

Insurance - Standard Form for Commercial Vehicles Package Policy - Theft - Words 'immediate', in condition No. 1 - Condition will have to be divided into two parts - First part deals that all the things which are required to be done under this part are related to an occurrence of an accident - Second part of Condition No. 1 deals with the 'theft or criminal act other than the accident' - It provides, that in case of theft or criminal act which may be the subject of a claim under the policy, the insured shall give immediate notice to the police and cooperate with the company in securing the conviction of the offender - The object behind giving immediate notice to the police appears to be that if the police is immediately informed about the theft or any criminal act, the police machinery can be set in motion and steps for recovery of the vehicle could be expedited - In a case of theft, the insurance company or a surveyor would have a limited role - It is the police, who acting on the FIR of the insured, will be required to take immediate steps for tracing and recovering the vehicle - Per contra, the surveyor of the insurance company, at the most, could ascertain the factum regarding the theft of the vehicle.

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