

# STATE CONSUMER HELPLINE KNOWLEDGE RESOURCE MANAGEMENT PORTAL



Centre for Consumer Studies, Indian Institute of Public Administration, New Delhi

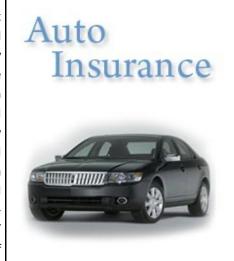
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# CONSUMER BULLETIN

Insurable interest does not get transfer automatically to new owner of the vehicle on sale unless the insurance policy of the vehicle is also got officially transferred in

favor of the new buyer/transferee.

Under the insurance policy the benefits do not 'perse' transferred to the new buyer. The original owner seizes all the benefits of the insurance policy the day he sells his vehicle to the new buyer. Mere intimation from the side of new buyer or through broker/dealer regarding sale of the vehicle and transfer of the insurance policy in favour of the new buyer is not sufficient. The new buyer is expected to make formal request for transfer of the policy in his favour and a fresh agreement is to be executed between the insurer and the new owner after payment of the requisite fee. The new owner/ purchaser has to apply in writing within a period of 14 days from the date of transfer to the insurer.



General Regulation 17 of Indian Motor Tariff Act provides that a fresh proposal form duly completed is to be obtained from the transferee. Transfer of package policy in the name of the transferee can be done only on getting the acceptable evidence of sale and fresh proposal from duly filled and signed. The old certificate of the insurance for the vehicle is required to be surrendered and a fee of Rs.50/- is to be collected for issue of fresh certificate in the name of the transferee.

Relying on the above regulation, State Commission, Delhi in First Appeal No. 90/2011 of National Insurance Co. Ltd. Vs. Shobit Goel set aside the order of District Forum-II, New Delhi in complaint case No. 597/2008. District Forum earlier passed the order directing insurance company to pay Rs.35,000/- towards cost of the CNG kit missing from the vehicle on theft and Rs.15,000/- as compensation.

All petrol pumps are required to keep 5 litres calibrated measuring jars. Any customers having suspicion/doubt of supplying less quantity of fuel can ask petrol pumps to demonstrate the accuracy of the machine





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# STATE CONSUMER HELPLINES

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### **Domestic LPG Consumers**

- 1. 14.2 Kg LPG cylinders are meant only for domestic use.
- 2. Diversion of domestic LPG cylinder for commercial use including wedding ceremonies and in the vehicle is illegal.
- 3. If the domestic LPG cylinders are used for commercial purposes, it can attract imprisonment for 7 year along with penalty
- 4. Only one LPG connection is allowed to be used in a family. Surrender your multiple domestic LPG connections.
- 5. Transfer of connection to family member is now permitted provided the transferee in the family is not having LPG connection. The following documents are required for transfer:
  - i. KYC of the Transferee.
  - ii. Proof of address.
  - iii. Original subscription voucher.
  - iv. Declaration from the transferee.
- Aadhaar would be the pre-requisite for getting LPG subsidy. Enroll yourself for Aadhaar Number. Submit a copy of Aadhaar to your LPG Distributor to link it to your LPG Consumer Number and to the bank to link it to your bank account.

# ONE-FIFTH OF THE FOOD SERVED AT SOCIAL GATHERING IS DISCARDED







# **DO NOT WASTE FOOD**

Tons of food are wasted in social gatherings which contrasts sharply with the food shortages faced by the millions of poor Indians.

Let's come together to prevent the enormous food wastage

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