



**Lok Jagruti Kendra University**  
University with a Difference

# **Diploma in Automobile Engineering**



**Course Code: 025010307**

**Motor Vehicle Acts and Insurance**

<b>Programme / Branch Name</b>			Diploma in Automobile Engineering			
<b>Course Name</b>	Motor Vehicle Acts and Insurance				<b>Course Code</b>	025010307
<b>Course Type</b>	HSSC	BSC	ESC	PCC	OEC	PEC

**Legends:** HSSC: Humanities and Social Sciences Courses      BSC: Basic Science Courses  
 ESC: Engineering Science Courses      PCC: Program Core Courses  
 OEC: Open Elective Courses      PEC: Program Elective Courses

## 1. Teaching and Evaluation Scheme

Teaching Hours / Week					Evaluation Scheme				
L	T	P	Total Teaching Hours	Total Credit	CA	CCE	SEE (TH)	SEE (PR)	Total
3	0	0	3	3	10	40	50	-	100

**Legends:** L: Lectures      T: Tutorial      P: Practical  
 CA: Continuous Assessment (Attendance + Activity)  
 CCE: Continuous & Comprehensive Evaluation  
 SEE (Th): Semester End Evaluation (Theory)  
 SEE (Pr): Semester End Evaluation (Practical)

## 2. Prerequisite

✓ No Prerequisite.

## 3. Rationale

The course aims to impart basic skills for understanding of Indian Motor vehicle acts and insurance.

## 4. Objectives

- ✓ Penetrate deep into various Motor Vehicle Acts.
- ✓ Grasp the importance terms of Vehicle Insurance.
- ✓ Understand the various methodologies regarding the insurance survey.
- ✓ Understand the necessity of Insurance.
- ✓ Understand the different offences and penalties.

## 5. Contents

Unit No.	Unit Name	Topics	Learning Outcome	% Weightage	Hours
1.	<b>Preliminary About Transport Authorities</b>	1.1 Functions of Transport authorities 1.2 The key terms used in the motor vehicle act 1.3 The classification and anatomy of different types of vehicles like Two wheelers, Three wheelers, Four wheelers, Multi wheelers, Imported vehicles and miscellaneous vehicle 1.4 The necessity of permit 1.5 The provision regarding the permit and forms used for granting permit 1.6 Special provision relating to State Transportation Undertaking.	<ul style="list-style-type: none"> <li>Grasp the basic introduction of Motor Vehicle acts.</li> </ul>	15	8
2.	<b>Registration of Vehicles and Licensing</b>	2.1 Registration of Motor Vehicles. 2.2 types of vehicle registration. 2.3 Transfer, suspension, cancellation and alteration of registration 2.4 Restrictions on the holding of licenses. 2.5 Types of Licenses 2.6 Grant of Learner and driving license. 2.7 Form and contents of licenses to drive. 2.8 Renewal of licenses. 2.9 suspension, cancellation and Revocation of license	<ul style="list-style-type: none"> <li>To understand about vehicle registration and different types of licenses.</li> </ul>	25	12
3.	<b>Offences And Penalty Procedure For traffic Control</b>	3.1 Limits of Speed and loading limit of vehicle with respect to power to weight ratio 3.2 Provisions regarding vehicle with Left-hand control	<ul style="list-style-type: none"> <li>To understand about Offences and Penalty Procedure.</li> </ul>	15	12

		<p>3.3 The duties of driver and owner.</p> <p>3.4 The provisions regarding</p> <p>(i) Motor vehicle temporarily leaving or visiting India.</p> <p>(ii) Payment of compensation on the principle of no fault.</p> <p>(iii) Punishment of offences.</p> <p>(iv) Disobedience, obstruction and refusal of information</p> <p>(v) Allowing driving of vehicle by unauthorized person</p> <p>(vi) Offences relating to Licenses</p> <p>(vii) Using the vehicle without registration of permit</p> <p>(viii) Driving the vehicle exceeding permissible weight</p> <p>(ix) Driving the uninsured vehicle</p> <p>(x) Power to detain the vehicles used without certificate of registration of permit</p> <p>3.5 Guide Line for following offences such as: (i) Driving recklessly or dangerously (ii) Driving while under the influence of drink or drugs (iii) Taking part in unauthorized race or trial of speed (iv) Driving when disqualified (v) Obtaining or applying for a license without giving particulars of endorsement (vi) Failing to stop on the occurrence of accident</p>			
4.	<b>Insurance and It's Types</b>	<p>4.1 Origin, history and development of insurance.</p> <p>4.2 Act liability only</p> <p>4.3 Third party only.</p> <p>4.4 Comprehensive policy.</p> <p>4.5 Policies with Zero Depreciation Option</p>	<ul style="list-style-type: none"> <li>To understand the concept of insurance and learn basics of vehicle insurance.</li> </ul>	25	12

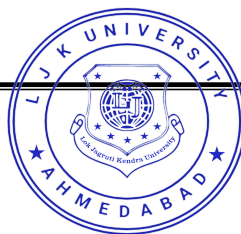
		4.6 Policy term and condition.			
5.	<b>Insurance Survey and Investigation of Claim</b>	5.1 Role of surveyor and loss adjustor. 5.2 Licensing authority and controller of insurance. 5.3 Empanelment of surveyor. 5.4 Analyze effect of impact on accidental vehicle 5.5 Claim Procedure Intimation, Site visit, Garage visit, checking of documents (Paper pertaining related to claim), Photography, Estimate and claim form, passing of estimate (i) Cost of parts (ii) Cost of repairing (iii) Labor, Preparation of survey reports and submission 5.6 Various types of loss assessment. 5.7 Important aspects of survey 5.8 Fraud claims 5.9 Connected to MACT	<ul style="list-style-type: none"> <li>To understand the standard procedure of insurance claim and role of surveyor.</li> </ul>	20	12

**Total Hours**      **42**

## 6. Suggested Specification Table for Evaluation Scheme

Unit No.	Unit Name	Distribution of Topics According to Bloom's Taxonomy					
		R %	U %	App %	C %	E %	An %
1.	Preliminary About Transport Authorities	50	40	10	0	0	0
2.	Registration of Vehicles and Licensing	35	35	30	0	0	0
3.	Offences and Penalty Procedure for Traffic Control	35	30	35	0	0	0
4.	Insurance and It's Types	35	30	35	0	0	0
5.	Insurance Survey and Investigation of Claim	30	20	30	0	20	0

**Legends:**      R: Remembering      U: Understanding  
                     App: Applying      C: Creating  
                     E: Evaluating      An: Analyzing



## 7. Reference Books

- 1) Motor vehicle acts 1988 (IPC) (Text Book)

## 8. Open Sources (Website, Video, Movie)

- 1) <https://www.youtube.com/c/TheAutomotives>
- 2) <https://www.youtube.com/channel/UC4la8Cf7-DxaxsfMhaWpHiQ>
- 3) <https://theautomobileengineers.blogspot.com/>
- 4) <http://nptel.ac.in/>
- 5) <https://www.youtube.com/c/LearnEngineering>
- 6) <http://www.learnerstv.com/>
- 7) <http://auto.howstuffworks.com/>