



## DEPARTMENT OF AUTOMOBILE ENGINEERING

### VISION

*"To develop technically skilled engineers with value-based education in automotive industry to face upcoming chances".*

### MISSION

- *Understanding the need for regional automotive industries.*
- *Provide hands on skills for life long professional development.*
- *To create responsible students with sense of ethics & discipline.*

**Subject Name: Motor Vehicle Insurance and Valuation (22560)**

**Date :-**

**Assignment No :- 1**

**Course Outcome: 501.1**

**Topic Name :- Motor Vehicle Insurance**

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1. List the types of insurance cover.
  2. List and Explain Principles of Insurance.
  3. Describe organizational structure, role and justification of motor vehicle insurance organizational in India.
  4. Compare Different Types on insurance on following parameters
    - i. Risks covered
    - ii. Premium
    - iii. Application of vehicle
    - iv. Condition
    - v. Fire and Rain Protection.
    - vi. Personal Injury
  5. What are Tribunals for Third party claim settlement?
  6. What are some special provisions in Motor Vehicle Insurance Policies?
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**Date of Submission :-**

**Assign By :- Mr. Rahul Gondhali**



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**Subject Name: Motor Vehicle Insurance and Valuation (22560)**

**Date :-**

**Assignment No :- 2**

**Course Outcome: 501.2**

**Topic Name :- Insurance Proposal and Policy Form**

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1. What is insurance history? state its need and importance.
  2. What are different clauses in insurance proposal form?
  3. What information is mandatory for proposal form?
  4. List and explain different contents of Proposal Form.
  5. What is No Claim Discount? Give no claim discount schedule for any leading motor insurance policy.
  6. Explain following terms related to Proposal Form
    - i. Recital clause
    - ii. Operative Clause
    - iii. Emergency Treatment
    - iv. Signature Clause
    - v. Conditions
    - vi. Notifications
    - vii. Subrogation
    - viii. Cancellation
    - ix. Contribution
    - x. Control of Claim
    - xi. Maintenance and Examination
    - xii. Avoidance of certain terms and right of recovery
  7. Explain in detail Cover notes and Certificate of Insurance.
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**Date :-**

**Assignment No :- 3**

**Course Outcome: 501.3**

**Topic Name :- Underwriting An Insuarance**

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1. What is Underwriting? Explain its need and various aspects.
  2. Give Underwriting for the following
    - a. Third Party oly cover,
    - b. Own damage cover,
    - c. Third party fire/theft cover
    - d. Increased Premium
  3. What is Compulsory excess and Voluntary excess? Compare both of them
  4. Explain Underwriting for Exclusion and Exclusion of various covers.
  5. What is Insurance for government vehicles? How does it differs from private vehicles.
  6. Differentiate between Insurance policy for Government vehicles/State Transport Undertaking (STU) and Private vehicles
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**Subject Name: Motor Vehicle Insurance and Valuation (22560)**

**Date :-**

**Assignment No :- 4**

**Course Outcome: 501.4**

**Topic Name :- Insurance Renewal Procedure and Hazards**

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1. State and explain Insurance Renewal Process for used cars.
2. Explain the need for Motor Insurance Renewal.
3. What are different Moral Hazards? Explain them in detail.
4. List factors affecting moral hazard.
5. What are different Physical Hazards? Explain following in detail
  - i. Age of driver
  - ii. Power and capacity of vehicle
  - iii. Load used
  - iv. Forfeiture of custom duty

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**Subject Name: Motor Vehicle Insurance and Valuation (22560)**

**Date :-**

**Assignment No :- 5**

**Course Outcome: 501.5**

**Topic Name :- Motor Insurance Surveying and Claim Processing**

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1. Compare investigation and assessment with suitable examples
2. What do you mean by Arbitration?
3. Explain legal aspects of surveying from the surveyor's perspective.
4. Describe duties and responsibilities of surveyors and loss assessors in the event of accident and natural calamity.
5. List and explain various claim documents.
6. What do you mean by Loss minimization, Salvage and recoveries?

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