

General

What is the status of Car Insurance in case of death of Registered Owner during the validity of policy period?

In case of the Death of Registered Owner the policy is transferred in the name of Spouse for the unexpired period of the policy by submitting the death certificate to the insurance company without any charge/ nominal charge and also No Claim Discount on the existing policy is passed on to the new owner.

What is the status of Car Insurance in case of death of Registered Owner after Expiry of policy ?

A. In case of the Death of Registered Owner the policy is transferred in the name of Spouse by providing the death certificate to the insurance company and if application is made within 90 days from the expiry of the policy eligible NO Claim Discount/ Bonus is also allowed to the new owner.

What documents are required for Transfer of Car Insurance in case of Death of Registered Owner with Registration Authority ?

Ans. The intimation of death is to be given within 30 days to the Zonal office of Registration Authority, otherwise penalty of Rs. 100/- per month will be charged. The application for transfer is to be made by the first legal heirs/the person succeeding to the possession of the vehicle with following documents to The Registration Authority for Transfer of Vehicle,

1. **Registration certificate (RC) in original**
2. **Form No. 30 & 31 in duplicate with endorsement of the financier if the vehicle is held on hire purchase agreement along with NOC from financier.**
3. **Original copy of death certificate of the registered owner.**
4. **Succession/Survival member Certificate issued by SDM.**
5. **Affidavit by the applicant to this effect and from the other legal heirs relinquishing their right in favor of the applicant.**
6. **Attested copies of valid insurance certificate.**
7. **Attested copy of address proof of Applicant.**
8. **Attested copy of valid PUC.**
9. **Attested copy of PAN Card or Form 60 & 61(as applicable)**
10. **Verification of vehicle on form no. 20**

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