला दिला आहे त्याचे मोल नक्कीच जाणावे. आणि रस्ता सुरक्षेला स्वतःपासून सुरवात करून प्रत्येकाने प्रत्येकाला सुरुरूप सेजच धरी पोहचवावे. जेणे करून बालेची व्यक्ती सुरुरूप धरी गालेली बघून धरतील प्रत्येकाच्या चेहऱ्यावर आनंद असेल.

वाहतुकीचे नियम पाळा,  
अपघाताला द्याला आळा!

Name of Student : Vaibhavi Wangariwar  
School : Guru Govindsingh Public School



Group B  
2nd Prize

Name : Vaibhavi Wangariwar

Std / Div : VIII D

Date : 20/2/19.

Essay Writing Competition.

## ROAD SAFETY

Now, we are no longer small kids who do not know the safety rules while walking on the roads. There's a great saying, "It's better to be safe than sorry". However, we tend to forget all this and become ~~careless~~ careless at times so much so that we risk our lives and put it in danger.

Don't we keep hearing the news of the count of people who become a victim of road rage or get involved in road accidents? Unfortunately, some die right on the spot and some receive serious injuries that last for the lifetime. Accidents from vehicle have become a big reason behind increased death rate in our ~~our~~ country and amidst the time when the government is implementing road safety measures.

Not many of you would know that it is Abu Dhabi which is infamous for holding the highest rate of road deaths in the world. On an average, there are 38 deaths every month because of fatal injuries caused on the road traffic and mainly 0 to 14 years-old children are involved in such cases.



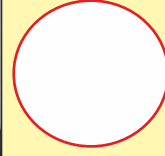
Hence, this establishes the fact that everyone especially pedestrians must remain vigilant while taking the road and must adhere to the safety rules. It is a pedestrian who is chiefly responsible for the accident as ~~the~~ it is only when he/she walks carelessly not paying any heed to the traffic signal or do not walk on the designated cross walk that fatal cases of injuries occur. So I request all of you to remain watchful and never be in a hurry while being on the road. Beside many people are often seen distrupting the usual flow of traffic, it can be also to prove very dangerous therefore we should strictly avoid it. Always use zebra crossing in order to walk down ~~the~~ the road. Keep your eyes and yeaks open and listen to the sound of horns if blown around you.

If you are going to travel via public transport and if it's a bus, then patiently wait for the bus to stop and board it thereafter. Likewise, if you are going to step out of it, then wait for it to stop properly and make sure that no other vehicle is obstructing your path. Make it a point of to carry some reflective materials so that drivers can sense your presence from a distance itself. Never ignore to stop signs as when people do that serious road accidents occurs. If you are riding a bicycle on the road, then be even more careful and make sure that your bicycle is in a sound condition with light and working brakes at their proper places. Secondly, avoid taking bicycle on a busy road and try to use public transport.

However, there is no guarantee that through these preventive measures we will be able to avoid fatal cases of road accidents, but we can definately avoid the danger by remaining vigilant on the road and following all the safety rules. We should always remember that life doesn't have a reset button, so never be careless.

We should ~~definetly~~ educate others about the importance of road safety rules.

Name of Student : Janhavi R. Ahire  
School : M.S. Kothary Academy  
Std. : 5th



Name - Ahire Janhavi R.  
Topic 5<sup>th</sup>B

Page :  
Date : / /

## ROAD SAFETY

आज सकाळी शाळेत जाण्यापूर्वी जोडा वेळ असल्याने मी वर्तमानपत्र पाहत होते. तर पहिल्याच पानावर दोन आयशर टेम्पोमध्ये भीषण अपघात झाल्याची बातमी वाचली आणि त्यात सात ठार झाले होते. दुसरे पान उघडले तर त्यातही अपघाताचीच बातमी होती. मन खूप विचारात पडले कि, हे अपघात का होतात ?

मनातला प्रश्न घेवून शाळेची वेळ झाली आणि शाळेत गेले. शाळेतून घरी आल्यावर आईला विचारले कि, हे अपघात का होतात ? आई म्हणाली, बाळा आपल्याकडे सर्वांनाच खूप घाई असते. घाईत गाडी जेरात चालवली कि, अपघात होतात. सिग्नलवर घाई करून सिग्नल मोडल्याने सुद्धा अपघात होतात.

शोआ वेळाने पय्यांना सुद्धा मी ऐच विचारले, हे अपघात का होतात ? पय्या म्हणाले, बाळा वाहतुकीचे नियम न पाळल्याने अपघात होतात. मी म्हणाले मलाही वाहतुकीचे नियम सांगा.

पय्या म्हणाले, "सगळ्यात महत्त्वाचा नियम म्हणजे वेगावर नियंत्रण ठेवणे, त्यानंतर दुचाकी चालवताना हेल्मेटचा वापर करणे, चारचाकी चालवताना सिटबेल्ट लावणे, वाहतुक चिन्हांचे व संकेतांचे उल्लंघन करू नये,





Topic

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PUC चाचणी करू घेणे म्हणजे प्रदूषणही कमी होईल, जादा मालाची वाहतूक करू नये, वाहन चालवताना योग्य इशान्यांचा वापर करावा, वाहनांबी संबंधित सर्व प्रमाणपत्रे जवळ ठेवणे, वाहनाची नियमित काळजी घेणे आणि अगत्यात महत्त्वाचे म्हणजे आपल्यानंतर आपल्या घरी कोणीतरी आपली काळजीने वाट पाहत आहे हे लक्षात ठेवून गाडी चालवणे.

आता, माझ्या सगळे नियम लक्षात आले. आणि मनाशी ठरवले कि, मोठी आत्म्यावर वाहनाचे नियमांचे पालन करूनच गाडी चालवेल. मी प्यांना म्हणाले, पण जर आपल्या महाराष्ट्रात वाहनसंबंधी कायदे अजून कडक केले तर सर्व वाहनचालक सुरक्षित आणि सुरक्षित गाडी चालवतील हे ना! प्या हसले आणि म्हणाले कि, वाहनाचे नियम पाळण्यास आपण आपल्या स्वतःपासून सुरुवात केली तर कुणाची गरज पडणार नाही बरोबर आहे ना बेटा.

माझ्या या निबंधावरून एवढेच सांगते कि, माझ्या प्रिय मित्रांनो आपल्याला जीवन एकदाच मिळते म्हणून आपण वाहन व्यवस्थित आणि सुरक्षित आणि नियमांना धरून वाहन चालवूया आणि वर्तमानपत्रांमध्ये अपघातांपेक्षा दुसऱ्या घान वास्तव्या वाचून आपली सकाळ आनंदी बनवूया.

“सुरक्षा नियमांकडे लक्ष द्या  
स्वतःबरोबर इतरांनाही  
जगण्याची संधी द्या.”



Name of Student : Aryan Gupta  
School : Wisdom High International School

Group A  
1st Prize



Name of Student : Vaidehi Sanap  
School : New Era English School



Group A  
2nd Prize





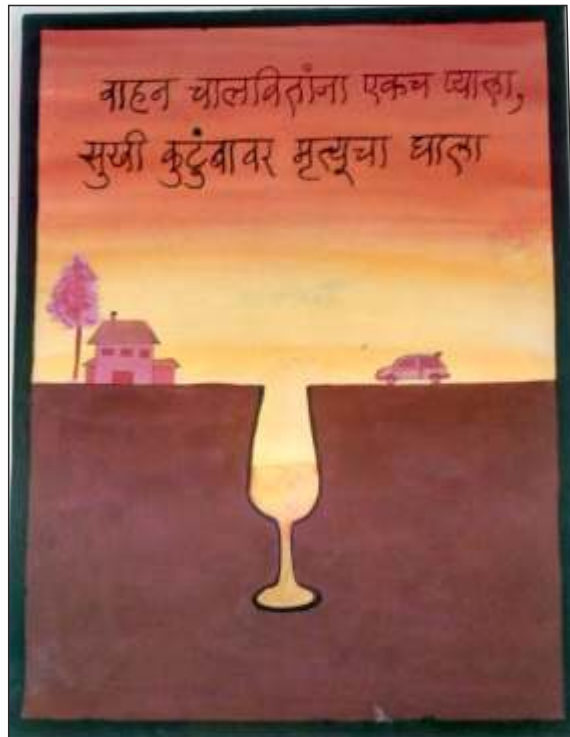
Name of Student : Dnyanesh Thakare  
School : Abhinav Vikas Mandir

Group A  
3rd Prize



Name of Student : Krishna Sanap  
School : D. D. Bytco Boys High School

Group B  
1st Prize



Name of Student : Mugdha Kshirsagar  
School : Anand Niketan



Group B  
2nd Prize



Name of Student : Anushka More  
School : New Era English School



Group B  
3rd Prize



## मोटार वाहन कायदा-कलमे आणि वाहतुकीचे नियम

- **कलम १२२-मोटार वाहन धोकादायक होईल अशा स्थितीत उभे करणे** : मोटार वाहन चालकाने सार्वजनिक ठिकाणी आपले वाहन उभे करताना इतर वाहन चालकांना धोका, अडथळा किंवा त्रास होणार नाही याची खबरदारी घ्यावी.
- **कलम १२३-पायफळीवरून प्रवास** : मोटार वाहन चालकाने आपले वाहनाचे फायफळीवरून कोणासही प्रवास करू दजेऊ नये. वाहनाचे बाहेर लटकून अथवा वर बसून कोणत्याही इसमास प्रवास करू देऊ नये.
- **कलम १२५-चालकास अडथळा** : चालकाने वाहन चालविताना अडथळा निर्माण होईल अशाप्रकारे कोणत्याही इसमास बसवू नये अथवा वस्तू ठेवू देऊ नये.
- **कलम १२६-मोटार वाहन थांबविले असता** : चालकाने वाहन उभे करून जाताना वाहनाचे इंजिन बंद करून, वाहन गियरमध्ये ठेवून, हातरोधक लावून ते पूर्ण लॉक करून चावी स्वतःजवळ घेवून जावी. टायरला मागे पुढे उटी लावावी. जेणेकरून वाहन आपोप चालू होणार नाही.
- **कलम १२८-दुचाकी वाहनांच्या मागील बाजूस बसणे** : दुचाकी वाहन चालकाने आपले वाहनाचे मागील सीटवर एकापेक्षा अधिक व्यक्ती नेऊ नयेत.
- **कलम १३०-वाहनाची कागदपत्रे सादर करणे** : वाहनाचे नोंदणी प्रमाणपत्र, कर प्रमाणपत्र, विमा, प्रदूषण नियंत्रण दाखला व आपले ड्रायव्हिंग लायसन्स नेहमी जवळ बाळगा आणि गणवेशातील पोलीस किंवा आर.टी.ओ. अधिकाऱ्याने मागितल्यावर त्वरीत सादर करा. व्यावसायिक वाहन असल्यास वरील कागदपत्रांशिवाय परवाना व योग्यता प्रमाणपत्रदेखील जवळ बाळगणे आवश्यक आहे.
- **कलम १३४-अपघात घडल्यास चालकाची कर्तव्ये** : आपघातास कारणीभूत जालेल्या वाहनचालकाने जखमींना ताबडतोब वैद्यकीय उपचारासाठी दवाखान्यात घेऊन जाणे बंधनकारक आहे व तसेच जवळच्या पोलीस स्टेशनमध्ये त्वरीत खबर देणे आवश्यक आहे.
- **कलम १८०-ड्रायव्हिंग लायसन्स नसताना वाहन चालविणे** : कायदेशीर गुन्हा असून त्यास ३ महिने कैद, ५०० रुपये दंड किंवा दोन्हीही शिक्षा होऊ शकतात.
- **कलम १८१-ज्या व्यक्तीकडे ड्रायव्हिंग लायसन्स नाही अशा व्यक्तीस वाहन चालविण्यास दिल्यास** : वाहन मालकास शिक्षा - ३ महिने कैद, रुपये १००० दंड किंवा दोन्हीही.
- **कलम १८५-दारू पिऊन किंवा अमली पदार्थांच्या नशेत वाहन चालविल्यास** : शिक्षा - पहिल्या अपराधाबद्दल ६ महिने कैद किंवा दंड रु. २०००/- किंवा दोन्हीही तसेच ड्रायव्हिंग लायसन्स निलंबित / रद्द केले.
- **कलम २०७-वाहने अटकवून ठेवण्याचा अधिकार** : ड्रायव्हिंग लायसन्स, परवाना, रजिस्ट्रेशन सर्टिफिकेट नसताना चालविण्यात येणारी वाहने अटकावून ठेवण्याचा अधिकार आर.टी.ओ. तसेच पोलीस अधिकाऱ्यांना आहेत.
- **कलम ६६/१९२ अ-अवैध प्रवासी वाहतूक** : विना परवाना चोरटी प्रवासी वाहतूक केल्यास अथवा आसन क्षमतेपेक्षा जास्त प्रवाशांची वाहतूक केल्यास कलम ६६/१९२-अ अन्वये न्यायालयीन कारवाई होऊन रु. ५०००/- पर्यंत दंड होऊ शकतो. तसेच वाहनाचे रजिस्ट्रेशन १२० दिवसापर्यंत निलंबित केले जावू शकते. अशा प्रवासी वाहतुकीस विम्याचे संरक्षण नसते.
- **महाराष्ट्र मोटार वाहन नियम २५० अ -** : वाहन चालवित असताना मोबाईल फोनचा वापर करू नये.

### हॉर्नचा अनावश्यक वापर टाळणे.

१. चालकाने गरज नसताना व आवश्यकतेपेक्षा हॉर्नचा वापर करता कामा नये.
२. हॉर्न सतत दाबून धरणे गुन्हा आहे.
३. विविध आवाजाची धुन असणारे (जनावरांचे आवाज, मुलांच्या रडण्याचे आवाज, रिव्हर्स हॉर्न) हॉर्न वाजविण्यास बंदी आहे.
४. सायलेन्स झोनमध्ये (हॉस्पिटल, न्यायलये इ.) हॉर्न वाजविणे गुन्हा आहे.



## महत्वाची वाहतूक चिन्हे



**आदेश देणारी चिन्हे**  
या चिन्हांचे पालन न केल्यास दंडात्मक कारवाई होऊ शकते



**सावधान करणारी चिन्हे**  
ही चिन्हे चालकाला रस्त्यावरील संभाव्य धोक्याची पूर्वकल्पना देऊन सावध करतात.



**माहिती देणारी चिन्हे**  
ही चिन्हे रस्त्यावरील सुखसोयी व सुविधांची माहिती देतात.

## आदेश देणारी चिन्हे



थांबा



मार्ग द्या



प्रवेश बंद



एक मार्गी वाहतूक  
(येणाऱ्या वाहनांना बंदी)



एक मार्गी वाहतूक  
(जाणाऱ्या वाहनांना बंदी)



दुमार्गी वाहतूकीस मनाई



सर्व मोटार वाहनांना बंदी



जड वाहनांना बंदी



बैलगाडी व हातगाड्यांना  
प्रवेश बंद



बैलगाड्यांना प्रवेश नाही



हातगाड्यांना प्रवेश बंद



सायकलीस मनाई



पादचारी सडकपार मनाई



उजवीकडे वळण्यास मनाई



डावीकडे वळण्यास मनाई



यू टर्नला मनाई



ओव्हरटेक करण्यास  
मनाई



हॉर्न वाजवण्यास  
मनाई



वाहने पार्किंग  
करण्यास मनाई



वाहने थांबण्यास व  
उभी करण्यास मनाई



वेग मर्यादा



रुंदी मर्यादा



उंची मर्यादा



भार मर्यादा



अक्षीय भार मर्यादा



प्रतिबंध समाप्त



लांबी मर्यादा



सक्तीचा बसथांबा



सक्तीने डाव्या बाजूने जा



पुढे सक्तीने उजवे वळण



सक्तीने पुढे जा किंवा डावीकडे वळा



सक्तीने पुढे जा किंवा उजवीकडे वळा.



सक्तीचे डावे वळण



सक्तीने पुढे जाणे



हॉर्न वाजवाच



सक्तीचा सायकल मार्ग

## महत्त्वाची वाहतूक चिन्हे



उजवीकडे वळण



डावीकडे वळण



हेअरपीन वळण उजवीकडे



हेअरपीन वळण डावीकडे



नागमोडी वळण उजवीकडे



नागमोडी वळण डावीकडे



तीव्र चढ



तीव्र उतार



पुढे अरुंद रस्ता आहे



पुढे रुंद रस्ता आहे



अरुंद पूल



निसरडा रस्ता



भुसभुशीत वाळू व रेती



सायकल क्रॉसिंग



पादचारी सडकपार मार्ग



पुढे शाळा आहे



कर्मचारी काम करत आहेत



पुढे गुन्हे आहेत



कोसळणाऱ्या दरडी



तर (नाव)



चौक



पुढे दुभाजकांमध्ये अंतर आहे



बाजूचा रस्ता उजवीकडे



बाजूचा रस्ता डावीकडे



वाय आंतरछेद



वाय आंतरछेद



वाय आंतरछेद



टी आंतरछेद



जोडरस्ता डावीकडे व उजवीकडे



जोडरस्ता उजवीकडे व डावीकडे



छेदणारा मुख्य रस्ता पुढे आहे



मुख्य रस्ता पुढे आहे



वर्तुळ मार्ग



खोलगट रस्ता



गतीरोधक किंवा खडबडीत रस्ता



पुढे प्रतिबंध करणारे फाटक आहे



असुरक्षित रेल्वे क्रॉसिंग २०० मी.



असुरक्षित रेल्वे क्रॉसिंग ५० ते १०० मी.

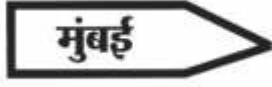


सुरक्षित रेल्वे क्रॉसिंग २०० मी.

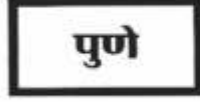


सुरक्षित रेल्वे क्रॉसिंग ५० ते १०० मी.

## माहिती देणारी चिन्हे



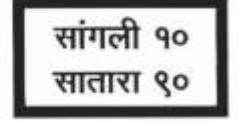
दिशा निर्देशन



स्थान परिचय



आगाऊ दिशा निर्देशन



पुनर्निश्चिती चिन्ह



सार्वजनिक दूरध्वनी



पेट्रोल पंप



दवाखाना



प्रथमोपचार केंद्र



भोजनालय



अल्पोपहार गृह



विश्राम स्थान



पुढे रस्ता नाही



डाव्या बाजूला रस्ता नाही



उजव्या बाजूला वाहने उभी करावीत



दुतर्फा पार्किंग



दुचाकी पार्किंग



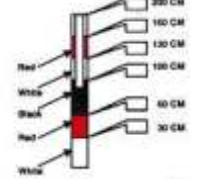
सायकल पार्किंग



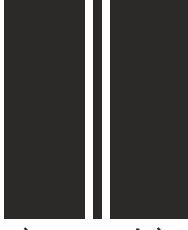
कार पार्किंग



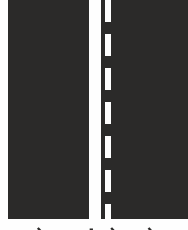
रिक्षा पार्किंग



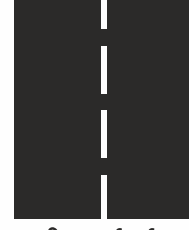
पूर मापक पट्टी



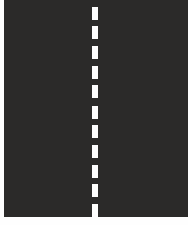
दोन सलग पांढरे पट्टे  
किंवा न तुटलेले दोन पट्टे कोणत्याही  
बाजूच्या वाहनाने पट्टा ओलांडू नये.



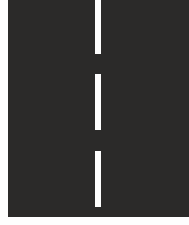
दोन पांढरे पट्टे  
एक सलग व दुसरा तुटक  
'अ' ने पट्टा ओलांडू नये.



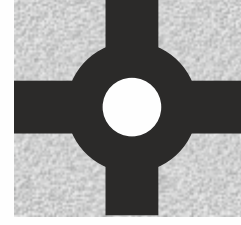
आखीव मार्गदर्शन पट्टा  
जास्त अंतरावर छोटा पांढरा पट्टा  
आखीव मार्ग दर्शवितो.



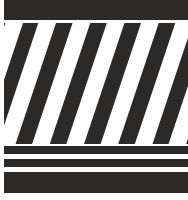
मध्य पट्टा  
थोड्या अंतरावर तुटलेला  
पांढरा पट्टा रस्त्याचा मध्य दर्शवितो.



इशारा देणारा पांढरा पट्टा  
मोठा परंतु तुटलेला पट्टा  
रस्त्याच्या मध्याचा इशारा देतो.



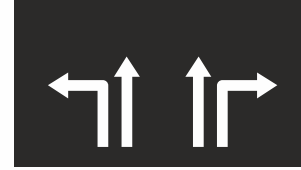
वाहतूक बेट  
वाहतूक बेटामध्ये असलेल्या वाहनांना  
प्राधान्य द्या.



पादचारी मार्ग  
पहिल्या पांढऱ्या पट्ट्याजवळ  
वाहन थांबवावे.



अ) फक्त डाव्या बाजूला  
ब) सरळ  
क) फक्त उजवीकडे  
दिशादर्शक पट्टे किंवा  
आखीव मार्ग



अ) डावीकडे व सरळ  
ब) सरळ व उजवीकडे  
दिशादर्शक पट्टे किंवा  
आखीव मार्ग

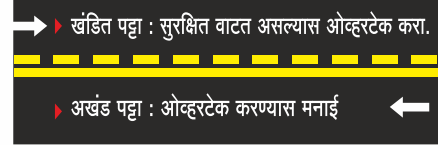


या भागात वाहन उभे करू नका.



या भागात वाहन थांबवू नका व उभे करू नका.

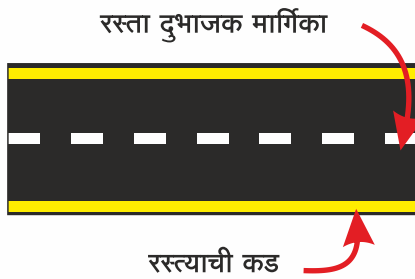
सायकलस्वारांसाठी आरक्षित मार्ग



▶ खंडित पट्टा : सुरक्षित वाटत असल्यास ओव्हरटेक करा.

▶ अखंड पट्टा : ओव्हरटेक करण्यास मनाई

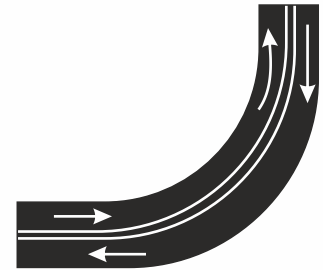
खंडित व अखंड पट्टा



रस्ता दुभाजक मार्गिका

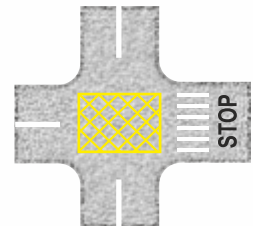
रस्त्याची कड

**वळण :** जेव्हा रस्ता दृष्टीक्षेपात नसतो तेव्हा  
दुहेरी अखंड पिवळा / पांढरा पट्टा रंगवलेला  
असतो या ठिकाणी कोणत्याही दिशेच्या  
वाहनाने आपल्या बाजूचा पट्टा ओलांडू नये  
तसेच ओव्हरटेक करू नये.










पुढील अडथळ्याची पूर्वसूचना देणारे चिन्ह  
(Chevron Hutchings)

**बॉक्स जंक्शन :** कर्णाकृती चौकोनात पिवळ्या  
रेषा एकमेकास छेदत असतील तर अशा ठिकाणी  
वाहन थांबवू नका. पुढे रस्ता रिकामा असेल तरच  
बॉक्स जंक्शन पार करावे. अन्यथा अलिकडेच  
वाहन थांबवावे.





## कायद्याने ठरवून दिलेली वाहनांची वेगमर्यादा

वाहनांचा प्रकार	ताशी कि.मी.	वाहनांचा प्रकार	ताशी कि.मी.
 हलके वाहन (कार, जीप इ.)	रस्त्यावर आखून दिलेली मर्यादा	 दुचाकी वाहन	५०
 टॅक्सी / रिक्शा	६५	 अवजड वाहन	६५
 टेम्पो / प्रवासी बस	६५	 ट्रक ट्रेलर वाहन	५०
रस्त्यावर हे चिन्ह असल्यास त्या ठिकाणी सर्व वाहनांसाठी			

## विषारी केमिकल वाहतूक

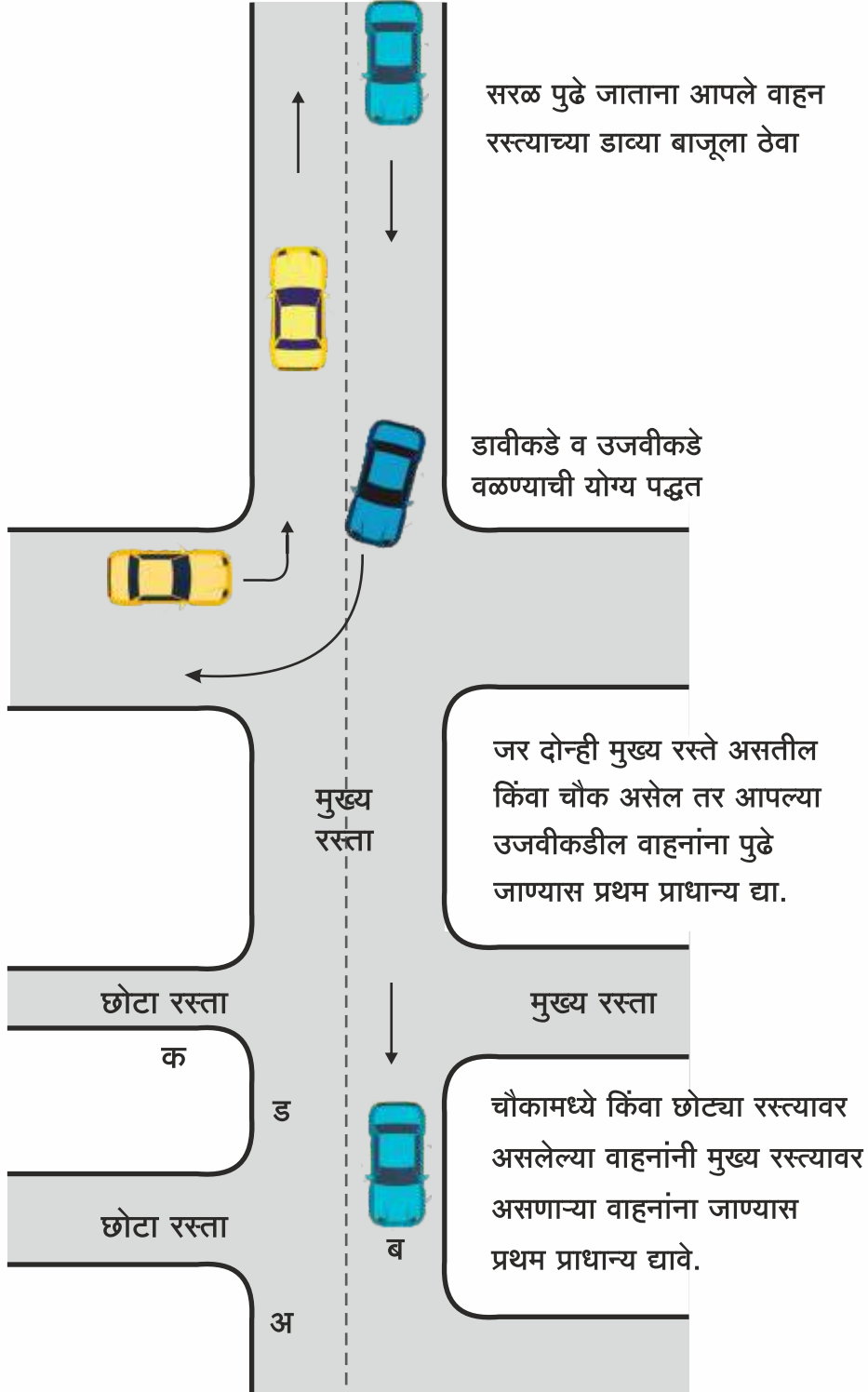
वाहन घातक रसायने / विस्फोटक विषारी किंवा ज्वलनशील वायू भरलेला असल्यास तो कसा ओळखावा ?



अपघात झाल्यास काय करावे ?

- शक्यतो वाहन हलवू नका ते अपघातस्थळीच राहू द्या.
- अपघातग्रस्त वाहनातील जखमींना त्वरीत नजिकच्या इस्पितळात न्याच. शक्य झाल्यास त्यांची नावे, पत्ता मिळवा आणि त्यांच्या नातेवाईकांना घडलेल्या प्रसंगाची माहिती द्या.
- अपघाताची सूचना नजीकच्या पोलीस स्टेशनला द्याच.
- अपघातग्रस्त वाहनाच्या चालकाचे व मालकाचे नाव, पत्ता विमासंबंधी माहिती देणे बंधनकारक आहे.
- वाहनाच्या आसपास कोणालाही येवून देऊ नका.
- कोणत्याही प्रकारे ठिणगी निर्माण होणार नाही याची काळजी घ्या.
- वाहन चालकास अपघात प्रसंगी घ्यायच्या काळजीचे प्रशिक्षण दिलेले असते, त्याच्या प्राप्त ज्ञानाचा उपयोग करा.
- रसायनापासून संभावित धोका टाळण्याकरिता वाहनांवर रंगविलेल्या आपत्कालीन माहिती तक्त्याचा वापर करा.
- वाहनातील रसायन, तज्ञ व्यक्तीशिवाय कोणालाही हाताळू / भरू देऊ नका.
- अपघाताची सूचना नजीकच्या पोलीस स्टेशनला, वाहनाचे मालक व रासायनिक कारखान्यास द्या.

## वाहन चालवितांना ही काळजी घ्या



जर कोणी वरील सुरक्षेचे नियम मोडत असेल तर त्याला तसे करू द्या. हे तुमच्या व त्यांच्या सुरक्षेच्या दृष्टीने आवश्यक आहे. कोण बरोबर व कोण चूक हा मुद्दा नाही.

## मोटार वाहन कायद्यातील काही महत्वाची कलमे

अ.क्र.	तपशील	मोटार वाहन कायदा कलम
१	मोटार ड्रायव्हिंग लायसन्स नसताना वाहन चालविणे	M.V.A. - ५/१८०
२	विना परवाना (लायसन्स) वाहन चालविणे	M.V.A. - ३(१)१८१
३	ड्रायव्हिंग लायसन्स जवळ न बाळगता वाहन चालविणे	M.V.A. - १३०/१७७
४	नोंदणी केल्याशिवाय किंवा परवान्याशिवाय दुचाकी वाहन वापरणे	M.V.A. - ३९/१९२
५	नोंदणी केल्याशिवाय दुचाकी व्यतिरिक्त इतर वाहन वापरणे	M.V.A. - ३९/१९२
६	वाहनांचे कायदापत्र (विमा, नोंदणी, लायसन्स, परिवहन वाहनाबाबत फिटनेस प्रमाणपत्र) जवळ न बाळगणे	M.V.A. - १५८/१७७
७	प्रदूषण चाचणी न करता वाहन वापरणे	M.V.A. - १९०(३)
८	प्रदूषण चाचणी प्रमाणपत्र जवळ न बाळगणे	M.V.A. - ११५(२)/१७७
९	वाहनास 'L' बोर्ड नसणे (शिकाऊ वाहन चालकांसाठी)	M.V.A. - ३ (क)/१७७
१०	विमा न उतरविलेले वाहन चालविणे	M.V.A. - १४६/१९६
११	विमा नसलेले वाहन चालविण्यास किंवा चालविण्याची परवानगी देणे	M.V.A. - १४६/१९६
१२	नोंदणी प्रमाणपत्र सादर न करणे	M.V.A. - १३०/१७७
१३	१६ वर्षाखालील मुलांनी बिगर गियर वाहन चालविणे	M.V.A. - ४(१)१८१
१४	वेगमर्यादपेक्षा जास्त वेगाने वाहन चालविणे	M.V.A. - ११२/११३
१५	धोकादायक व बेदरकारपणे वाहन चालविणे	M.V.A. - १८४
१६	दुचाकीवर जादा व्यक्ती बसविणे (ट्रिपल सीट)	M.V.A. - १२८/१७७
१७	प्रवेश बंद मधून वाहन चालविणे, वाहन उभी करण्यास मनाई असलेल्या ठिकाणी वाहने उभी करणे, दुहेरी वाहने उभी करणे, वाहतुकीचे चिन्ह अगर इशारा न मानणे, सिग्नल कटींग, मनाई भागात यू टर्न घेणे, वळताना इशारा न करणे	M.V.A. - ११९/१७७
१८	अपघाताची खबर न देता निघून जाणे	M.V.A. - १३२(१)(क)१७९
१९	मद्यपान करून वाहन चालविणे	M.V.A. - १८५
२०	गणवेशातील पोलीस अंमलदाराने वाहन थांबविण्याचा इशारा केला असतांना वाहन न थांबविणे	M.V.A. - १३२(१)(अ)१७९
२१	नंबर प्लेट बाबतचे (फॅन्सी नंबर वगैरे) अपराध	C.M.V.R. - ५१/१७७
२२	सीटबेल्ट न लावता वाहन चालविणे	C.M.V.R. - १३८(३)/१७७
२३	वाहनास प्रखर दिवा लावणे	M.M.V.R. - २३५/१७७
२४	मनाई भागात हॉर्न वाजविणे	M.M.V.R. - २३१/१७७
२५	हेल्मेटशिवाय वाहन चालविणे	M.M.V.R. - २५०/१७७
२६	मोबाईलवर बोलत वाहन चालविणे	M.M.V.R. - २५०(अ)/१७७
२७	लेन कटींग करणे	R.R.R. - १८/१७७
२८	चुकीच्या बाजूने (Wrong Side) वाहन चालविणे	R.R.R. - १५(२)(१)१७७
२९	पोलीस अधिकाऱ्याच्या योग्य त्या दिशेने जाण्याच्या सूचना न मानणे	R.R.R. - २१/१७७
३०	गेट समोर, फुटपाथवर वाहने उभी करणे	R.R.R. - १५/(२)(८)१७७

● M.V.R.. - मोटार व्हेईकल ॲक्ट

● M.M.V.R. - महाराष्ट्र मोटार व्हेईकल रुल्स

● C.M.V.R. - सेंट्रल मोटार व्हेईकल रुल्स

● R.R.R. - रोड रेग्युलेशन रुल्स



## Crane & Towing Services

Sai Crane Services	9152582375
Shraddha Towing Services Ghoti	9152708224
Nashik Towing Services	9152708152
Omkar Towing Services Ghoti	9152181276
Fakhane Maharashtra Crane Services	9860656516, 9762471322
K.K. Towing Services	9762555746, 9271507358
Gouri Towing Services Jail Road	9767549530, 9657219767
Shiv Bandhan Crane Services, Chandwad	9604164016, 87972823636, 7385259686
Mahalaxmi Crane Services	9595033777, 9373920415
Janseva Crane Services, Mr. Iqbal Attar	9881329970
Sadguru Crane Services Wavi	9767306313, 9767256313
Deepak Towing Services	9767549530
Gulati Cranes Services	9822056994, 9822018178
Thorath Crane Services	8087336967, 7875458286, 8329212541
New Deccan Crane Services	9152522066
Ekveera Crane Services	9527398863
Ekvira Crane Services	9822094614
Megha Crane Services	9730761457
Gurudev Crane Services	8380060922, 9881756162, 9689776727, 9922227959
Laxmi Crane Services, Sinnar	9158182616
Patil Crane Services	9028642950, 9226366237



## Ambulance Services in Nashik

Shree Sai Cardiac Ambulance Services	9152675529
Shree Sai Samarth Ambulance Services	9152642317, 9881799270
Sai Samarth Ambulance Services	9152518479
Agrita Ambulance Services	9152631044
Pawar's Ambulance	9152524362
Janseva Ambulance Services	9152880368, 8268128278, 9168666233
Ekvira Ambulance Services	9152462526
Tulja Bhavani Ambulance Services	9152967462
Sitabai Ambulance Services	9823126165
Mauli Krupa Ambulance Services	0253-2311064, 2318064, 2314605
DJ Ambulance Services	9890227877
KGN Ambulance Services	982266302, 9822666735, 9822062866
JP Ambulance Services	9422752714, 9921380310 9404271471, 9420066900
Sai Ambulance	8888634055, 9158868343, 8180048110, 9763992657
Saifee Ambulance Corps	7770055252
Shri Ambulance Services	9403433590, 9766261137
Abhijeet Ambulance	9823337111, 9421508811, 9021582111
Narayan Ambulance Services	8308021267
Sunnse Ambulance Services	8888832211
Panchammruhi Air Ambulance	7070569742
Vitthal Ambulance Services	9850648522
Sai Seva	9850136516
King Train Ambulance Services	7091360310
Sahu Ambulance Services	7767056456
Sharuk Nasir Services	9028999349, 9028549349
Saptashrungi Ambulance Services	9960248587, 8308546622
Sai Sarthak Ambulance Services	9850137111
Shivtirth Ambulance Services	9822668588
Sankalp Ambulance Services	8888759570
Aadharshila Ambulance Services	9765513777
Shree Ram Ambulance Services	8975024760, 8975024782
Shree Asthavinayak Ambulance	9158285277, 7387008461, ****
Bahujan Yuva Sangathan	0253-2563442



## R.T.O. CODE NUMBERS

MH - 01	Tardeo (Mumbai Central)	MH - 27	Amaravati
MH - 02	Andheri (Mumbai West)	MH - 28	Buldhana
Mh - 03	Worli (Mumbai East)	MH - 29	Yavatmal
MH - 04	Thane	MH - 30	Akola
MH - 05	Kalyan	MH - 31	Nagpur
MH - 06	Pen	MH - 32	Vardha
MH - 07	Sindhudurg	MH - 33	Gadchiroli
MH - 08	Ratnagiri	MH - 34	Chandrapur
MH - 09	Kolhapur	MH - 35	Gondiya
MH - 10	Sangli	MH - 36	Bhandara
MH - 11	Satara	MH - 37	Nandurbar
MH - 12	Pune	MH - 38	Vashim
MH - 13	Solapur	MH - 39	Hingoli
MH - 14	Pimpri Chinchwad	MH - 40	Nagpur Gramin
MH - 15	Nashik	MH - 41	Malegaon
MH - 16	Ahmed Nagar	MH - 42	Baramati
MH - 17	Shrirampur	MH - 43	Vashi
MH - 18	Dhule	MH - 44	Ambe Jogai
MH - 19	Jalgaon	MH - 45	Akluj
MH - 20	Aurangabad	MH - 46	Panvel
MH - 21	Jalna	MH - 47	Malwani (M.W.S.)
Mh - 22	Parbhani	MH - 48	Vasai (Thane)
MH - 23	Beed	MH - 49	Nagpur (East)
MH - 24	Latur	MH - 50	Karad Satara (Rural)
MH - 25	Usmanabad	MH - 51	Nashik (Rural)
MH - 26	Nanded		



# DEFENSIVE DRIVING



**Sanjeev Bafna**

- Motor vehicle accidents are the largest cause of work-related fatalities/injuries in the U.S. and many other countries.
- According to reports, 1 reportable crash occurred every 61 seconds in 2017.
- Most accidents can be attributed to failure to comply with state laws.

Both professional drivers and accident investigators agree that poor driving performance and/or actions that result from improper mental attitude cause most accidents.

Examples of improper attitudes include:

Overconfidence; "it can't happen to me."



Lack of interest. Usually accompanied by disregard for the safety rules and policies.

Impatience. The inability to remain calm and to control temper.



Worry. Domestic, financial or other worries.

Disrespect. Lack of courtesy for others.

## Defensive Driving

Defensive driving is a good way to ensure that one is not caught in a road crash. Defensive driving aims at reducing the risk of driving. Defensive driving takes the responsibility of the driver's safety, as well as that of the other passenger's safety. If you develop road safety skills, you may be able to avoid an accident, stay out of the hospital, and even save lives.

Remember to drive when alert, look around constantly and minimize distractions in the car









Yield to other cars, even if you technically have the right of way: If you are in doubt about who has the right of way, give it away. "Nobody ever yielded their way into a collision."

Assume everyone else on the road is an idiot: Be prepared for:

- Unpredictable lane changes
- Sudden stops
- Un-signalized turns
- Swerving
- Tailgating

Speed kills: "Speeding is one of the most prevalent factors contributing to traffic crashes."

Is it worth it?: For your average drive across town, driving even 10 mph faster is only going to save you few minutes, while increasing your crash risk by as much as 50 percent

### Five Principles of SMITH SYSTEM

#### 1) AIM HIGH IN STEERING.

- Our eyes are designed to work for us at walking speeds.
- The average driver has not adjusted visually and mentally to the higher speeds traveled in motor vehicles
- Look ahead to where you will be at least 15 seconds from now
- Use improved eye-lead time for more efficient, economical driving.
- Set your sights high! 15 seconds eye lead time provides advance warning of pending danger and gives an additional margin of safety.

#### 2) GET THE BIG PICTURE.

- While glancing ahead, don't forget the sides and rear. Consistently update your information.
- Eliminate vision barriers by establishing proper following distance. Stay far enough behind vehicles to obtain the visibility required to make your own decisions.
- Eliminate vision barriers by establishing proper following distance. Stay far enough behind vehicles to obtain the visibility required to make your own decisions.
- Maintain a 360-degree circle of awareness around your vehicle.



# ROAD SAFETY



**Atul Gujrathi**

We have come a long way since the wheel was invented. Modern technology has proven to be a boon for the ease of mobility. Automakers have strived to provide affordable and accessible vehicles across consumers of different income but with our aim to keep up with the rest of the world and consuming information on the go, we are not as cautious as we should be on the road

Road accidents claim more lives in India than natural disasters. The Ministry of Road Transport and Highways released the data for road accidents for the year 2017; there were more than 450,000 road accidents reported during the year claiming lives of more than 140,000 people. The National Highways which constitute almost 2 percent of the road network in India witnessed 30.4 percent of road accidents and 36 percent of deaths. Every hour, 54 road accidents take place, killing nearly 415 people every day across India – the highest number of casualties in the world. As per the government data, a large number of young people within the age group of 18-45 years are victims of these fatal road accidents. Such tragic situations put a strain on the economy - healthcare, insurance and legal sectors; costing 3 percent of the GDP annually, according to a report by the erstwhile Planning Commission.

A new set of challenges have emerged -those of distracted driving – such as using mobile phones, changing or fiddling with the inbuilt touch screen entertainment / navigation system while driving or adjusting internal controls such as AC or ambient lighting etc.

Driver distraction also includes any activity that diverts the attention of the driver such as 'being lost in thoughts', focusing on objects away from the road, eating and drinking, talking to co-passengers.

The insurance industry in India is working to bring down the collateral damage and economic losses emerging from road accidents across the country. As per the Motor Vehicles Act 1988, it is mandatory for all vehicles in India to be insured by Third Party liability insurance. In addition, it is important to have a Personal Accident (PA) insurance policy which offers lump sum benefits in case one meets with an accident. Many insurance companies offer an indemnity cover as well to suit the requirements as per the needs of the consumer.

In July 2018, the Insurance Regulatory and Development Authority of India (IRDAI) and a directive by the Supreme Court mandated long-term Third Party motor insurance cover for new cars and two-wheelers for three and five years respectively.

This move will, further, help increase the penetration of motor and two-wheeler insurance in the country. IRDA has also issued a circular mandating the compulsory Personal Accident cover for owner/driver for minimum sum Insured of Rs 15 lakh. Insured can choose this PA cover component as a part of the vehicle insurance policy or a standalone PA cover. This has specifically been implemented to emphasize on reducing the financial loss suffered by the driver's family in case of any disability or death in the event of an accident.

Today, there are a lot of developments in the motor insurance sector that determine the safety of the driver with the use of new technology. The technological prowess of 'Telematics' factors risks to which a vehicle is exposed to while driving and is used to track the driving patterns, vehicle health & location, summon roadside assistance & medical support and navigate on a real-time basis.

Apart from this, there are many challenges faced due to the increased motorization, urbanization leading to severe road congestion. The registered number of motor vehicles is



expanding at a CAGR of over 10 percent as against a mere 4 percent growth in road networks. Thus, there is a need to better the infrastructure, vehicle safety standards, build higher awareness about road safety among drivers and the general public to enforce safety laws and establish a more humane post-crash response.

There is an urgent need to have Road development authority, Automobile manufacturers & Insurance providers to synergize their data & work hand in hand to understand patterns of driver behavior, accident hotspots, high risk hours, mortality and severity.



# ELECTRIC VEHICLE



**JITENDRA SHAH**

Jitendra Shah, the second generation entrepreneur started his EV venture after 35 years of appropriate and successful Automobile dealership experience, like famous Hero-Honda two wheelers, Kirloskar tractors along with Three wheelers, commercial range and personal range of Automobile tycoons like Mahindra, Fiat, GM, Tata, Volkswagen.etc.

Jitendra Shah has done Bachelors in Commerce and BGL as university degrees.

The automobiles dealership experiences and a bit of manufacturing too made him capable to dream further huge projects.

His innovative nature and habit itself created him to help the social through his innovations.

He is extremely soft spoken and down to the earth person, with a personality of making great friends in life. The pain he has faced in creating himself in the automobile business is tremendous.

His ideologies are as great as his nature. Therefore, under his leadership, people find themselves to be happy.

Now all his dealerships have a decent rank in the dealer fraternity of each brand.

Mahindra and Mahindra have awarded him with many awards like Best dealer, best practices, and best sales dealer excellence.

Being Mahindra and Mahindra's authorized dealership; Jitendra Motors has bagged the prestigious award called the "Car dealer of the year" award from Auto car.

In his guidance other dealerships were awarded as "Chevy's Grand Master" award in Asian countries dealers following Best dealer of the year by Mahindra truck and busses Ltd

All the family members of Shah Group are involved in the management of the various dealerships owned by group monitoring the trained and professional manpower.

In the year 2015 Jitendra New EV tech is born in Nasik. Under the leadership of Jitendra shah.

He has made prototype of electrical 3 wheeler passenger rickshaw. And it has submitted to the ICAT for testing and homologation. In the year 2016/ 2017 3 wheeler passenger has successfully made to the roads. It is also approved in 6 states of the country and the goods carrier loader has been certified by ICAT. Battery operated three wheelers have been passed as three plus one passenger which is fully made and built in Nasik except motor and controller which is imported. This vehicle is also been used in the Army and has been approved as a quality product. At "One Charge", it gives 80km at 25 km per hour speed (L3 vehicle), after successful launching of L3 vehicles, L5 category with an advanced battery is gone through under approval process. The loader is also built in Nasik, the home town of EV Tech. The body structure is also comparative to any automobile pickup range vehicle. Various types of bodies are made on same platform for various concept like Garbage Tipper, Shop on Wheel for snacks and beverages stall and Kirana on wheel etc. This loader can easily handle 500kgs.weight which is sufficient in the required segment. This vehicle is certified for 310kgs pay load and is approved by various state authorities.

Further we started up with electric scooters and we came up with two models, Jet 250XL and jet250LM which are certified by ARAI which is below 250W and speed is 25kmph. These electric scooters do not require license and registration for both the above vehicles as per the government notifications.

In this segment, we have got huge response and good numbers have been sold in the market along with the good feedback.



We have tremendous qualified and talented staff in (EV tech) company. We are having separate R&D team who are working 24 X 7 to grow the electric mobility with unique technology. As the Global future is dependent on electric mobility, in India, we drive a mission to give quality products and the best after sales services and spares for the customers.

As automobile is service industry I would like to say that we are leading. We proudly announce that we are the one who are using 54 percent Indian components to manufacture our vehicle.

Now as per the market demands, people looking for the high speed vehicles. Hence, we are going to launch JMT 1000HS by March 2019 which is certified and approved by ICAT. The high speed of the JMT 100HS is about 50kmph and its range is nearly about 90km at one charge. As a manufacturer we supply quality products in the market with good efficiency and smart features with technology to meet the need of the customers for his day to day life.

As we will be launching the model in March 2019 end it is eligible for fame to subsidy. So we are the one among the manufacturing companies in India with models which have been approved and certified and eligible for fame -II subsidy. As of this we are the leading company by manufacturing a better product for customers in the market.

#### **Vision and mission of Jitendra New EV Tech PVT.LTD Nasik**

With the help of enthusiastic research in areas of alternate fuel mobility solutions, like fuel cell, lead acids, lithium batteries etc. EV Tech has the vision to provide smart, pollution free vehicles through the application of advancing technologies for extracting best possible alternative to conventional fuel vehicles.



**AN INNOVATIVE SMART UNIQUE SOLUTION TO INDEPENDENT INSURANCE SURVEY INDUSTRY**

**ONLINE SURVEY MANAGEMENT SYSTEM (OSMS)**

EVENT	Task	Action	Benefits
Accident Happened	To Register Motor OD Claim on Single Portal	<p>One Nation – One Claim Portal</p> <p>PAN India Single Claim Portal</p> <p>On Single Online platform to all Insurers</p> <p>All these activity will control by IISLA-Claim Portal or Subsidiary Company (AOA to be amend as per provision)</p> <p>Which can online manage, process data related to claims / survey work</p> <p>No Selfie photo required as Equal survey work distribution to all independent IISLA Surveyors with same fees</p>	<ol style="list-style-type: none"> <li>1. Not require to remember all 18 User ID &amp; Passwords for each separate platform</li> <li>2. All Independent Surveyors on all company's panel</li> <li>3. One fee schedule to all insurer on PAN India basis, hence NO disputes among surveyors w.r.t. survey or income</li> <li>4. Mandatory online filling of claim form gives No chances of                         <ol style="list-style-type: none"> <li>a. Changing cause of loss</li> <li>b. Changing of estimate by help of surveyor</li> </ol> </li> <li>5. Every Survey Job allotted to surveyor by IT System strictly by rotation only</li> <li>6. TAT for All activity is automatically observed</li> <li>7. No mistakes by surveyors as online reporting work</li> <li>8. Insured's Claim status on portal</li> <li>9. No waiting time for settlement beneficial to insured (no calls to surveyors in his off time)</li> <li>10. Survey Fees are same irrespective of insurer which is may be more or less as decided</li> <li>11. Claim ratio drastically reduce as full transparency in survey work</li> </ol>



**AN INNOVATIVE SMART UNIQUE SOLUTION TO INDEPENDENT INSURANCE SURVEY INDUSTRY**

			Log on Claim Portal	
Inputs to Register Claim	Insured Vehicle Number	Insured Vehicle Details with current RC status from <b>Parivahan</b> website with charges or Hypothecation details	No Need to Check Original RC – Details fetched	
		Other details viz. Permit, Fitness, Tax paid, & now GST E-way Bill for load etc. can be linked & checked for commercial vehicle	Police FIR & Other papers can be uploaded	
	Driving License	Website Fetches valid & effective Driving License Details from <b>Parivahan</b> website	No Need to Check Original DL & its Validity	
	Driver Mobile Number	Typed or registered		
	Cause of Accidents	Typed in up to 300 words	Spot Photo , Extra papers can be uploaded if taken	
	Date & Time	Typed or selection		
	Place	Share Facility of adding Google Location		
	Policy Number (May be earlier registered with claim portal with Insured Vehicle)	Website Fetches valid Policy Details from Any Insurance company with Confirmation of 64VB Status, Claim No. Type of Policy, IMT etc.	All insurance policies of all (PSU or PVT.) Companies are connected with Claim Portal	
	Estimate (For Final Survey)	Estimated Loss Approx. Amt		
		Upload of Estimate in Scan Copies		
	Workshop or Garage	Workshop or Garage Location	Address for Final Survey	
		<b>Finally Claim is registered on Claim Portal</b>		
		<b>Now Surveyor Deputation by IT System</b>		
<b>For SPOT Survey</b>	For Commercial Vehicle	Message SMS to nearest 2/3 Surveyors with details like Location, Distance in KM from him etc.	1. By help of Google Map & SMS Service 2. Deputed by IT System without time waste, With In 20 Min. Time	
	Option to Surveyor	Accept or Reject		
		If Accepted Surveyor will reach at location given in minimum time	Currently insurer deputing surveyors which may be out of coverage area & lot of time wastage, harassment to Driver, Traffics etc.	





**AN INNOVATIVE SMART UNIQUE SOLUTION TO INDEPENDENT INSURANCE SURVEY INDUSTRY**

				Spot photo & information directly uploaded on portal Surveyor can upload its real time location
<b>For FINAL Survey</b>				
		Survey Reports 1 <sup>st</sup> Page Automatically generation		
	For Commercial or PVT. Vehicle	Message SMS to 1 <sup>st</sup> prospective Surveyor with details like Garage, Location, Estimated Amt. etc.	<ol style="list-style-type: none"> <li>1. By help of Google Map &amp; SMS Service</li> <li>2. Deputed by IT System without time waste,</li> <li>3. If Estimate amt. is Greater than 50000/- then Survey is deputed to Independent IISLA Surveyors</li> <li>4. All survey jobs allotted on full rotation by IT System</li> <li>5. No Interference of Insurer or Insured in deputation As surveyor's name not known until survey accepted by that Surveyor</li> </ol>	
	Option to Surveyor	Accept or Reject	In 20 Min. Time	
		If Accepted Surveyor will reach at location given as per TAT (If rejected SMS to 2 <sup>nd</sup> surveyor with same process)	Currently insurer deputing surveyors which may be biased & lot of time wastage, harassment to Insured or Driver, Garage Owners etc.	
		Online Reporting Work through the Survey Software useful for back-office work	<ol style="list-style-type: none"> <li>1. Surveyors Work Status</li> <li>2. Status Can be viewed by Dealers, Insurers or Insured</li> <li>3. No Tie-up harassment from Dealers, Insurers or Insured</li> <li>4. Final Bills of claims are uploaded on portal, Surveyor perform bill checking &amp; final liability displayed on portal</li> <li>5. All types of excess deducted as per policy conditions</li> <li>6. Work can be done from anywhere any time as online</li> </ol>	



**AN INNOVATIVE SMART UNIQUE SOLUTION TO INDEPENDENT INSURANCE SURVEY INDUSTRY**

			system
		Online Survey Fees	7. Survey Fees, TDS, Status
		For Surveyors, IRDAI, IISLA	
		IRDAI - IISLA interlinking Done	Benefits for IRDAI, IISLA, Surveyors
		<ul style="list-style-type: none"> <li>Online filling of annual Form 12, Form 5AF, TDS etc on IRDAI-BAP</li> <li>Fast On line Renewal of SLA Lic.</li> </ul>	Benefits for IRDAI, IISLA, Surveyors
		<ul style="list-style-type: none"> <li>All these activity will control by IISLA-Claim Portal (AOA to be amend as per provision)</li> <li>.....again another chance of income generation to IISLA (IISLA has to make amendment in AoA)</li> <li>This is only re</li> </ul>	<ul style="list-style-type: none"> <li>By charging Just Rs.5/- to Rs. 10/- per motor claim from Surveyors for e.g. ( 1 Cr. Claims X Rs. 5/ claim = Rs. 5 Cr. P.A. earning)</li> <li>No Annual Membership Fees to be paid</li> </ul>
IISLA ONLINE CLAIM MANAGEMENT SYSTEM			

1. THIS WILL MAKE **REVOLUTIONARY CHANGES** IN INSURANCE SURVEY INDUSTRY
2. FIRSTLY ADOPTED ONLY FOR **"MOTOR" DEPT.**, AND THEN CAN EXTEND FOR OTHER DEPTS.
3. NO VIOLATION OF **64UM OF INSURANCE ACT** BY PVT. INSURERS
4. NO **CONFLICT OF INTREST** ARISES IN CLAIMS
5. **NO FEAR OF LOOSING OF SURVEY WORK** OR PROFESSION
6. REVENUE WILL GENERATED FOR GOVT. IN FORM OF GST
7. THIS PRESENTATION PREPARED FOR IISLA, IRDAI, MoF, INSURANCE INDUSTRY.
8. ALL RIGHTS FOR THIS PRESENTATION, TO EDIT OR CHANGE, CONCEPT, IDEA, ARE WITH **NSWF- NASHIK**

Thanking You

**NASIK SURVEYORS WELFARE FUND**



## Summary of One Nation One Portal

1. Since today unemployment among the graduate engineer is very high, this problem is addressed.
2. As per EOI's skill development / Make in India programme we can absorb more than 10 to 20 lac engineer in this sector in next 5 yrs.
3. By using this method, first of all any government authorities will ask for funds generation for this. We are giving complete solution for generation of funds. Today there are around 15,000 surveyors working full time. We can raise fund from them. Deposit of Rupees 5,000 per head to be collected which will generate Initial fund of Rupees 75 lac. Which will be utilized for development of software portal; for which tender may be floated.
4. As per maruti software all 24 insurance company should come through this channel for appointment of survey. Even we can take funds from manufacturer, Insurance & dealers, work shop owner for registration, huge amount will be generated.

On an average if Every year say 4 Crore claims are registered, IRDAI will get revenue of 20 Crore. ( Rupees 5 per claim to be charged either from surveyor or Insurance Company)

Benefits – Everyone will automatically come under official review of govt. of India, there by GST will increase & also income tax payments will increase.

Since all dealer's & small garage owner are registered under IRDAI site. unemployment problem will be resolved, more than 5 to 10 crs. people will be absorbed in this system.

GST revenue will be increased by making it compulsory for all manufacturer to appoint authorised spare parts store in every city. So that small garage owners will be in the main stream.

- ◆ One Nation One Tax. One Nation One Portal
- ◆ One Nation One Report system for all insurance companies
- ◆ One nation one survey fees.

All the problems will be resolved of next generation due to systematic planning next generation will enter in this prospective field.

IMF – insurance marketing firms - surveyor should be allowed to collect premium up to Rupees 50,000 for motors & Rupees 1,00,000 for non motor Policies. There by consumer will get proper policies & due to this penetration of insurance in rural area will be take boost. Today Insurance penetration is average 3.47% in India and will be increased by at least 1% to 4.47%.

Automatically GDP of country will be increased by 0.1 to 0.5% in next 5 years & main problem of unemployment will be minimized. Skill development programme of Govt. will get boost. Digital India programme of Govt will get boost.



Abhijit Shinde  
99234663031  
9850777234

# Saikrupa

## CAR SERVICES

- Mechanical Works
- Computerized Alignment
- A/C & Electrical Works
- Denting / Painting
- LPG Kit Fitting & Servicing

Kathe Nagar, Behind Trikoni Garden,  
Dwarka, Nashik. Ph.: 0253 2590222  
E-mail : saikrupacar@gmail.com



आपण रोडवर आहेत हा कसमध्ये नाही.



आपण रोडवर आहेत सिनेमा शूटत नाही.



आपण रोडवर आहेत पब मध्ये नाही.



आपण रोडवर आहेत व्यासपीठात नाही.



आपण रोडवर आहेत धरि नाही.

पुणे - महाराष्ट्र  
पुणे - 411 001  
पुणे - नि.के.ए. मॉल, पुणे - 411 007

## साधारण विमा व दावा पद्धती एक अनुभवांची मालिका



शु. सं. दाणी

मी विमा कंपनीत पंधरा वर्षांपासून दावा विभागात कार्यरत आहे. सर्वसाधारण मनुष्य आपले आयुष्य कुठल्या ना कुठल्यातरी अपेक्षेवर जगत असतो. एकावर एक सुपुत्र म्हणा किंवा एकावर दोन फ्रीच्या जमान्यात, काही लाभ असेल तरच गुंतवणुक करायची असे सर्वांचे धोरण झाले आहे.

विमाच्या बाबतीत म्हणायचे तर साधारण विम्यामध्ये नुकसान आले तरच दावा पूर्ति होवू शकते. दावा न झाल्यास प्रिमियम पोटी भरलेले पैसे वाया गेले! असा समज करून घेतला जातो. जीवन विमा मध्ये पालीसी मुदतीनंतर प्रिमियमचे पैसे सहित मिळतात. आपत्ती नसल्यासही पैसे मिळतात, जीवन विम्यामध्ये पण साधारण विमामध्ये आपत्ती झाल्यासच नुकसान भरपाई अन्यता पैसे नाहीत! पण हे समजवून देणे खूप महत्त्वाचे असते. नाहीतर साधारण विमाचे महत्त्व समजणार नाही.

काही आंबट, काही गोडू काही कडू अनुभव ही सांगत आहे. एके दिवशी सकाळी सकाळी ऑफिसमध्ये एक ग्राहक त्यांच्या गाडीचा विमा नूतनीकरण करावयास आला. ऑफिस मध्ये बीमा लेखन कर्मचारी अद्याप आले नव्हते. नूतनीकरण वेळेत असल्यामुळे त्यांना पॉलीसी ही नूतनीकरण करून दिले व सर्व कामांची पूर्तता केली व घरून आणलेली २-४ सोनचाफ्याची फुलेही दिली. ग्राहक प्रसन्नतेने त्यांच्या नियोजित दूरच्या प्रवासाकरिता निघून गेले.

काही महिन्यांचा काळ उलटून गेला. नेहमीप्रमाणे ऑफिस कामात व्यस्त असताना एक गृहस्थ प्रसन्न मुद्रेने माझ्या सोबत बोलावयास आले. मला म्हणाले, मी तुमचा व तुमच्या कंपनीचा अत्यंत आभारी आहे. वैष्णवदेवीच्या दर्शनाकरिता ते निघाले होते. व पॉलीसी व फुलांमुळे त्यांचा प्रवास सुखरूप झाला होता. त्यांच्या विम्यात गाडीचा अपघात झाला व जीवितहानी अजिबात नाही, खूप मोठ्या संकटातून ते वाचले होते. त्यांचे म्हणणे प्रवासाच्या सुरवातीला मिळालेली सोनचाफ्याची फुले ही त्यांना शुभशकुनाची ठरली व गाडीच्या नुकसानीची भरपाई आमच्या तिकडच्या विमा कार्यालयाने करून दिली. असो! विमाधारक प्रसन्न झाला! सेवा व्रताचा कार्यभाग आला!

कधी कधी क्लेशदायक अनुभव ही येतात. गैरसमज म्हणा चुकीचे मार्गदर्शन म्हणा जेव्हा बीमाधारक त्रस्त होते तो कंपनी वर नाराज होतो तेव्हा वॉईट ही वाटते. एका मोटार सायकल अपघातामध्ये दावा हा cashless (गाडी दुरुस्तीचा खर्च डिलर/रिपेअरला दिला जातो) या पद्धतीने करायचा होता. दावा हा आमच्या शाखा कार्यालयातून गेला होता. दावा त्वरीत मंजूर करावा असा बीमा एजंट, शाखाधिकारी व स्वतः बीमाधारकाचा होता. बीमाधारकाच्या घरातील व्यक्तींना त्यांच्या घरातील कोणाच्या तरी अंत्यसंस्काराकरिता इलाहाबाद जावयाचे होते. जवळपास तो ४-५ लोकांचा दावा होता. काही तासात चार अधिकाऱ्यांनी पाहून त्यांना स्वीकृति देणे कठिण होते. दुसऱ्या दिवशी तो दावा मंजूरीत होईल याची मी काळजी घेईन असे म्हणून फाईल पहायला घेतली. मनात 6th sense प्रमाणे म्हमा मी एजंटला विचारले फोन करून की घरातील मृत व्यक्ती कोण आहे? व त्यांने सांगितले तो स्वतः बीमाधारक! ही गोष्ट सर्वांनी झाकून ठेवली. तसेच ही गोष्ट सर्वांना माहित असून पाईल तर निदर्शनास आणून दिली नव्हती. दावा पूर्तता, अपघात याबाबत कोणतीही ही शंका नव्हती. पण दावा Cashless पद्धतीने द्यायचा आहे ना मग काय गरज! असा समज आल्यामुळे पुढील ऑफिटेवीट, नोटरी करून येण्यास चार-पाच दिवसाचा कालावधी लोटला. सगळीकडे तप्त/त्रस्त बीमाधारकामुळे तणावाचे वातावरण झाले होते. एकदाचा ती दावा निपटारा केलात हुःःःः झाले!

रितसर पद्धत समजावून सांगितली व रिपेअर, सर्वेक्षण, सर्वेक्षक, बीमाधारक यांनी सहकार्य केले तर वादाचे प्रसंग टाळता येतात.

स्वतः मी रजेवर गेले असताना माझ्या कडेही दावा स्वीकृतीच्या फाईल साठतात. व्यक्ति तितक्या प्रवृत्ती म्हणतात तसेच बीमाधारक ही वेगळ्या स्वभावाचे असतात. प्रामाणिकपणे सुटीमुळे दावा मंजूरीस विलंब झाला व लौकरच तो मंजूर केला जाईल असा शब्द दिल्यास काहीजण मान्य करतात. तर काहीजण पैसे न मिळाल्यामुळे खूप गोंधळही करताता व काही अपशब्दही बोलतात. आपण त्याकडे दुर्लक्ष करावे. व सर्वप्रथम त्या फाईलचा निपटारा करावा व आपला तणाव कमी करावा.



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हे धोरण मी पाळते. काहीवेळा कबूल केलेल्या वेळेला मंजूरी होवू शकत नाही की परत आहेच धाक! तरी त्याची समजूत काढावी व आपली प्रयत्नात कुठलीही कसूर नाही हे दर्शवावे, आपल्या मर्यादेतील १००% काम झाले असल्याने पाहिहल्यास त्यांचे ही समाधान होते व आपला व त्यांची ही ताण कमी करण्याचा प्रयत्न करावा व तो बहुतांशी सफल ही होतो.

कंपनी आपली, बीमाधारक म्हणजे ग्राहक आणि ग्राहक हा देवता! तो कोपणार नाही व आपल्या कंपनीच्या मूल्यांचा ही न्हास होता. कामा नये, अशी कसरत करत दावा विभाग योग्य पथावर काम करत राहिल याची काळजी घेणे आपल्या हाती आहे. याचा मला अभिमान आहे की मी खूप लोकांना त्यांच्या गुरुसानीच्या काळात तत्परतेने मदत करू शकते!

Leadership & Beyond



### 24 Hrs Breakdown Service

- |          |            |             |            |
|----------|------------|-------------|------------|
| ● NASHIK | 9422254105 | ● NAGPUR    | 8888445577 |
| ● WARDHA | 8806003355 | ● NANDED    | 9890011723 |
| ● DHULE  | 9823461000 | ● NANDURBAR | 9960090643 |



## ॥ चार पुरुषार्थ ॥



आशिष खत्री  
(SLA- 27946)

नमस्कार माझ्या प्रिय सर्वेयर मित्रांनो/विमा व्यावसायिकांनो/विमा धारकांनो !!

काल आपल्या आनंदने मला सहज सुचवले की खत्री साहेब तुम्ही पण काहीतरी लिहा ना आपल्या हँडबुक करता जे थोडे वेगळं मात्र उद्बोधक असेल...मग काय तर हँडबुक कमिटीच्या चीफ एडिटरच्या विनंतीस मान घायलाच हवा न पटकन मला विषय सुचला तो आनंदला कळवला, आनंद लगेच म्हटला सर गो अहेड !

विषय आहे चार पुरुषार्थ, या विषयाचा आवाका खरेतर प्रचंड आहे पण त्यातल्या त्यात थोडेसे येथे मांडत आहे आपणा सर्वांकरता. आपले भाग्य आहे की आपण भारतासारख्या देशामध्ये जन्मलो जिथे आपल्या ऋषी-मुनींनी निरनिराळी शास्त्रे पुराणे रचली या सर्वांमध्ये प्रचंड ज्ञान भरलेले आहे म्हणूनच मॅक्समुल्लर सारखा जर्मन भारतात येऊन संस्कृत शिकून वेदांवर भाष्य करू लागला,

आपल्या मुनिंनी सुदृढ, निकोप व सुसंस्कृत अशी प्रजा, समाज निर्माण व्हावा याकरता शास्त्र निर्माण केली. अज्ञानावृत्त चैतन्य हे निरनिराळ्या देहांचा आश्रय करते मग ती झाडे असो की डायनासोर सारखा महाकाय प्राणी असो मात्र या सर्वांमध्ये मनुष्याचा देह हा अत्यंत दुर्लभ आहे कारण काहीतरी पुरुषार्थ करण्याची क्षमता फक्त मनुष्ययोनीतच आहे, स्वर्गादि उच्च लोकांमध्ये व नरकादि कनिष्ठ लोकांमध्ये केवळ भोग भोगणे हेच त्या जीवाच्या हाती असते जसे एसेलवर्ल्ड मध्ये एखाद्याने पास काढल्यावर आतील सर्व राइडस तो मुकाटपणे उपभोगतो तसेच. मात्र स्वतःला उच्च स्तरावर घेऊन जाण्यासाठी पुरुषार्थ करण्यासाठी मनुष्ययोनीच उपयोगी आहे.

धर्म अर्थ काम मोक्ष या चार पुरुषार्थ बदल आपल्या शास्त्रात सांगितले आहे इथे आता पहिल्यांदा धर्म पुरुषार्थ पाहूया धर्म म्हणजे केवळ रीलीजन असा अर्थ नव्हे तर धर्माची व्याख्या विदुराने केली ती अशी..आपल्याला स्वतःशी जसं वागायला आवडतं तसं इतरांशी वागणे. बरस एवढी सोपी व्याख्या ही आहे अशा प्रकारच्या सदभावाने जो सर्वांना धारण करतो तो धर्म ! केवळ भूक लागल्यावर दुसऱ्याला ठार मारून खाणे हा वाघाचा धर्म झाला मात्र वाघ असे क्रौर्य फक्त पोट भरण्यापुरतीच करतो इतर वेळेस नाही त्यामुळे अशा हत्यांचा वाघाला दोष लागत नाही. सर्वच प्राणी असे सर्वायवळ पुरतेच आपापल्या स्वधर्माचा आविष्कार घडवितात मात्र मनुष्याच्या बाबतीत स्वार्थ आड येतो व मग तो धर्म विरुद्ध वर्तन करू लागतो असे झाले की मगच फळ निर्माण होण्याची क्रिया होते व जन्ममरण परंपरा मागे लागते. माता-पित्याच्या गृही योग्य ते शिक्षण घेऊन ज्या वेळेस मनुष्य गृहस्थाश्रमात प्रवेश करतो त्या वेळेस या धर्माला बरोबर घेऊन त्याने अर्थ या दुसऱ्या पुरुषार्थ कडे वळले पाहिजे, आचार्य चाणक्यांनी अर्थाला अत्यंत महत्त्व दिले आहे कारण अर्थाची शक्ती थोर आहे आजच्या लोकांना तर हे सांगायला नकोच पण हा अर्थ धर्मावर अधिष्ठित हवा.

आज-काल अध्यात्माच्या नावाखाली बरेच जण अर्थाची/धनाची निंदा-नालस्ती करतात हे चूक आहे, आपल्या शास्त्रांत असे कुठेही अतिरेकी विधान नाही, अगदी ऋग्वेदाची जरी पाने चाळली तरी आपल्या पूर्वजांनी लक्ष्मीची प्रार्थना सर्वत्र केलेली दिसते. सर्व प्रकारच्या धनाच्या प्राप्तीसाठी, संपत्ती, समृद्धीसाठी देवांना प्रार्थना केलेल्या आहेत. श्री म्हणजे केवळ पैसा असा कोता अर्थ नाहीये तर मनाची प्रसन्नता, ऐश्वर्य, धनधान्यादीकांची विपुलता व महत्त्वाचे म्हणजे आरोग्य या सर्वांचा समावेश श्री मध्ये येतो. आपले तुकाराम महाराज म्हणतात की जोडोनिया धन उत्तम व्यवहारे मात्र पुढच्याच ओळीत ते सावध करतात की उदास विचारे वेच करी कारण भगवान काल एका क्षणात आपलं सर्व आपल्या पासून हिसकावून घेतो, क्षणार्धात माणूस होत्याचा नव्हता होऊन जातो, हे सतत ध्यानात ठेवाव व पैशाचा सदुपयोग, दानधर्मआदी करावा. आता पुढे...काम पुरुषार्थ-अशा रीतीने धर्ममार्गाने कमवलेल्या अर्थाने आपला काम पुरवणे म्हणजे योग्य रीतीने काम पुरवणे. काम म्हणजे केवळ 'तो' काम नव्हे तर सर्वच इच्छा, सर्वच इच्छांची पूर्ती करावीशी वाटणे या सर्व गोष्टी कामात येतात. हाही अत्यंत महत्त्वाचा पुरुषार्थ आहे कारण कामच जर नसेल तर सर्वत्र नीरसता होईल मात्र काम हा हेतू नसावा तर आपली इंद्रिये कव्हात ठेवून त्या त्या इंद्रियांना मर्यादित स्वरूपात त्यांचे भोग प्रसादरूपाने देणे याला शास्त्रसंमत काम पुरुषार्थ म्हणता येईल.



# आपल्या विमा पॉलिसी विषयक सर्व सेवापूर्तीसाठी

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आता मोक्ष पुरुषार्थ, याबद्दल बोलण्याचा अधिकार फक्त श्रोत्रिय गुरूंना असतो त्यामुळे मी एवढेच लिहू शकतो...काय होतं की चांगल्या कर्मांचे फळ जरी स्वर्ग असलं तरी ते सुद्धा अल्पकाळ टिकणारे असत म्हणून ज्ञानेश्वर महाराज स्वर्गप्राप्तीला कपारीत अडकणे असे म्हणतात, कारण पुण्य क्षीण झाल्यानंतर स्वर्गातूनही पुन्हा खाली यावे लागते आणि वाईट कर्म झाली तर नरकवास आहेच व मिश्र कर्म झाली तर मनुष्य योनीत जन्म होतो पण मग या मनुष्ययोनीत काय कमी कटकटी आहेत म्हणून मग विवेकी पुरुष एकंदरीतच या चक्रातून सुटण्याची इच्छा करतो यालाच मुमुक्षुत्व असे म्हणतात व याकरता केल्या जाणाऱ्या प्रयत्नाला, जन्म-मरणाच्या चक्रातून सुटण्यासाठीच्या यत्नालाच मोक्ष पुरुषार्थ म्हणतात हाच सर्वश्रेष्ठ व शेवटचा पुरुषार्थ होय. मनुष्यजन्मात येऊन या पुरुषार्थासाठी प्रयत्न केला नाही गेला तर जीवन व्यर्थ होय. आपल्या सर्वेतर बांधवांचा व्यवसाय तर इतका छान आहे की आपल्याला दोन कामांच्यामध्ये मोकळा वेळ मिळतो, समाजसेवा करण्याची संधी तर रोजच मिळते, आपण आपापल्या प्राप्त परिस्थितीनुसार विवेकाने स्वतःला या चार पुरुषार्थांच्या चौकटीत बसवावे व जीवनाचे सार्थक करावे !!!

आपला हृदयस्थ.

आशिष खत्री



## ॥ पसायदान ॥

आता विश्वात्मके देवे । येणे वाग्यज्ञे तोषावे । तोषोनि मज द्यावे । पसायदान हे ॥१॥  
जे खळांचि व्यंकटी सांडी । तया सत्कर्मी रति वाढी । भूता परस्परे पडी । मैत्र जीवांचे ॥२॥  
दुरिताचे तिमिर जावो । विश्व स्वधर्मसूर्ये पाहो । जो जे वांछील तो ते लाहो । प्राणिजात ॥३॥  
वर्षत सकळमंगळी । ईश्वरनिष्ठांची मांदियाळी । अनवरत भूमंडळी । भेटतु भूता ॥४॥  
चला कल्पतरूंचे आरव । चेतनाचिंतामणींचे गाव । बोलते जे अर्णव । पीयूषाचे ॥५॥  
चंद्रमे जे अलांछन मार्तंड जे तापहीन । ते सर्वाही सदा सज्जन । सोयरे होतू ॥६॥  
किंबहुना सर्वसुखी । पूर्ण होऊनि तिही लोकी । भजि जो आदिपुरुखी । अखंडीत ॥७॥  
आणि ग्रंथोपजीविये । विशेषी लोकी इये । दृष्टादृष्टविजये । होआवे जी ॥८॥  
तेथ म्हणे श्रीविश्वेश्वरावो । हा होईल दानपसावो ॥ येणे वरे ज्ञानदेवो । सुखिया झाला ॥९॥



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