

**FORM 51**  
**[See rule 141]**

**Certificate of insurance in respect of .....**

Certificate No.....

Policy No.....

1. Registration mark of the vehicle insured

.....

2. Description of the vehicle

.....

3. Make and year of manufacture

.....

4. [Engine number or motor number in the case of.....  
Battery Operated Vehicles]

.....

Chassis number

.....

5. Carrying capacity

.....

6. Name and address of the insured

.....

7. Effective date and time of commencement of insurance.

.....

8. Date of expiry of insurance

.....

9. Persons or classes of persons entitled to drive: --

.....

Stage carriage/contract

Any person including insured :

carriage/private service vehicle

Provided that a person driving holds an effective driving licence at the time of the accident and is not disqualified from holding or obtaining such a licence:

Provided also that the person holding an effective learner's licence may also drive the vehicle when not used for the transport of passengers at the time of the accident and that such a person satisfies the requirements of Rule 3 of the Central Motor Vehicles Rules, 1989.

Goods carriage

Any person including insured:

Provided that a person driving holds an effective driving licence at the time of the accident and is not disqualified from holding or obtaining such a licence:

Provided also that the person holding an effective learner's licence may also drive the vehicle when not used for the transport of goods at the time of the accident and that such a person satisfies the requirements of Rule 3 of the Central Motor Vehicles Rules, 1989.

Non-transport vehicles

Any person including insured :

Provided that a person driving holds an effective driving licence at the time of the accident and is not disqualified from holding or obtaining such a licence:

Provided also that the person holding an effective learner's licence may also drive the vehicle and that such a person satisfies the requirements of Rule 3 of the Central Motor Vehicles Rules, 1989.

10. Limitations as to use:

Stage carriage /contract carriage/goods carriage/ private service vehicle

The policy covers use only under a permit within the meaning of the Motor Vehicles Act, 1988, or such a carriage falling under sub-section (3) of section 66 of the Motor Vehicles Act, 1988.

The policy does not cover use for --

- (a) organized racing, or
- (b) speed testing.

11. Private service vehicle and non-transport vehicle

The policy covers use for any purpose other than -

- (a) Hire or reward,
- (b) Organised racing, or
- (c) Speed testing

We hereby certify that the policy to which this certificate relates as well as this certificate of insurance are issued in accordance with the provisions of Chapter X or XI of the Motor Vehicles Act, 1988.

Authorised Insurer