

**SERVICE-RELATED AND OTHER TYPES OF
LETTER WRITING**



The aim of this unit is to encourage you to develop the skill for writing good application letters, and other type of service related letters such as joining letter, resignation letter, letter asking for leave, Bank and Insurance letter.

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UNIT-5

Lesson-1: Applying for jobs

After you have read this lesson you will be able to:

- write applications for jobs,
- fill in application forms and
- prepare CV.

Application for jobs

Business communications include various types of writing. Of them application for jobs is the most common form used by job seekers. Finding a job may be the most important thing for you and your application letter can help you to find one. So you should know the technique of writing an effective application letter and remember certain things while writing.

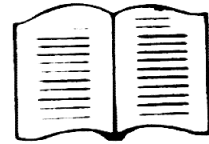
First, try to learn as much about the job you are applying for as possible i.e., the nature and volume of work, its present facilities and future prospects, etc. Then it is natural that your employer will look for those employees only who can efficiently carry out the task. So your application letter should be like a sales letter, in which you will try to sell your ability and experience to do the job. In doing so you should specifically mention your education, work experience personal qualities, your commitment to the job, etc. Remember your application should reflect you and your ability. So it should be accurate, precise and clear both in form and content. Avoid exaggerated expressions of your qualifications, experience and modesty. They are often counterproductive in the business world.

The following section of this lesson contains some model applications. Read the *ads* first and then read the applications.

Example-1:

Secretary Wanted

Our Sales Manager needs a Secretary to replace his present one who has been promoted recently. This is a small department and we are looking for a lively, well-organised person with good secretarial skills. The person must be good at English. Attractive salary, house rent and other benefits are offered. Write to: The Personnel Manager, Brown and Brown Co., Ltd., 58/59 Green Road, Dhaka, within seven days.



Ads: advertisement

Reply to the above advertisement

20 June, 1995.

The Personnel Manager
Brown and Brown Co. Ltd.
58/59 Green Road
Dhaka

Subject : Application for the Post of "SECRETARY".

Dear Sir,

I saw your advertisement in the Daily Star on 16 June, 1995 and I would like to apply for this position.

I am 26 years old. I was a student of City College, Dhaka and did my under-graduation in commerce under the National University. After that I took a one-year secretarial course. I have been working as a secretary to the Sales Manager of Meghna Pharmaceutical Co., Tongi, Dhaka. I would be available for an interview at any time.

I enclose my CV.

Yours faithfully,

(SUZAN RAHMAN)

Example-2:

Sales Manager Wanted

An experienced and dynamic Sales Manager for our Export Department. We are an established firm making leather bags and shoes for ladies. We are looking for someone with at least five years experience in this type of job. The candidate should be about 30-45 years old. Write to: The Personnel Manager, Choudhury and Rahman Co. Ltd., 78 Motijheel C/A, before July 20, 1995.

Reply

The Personnel Manager Choudhury and Rahman Co. Ltd. 78 Motijheel C/A Dhaka-1000	125 North Shajahanpur Dhaka 15 July 1995
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Subject : Sales Manager - Export Department.

Dear Sir,

I saw your advertisement in the Bangladesh Observer on 10 July, 1995 for a Sales Manager in the Export Department. I would like to apply for this position.

I enclose my CV and the names and addresses of two referees.

I would be available for an interview at any time.

Yours faithfully,

FAISAL HASAN

Example-3:

Situation Vacant: A multi-national Company based in Dhaka is looking for a Sales Engineer. The candidate should preferably be an electrical engineer having knowledge in computer. Strong command in English is a pre-requisite. The candidate should have ability to correspond independently with overseas companies. Write to: Box No. F-210, C/O The Bangladesh Observer, Dhaka with CV and a passport size photograph. Completed applications must be returned by 7 July, 1995.

Reply

27 June 1995

The Advertiser
Box No. F-210
C/O, The Bangladesh Observer
Dhaka

Subject : Application for the Post of "SALES ENGINEER"

Sir,

With reference to your advertisement published in "The Bangladesh Observer" in its issue of June 25, 1995, I am pleased to offer my services for the above mentioned post. My curriculum Vitae and photographs are enclosed herewith for your kind consideration.

I would expect a call to prove my worth for the post.

Thanking you.

Yours faithfully,

ARIF RAHMAN

ENVELOPE

Application for the Post of "SALES ENGINEER"		Stamp
From, Arif Rahman 25, Station Road Khulna, Bangladesh	To, The Advertiser C/O, The Bangladesh Observer Box No. F-210 Dhaka, Bangladesh	

Letter Opening

The applicant, who is applying should give a good deal of thought to the phrasing of the opening sentence of the letter i.e., when you are applying for a job, you should be very careful at choosing the words that you will

use in first sentence of the letter. You have already seen some of the opening sentences in above examples:

Try to avoid stereotyped introductions, because employer receives many applications with same sentences. So if you write something new it is bound to draw attention of employer. Some of the examples are as follow.

<u>Stereotyped</u>	<u>Good</u>
<p>Replying to your advertisement in yesterday's "Ittefaq", I am listing my qualifications below.</p> <p>This is in reply to your advertisement in "The Bangladesh Times", in 13th July 1995.</p>	<p>After three years of experience in marketing research, I feel that, I am qualified to fill the post of market analyst advertised in "Ittefaq" on June 20, 1995.</p> <p>In reference to your advertisement published in "The Bangladesh Times" in it's issue of July 13, 1995, I like to offer my services.</p>



ACTIVITY

Write applications for the following ads.

Employment Offer

Fresh graduates with a good academic record required to train as Assistant Manager of a local book shop. If you are smart, have a sense of humour, are good at figures, love books and willing to work long hours, you are the person we are looking for.

Please apply in writing including a full CV to: General Manager, Progoti Book Centre, Jubilee Road, Chittagong.

Commercial Executive

A General Manager for Continental Leathercrafts Ltd., an export oriented leather goods industry is needed. You should have a Master's degree in Business Administration/Management with minimum 10 years experience in managerial work. Age should be between 40-50.

Application should be forwarded to: Director General, Continental Leathercrafts Ltd., 179 Motijheel C/A, Dhaka-1000

CLOSING DATE: 30 July 1995

Secretary/PA

An internationally known manufacturer of cosmetics is looking for a well qualified secretary. The candidate should be 30-35 years old, have a pleasant personality, speak fluent English and have the ability to deal with overseas visitors. Experience of Word Perfect 6.0 or similar word processing package in highly desirable. Salary will be generous with other facilities including transport. Please write enclosing a full CV and details of current salary to:

General Manager
Venus Cosmetics, Ltd.
75 Tejgoan I/A, Dhaka

Form fill-in:

Some firms/organisations have their specific application forms. Interested persons have to apply to these firms for job by filling in the application form. Therefore, it is important to know how to fill in an application form for job.

Here is a sample form:

APPLICATION FOR EMPLOYMENT

Position applied for _____ :

Date when you are available _____



to begin the job :

Surname :

Forename(s)/First name(s) :

Address :

Telephone number :

Work :

Nationality :

Date of birth :

Age :

Married/Single :

Number of dependants :

Number of children :

Age of children :

Details of your education :

<u>Examinations</u>	<u>Institutions</u>	<u>Div./Class</u>	<u>Year</u>
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Experience :

Sports and hobbies :

How did you hear of this vacancy Newspapers ad.

Signature :

Date :



ACTIVITY

Fill in the APPLICATION FOR EMPLOYMENT from for Rubina Khanam

Rabina Khanam is an M A in Sociology. She is applying for the post of an Assistant Manager. She was born on 2nd March 1965. She is

married and has two children. At the moment she is working as a shop Assistant.

Curriculum Vitae (CV)

Almost every applicant for a job is asked to send a CV (Curriculum Vitae) with the application. A CV means a brief written account of one's personal details, education and the job one has had. Hence students should know how to write a CV.

Here is an example:

CURRICULUM VITAE

Name : Kamal Ahmed
 Nationality : Bangladeshi
 Address : House # 24, Road # 26, Banani, Dhaka-1213, Bangladesh
 Date of Birth : 7 August 1951
 Marital Status : Married
 Religion : Islam [Optional]
 Educational Qualifications :

Degree	Year	Class/Division	Institute
S. S. C.	1979	First 65% Marks	Willes Little Flower Dhaka
H. S. C.	1981	First 61% Marks	Notre Dame College Dhaka
B. A. (Hons)	1986	Second 53% Marks	Deptt. of Public Relations Dhaka University
M. A.	1988	Second 55% Marks	Deptt. of Public Relations Dhaka University
Diploma in Printing	1990	Pass	School of Technology Glossgo, U. K.

Present Position : Deputy Director, Eastern Publishing House, Motijheel, Dhaka-1000
 Areas of Expertise : Printing and Publication
 Country(s)/Visited : UK, US, Germany
 Language Proficiency :

Language	Speaking	Reading	Writing
Bangla	Excellent	Excellent	Excellent
English	Excellent	Excellent	Excellent
Arabic	Basic	Basic	Basic

Employment : Asstt. Director 1980-1987
 Eastern Publishing House Ltd.
 Junior Assistant 1975-1980
 Meghna Printers Ltd.
 Publications : "Publishing technology in Bangladesh"
 published by University Press Ltd.,
 Dhaka-1986.

ACTIVITY



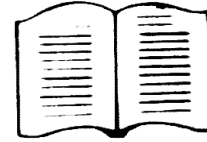
- You are applying for a position of Personal Relation Officer. Write your CV.
- Anisur Rahman is a Master in Business Administration. He is 35 years old. He worked in a trading corporation for 3 years as a Junior Manager. Then he joined an internationally known cosmetic firm as a Personnel Manager and has been working for 5 years. Prepare a CV for Anisur Rahman.

Lesson-2: Request for reference letters

After you have read this lesson you will be able to:

- write letters asking for references

Almost all employers ask for references. Sometimes it is mentioned in the advertisement, sometimes they ask for it at a later stage. The choice of the people you involve in your reference will depend to some extent on the sort of information they are expected to give about you. Hence before giving the name of any referee, you should make sure that the person has no objection to your giving his name and should be able to provide the relevant information about you.



A person could be requested for a reference by a letter written either by the person concerned or by the employer.

Examples:

Abdul Aziz was a student at Dhaka University from 1989-91. He did his Master in Management. Now he is applying for a job and needs a reference from a teacher of the Department.

Dr. R. K. Mojumdar Chairman Department of Management University of Dhaka	12 Green Road Dhaka 15 May 1995
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Dear Sir,

I am applying for the post of Accountant in Lotus Garments, 39 Mohakhali C/A, Dhaka-1212. The advertiser has asked for the names of two referees regarding my academic career. If I could have permission to give your name as one of my referees, I should be very grateful.

Yours sincerely,

Abdul Aziz

An employer's request for a reference for information about an applicant for employment

May 25, 1995

From : Lotus Garments
39 Mohakhali C/A
Dhaka 1212

To : Dr. R. K. Majumdar
Chairman
Department of Management
University of Dhaka

Dear Sir,

Mr. Abdul Aziz, an applicant for the post of Accountant in our industry gives your name as one of his referees regarding his academic career.

I should be grateful if you would provide us with the reference.

Thanking you.

M. Ruhul Amin
Manager

An employee's request for a reference for a candidate.

Royal Publishing Co. Ltd.
17 Dilkhusha, Dhaka

General Manager
Delta Publishers
8 Motijheel C/A
Dhaka-1000

7 April 1995

Dear Sir,

Sahana Huq, an applicant for the post of Sales Representative, gives your name as a referee.

We should be grateful if you kindly inform as about Ms. Huq's service, career in you firm, her personal attributes, etc.

All information about Ms. Huq supplied by you will be treated as strictly confidential.

Thanking you.

A. R. Choudhury
Manager

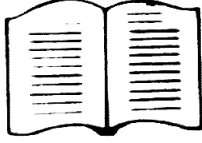
ACTIVITY

- Suppose you are going to employ someone as an Art Director in your organisation. Write a letter to the candidate's ex-employer for a reference.
- You are applying to a university for Ph.D. course and you need an academic reference. Write to the Head of the Department of University you attended last.



Lesson-3: Joining and Resignation Letters and Leave of Absence Letters.

Joining Letters



An organisation selects the requisite number of candidates and sends out appointment letters. After you receive your letter of appointment the first thing you should do is to see whether the terms offered by the organisation are acceptable to you. Whether they are acceptable or not the next thing you should do is to inform the appointing authority whether you will accept or refuse the job. This you should do by a letter. In your letter you must thank them for selecting you for the job even if you decline to join. However, if you are agreeable to accepting the job write in your letter when (i.e., what day, date and time) you are joining. You may need some time to get clearance and release from your previous job (if you were working). However, once you give time you must keep it.

Alternatively you can come to the organisation with the appointment letter and write to the Head of Division/Section or Organisation saying that as per letter (Appt. letter) No..... dated you are joining the office as (Assistant Director) at (time) in the forenoon/afternoon of (12 May 1995) requesting him/her to accept the joining.

Two model joining letters:

20 May 1995
The General Manager
Shapla Garments Ltd.
37 Motijheel C/A
Dhaka
Dear sir,
Thank you for selecting me for the position of Personnel Manager. I received my appointment letter No..... dated yesterday. I would like to join at 2 o'clock in the afternoon of 25 May 1995 and look forward to taking up my duties from the following morning.

Yours faithfully,

Abbas Ali

12 July 1995

The Manager
ABC Engineering Company
201 Mymensingh Road
Dhaka

Subject : Joining as Assistant Supervisor

Dear sir

As per your letter no..... dated..... I am hereby joining the Company as Assistant Supervisor at 10 o'clock in the forenoon of 30 July 1995. Would you kindly accept my joining.

With regards

Yours faithfully

(Signature, Name & address)

ACTIVITY

- You applied to the Director, Human Resource Development Centre, 23 Kamal Ataturk Avenue, Banani, Dhaka for the post of Research Assistant. They have selected you and sent you a letter dated 10 August 1995, asking you to join on or before 20 August 1995. Now write to the Director, telling him/her when you are joining.
- You got your appointment letter (no. Appt. 27/94/8 dated June 28, 1995) asking you to join within a week from the date of receipt of the letter. You are not joining the organisation (real or imaginary) as (name of the post-real or imaginary). Write thanking letter to them.



Resignation letters

The task of writing a letter of resignation may appear quite easy at first sight. But this is far from truth. Even if you have already got another job and have no need of a reference, yet the employer you served for some time could still be the source of information regarding jobs in future. Therefore, parting on good terms is important. So one should write a resignation letter tactfully.

Here is an example:

2 June 1995

Mr. David Wilkins
Managing Director
International Indenting Firm
3-4 Motijheel C/A, Dhaka

Dear Mr. Wilkins,

As you know, I am always interested in teaching at the tertiary level. But since I do not get a Ph.D. degree I could not get the chance of joining any university. Recently I have been offered a two-year Assistantship leading to Ph.D. in my area, i.e., Accountancy, by Georgetown University, Washington DC, USA.

Now to avail myself of the offer I have to leave my job as Senior Accountant in your firm. According to our formal agreement there should be one month's notice on either side. My session will start from the 2nd week of September. So I would be able to stay with you till the middle of August. Therefore, I would request you to kindly accept my resignation from 16 August 1995. I hope you would find a replacement within this period and my departure will not create any inconvenience to your firm.

Your Sincerely,

Rebecca Sultana



ACTIVITY

Suppose you are Sharif Ahmed, Assistant Manager of a business firm. Write a resignation letter stating the reason.

Leave of Absence Letters

Very often an employee has to take leave for various unavoidable reasons. Usually an employee is entitled to enjoy some days' leave. There are certain types of leave allowed almost in every job, such as, casual leave, sick leave, study leave, maternity leave, etc.

One has to write a formal letter asking for leave to her/his controlling officer. The reason for taking leave and the length of the leave period should be stated clearly.

Sometimes people have to remain absent from their duties on emergencies. In such cases they usually take leave after they get back to their job.

For writing leave letters certain standard forms are followed. Here are some model leave letters:

An application asking for leave for 10 days to get married.

<p>27 September 1995</p> <p>The Administrative officer The pioneer Bank Ltd. Zindabazar, Sylhet</p> <p>Subject : <u>Application for leave</u></p> <p>Dear Sir</p> <p>I am writing to inform you that my marriage has been settled. The ceremony is going to be held on 3rd October at my village home. Since I am the eldest son of my parents I have to make necessary arrangement for the wedding. In the circumstances, I need 10 days' leave from 30 September to 9 October.</p> <p>I should be very grateful if you kindly grant me the said leave of absence.</p> <p>Thanking you.</p> <p>Yours faithfully,</p> <p>Taufiq Hasan Cashier</p>
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An application for sick/casual leave

9 August 1995

The Deputy Director
Rupsha Pharmaceutical Co. Ltd.
Tongi, Dhaka

Subject : **An application for sick/casual leave**

Dear sir

I could not come to work for last two days because I had a high fever with a bad headache. I am extremely sorry that I could not inform you timely since I do not have a telephone at home.

I should be grateful if you would give me leave of absence for those two days.

Thank you.

Yours faithfully,

Rafiqul Islam
Office Assistant



ACTIVITY

Write a leave letter to your office (real or imaginary) for each of the following situations:

- Your friend is arriving tomorrow from Canada. You have to go to the airport at 10 a.m.
- You could not go to work yesterday as your wife/husband suddenly fell sick and you had to take her/him to the hospital.
- You want to visit three SAARC countries - Pakistan, India and Nepal - with your friends. You need 15 days' leave of absence.

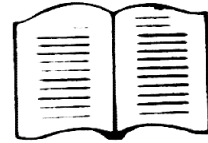
Lesson-4: Bank and Insurance Letters

After reading this lesson you will be able to:

- explain the importance of bank and insurance letters
- identify various bank and insurance letters
- write bank and insurance letters

Bank Letters

A bank is a financial institution which serves its customers in various ways. For the smooth running of banking activities, often correspondence between a bank and its customers becomes necessary. To make banking letters effective some knowledge of banking functions is essential for the students of a management course.



The main functions of a bank are:

- A bank receives money from and credits money to its customers
- It gives loan, overdrafts etc.
- It deals with bills, etc.

Here are some model bank letters

a. Opening a current account

20 June 1995

The Manager
National Bank
7 Mohakhali
Dhaka

Dear Sir,

I have recently joined BRAC, Mohakhali TB gate as a Programme Officer. I would like to open a current account in my name at your branch. Two of my colleagues have their accounts there. May I have necessary papers with instructions so that I can bring them back, after filling in as soon as I can.

Thank you.

Yours faithfully,

Akram Hussain

b. Cancellation of a cheque

The Manager
Sonali Bank
90 Firmgate
Dhaka

20 Toynbee
Circular Road
Motijheel C/A
Dhaka 1000

2 April 1995

Dear Sir,

Would you please cancel my cheque No.
Date for Tk. 250,000.00 in favour of Delta Furnishers
Ltd. I handed the cheque to an employee of the firm who, on his way to
the bank, lost his money bag along with the cheque. However, I am
giving the said employee another cheque for the same amount.

My current account No. is: 4301

Yours faithfully,

R. F. Khan

c. Request for an overdraft/loan

The Manager
Sonali Bank
90 Firmgate
Dhaka

5 Toynbee
Circular Road
Motijheel C/A
Dhaka 1000

2 April 1995

Dear Sir,

I am manager of a small laboratory producing only pickles and sherbet. Over the last few years I have been noticing that the demand for the Bangladeshi fruits in some European countries is increasing. As Sylhet produces a lot of pineapples in summer we would like to expand in order to preserve fruits especially pineapples for consumption both at home and abroad all the year round. To do that we need to buy some machines and chemicals. But we do not have the money. So we need either a loan or overdraft of Tk. 10,00,000.00 (ten lakh) to enable us to do that.

I enclose a copy of my company's balance sheet which I think you wish to inspect. I look forward to hearing from you.

Yours faithfully,

R. Rahman

b. Bank's reply of Mr. Rahman's letter:

**Pioneer Bank Ltd.
39 Motijheel C/A
Dhaka 1000**

Dear Mr. Rahman,

Thanks for your letter dated 18 September 1995. Considering the future prospects of marketing Bangladeshi preserved fruits abroad I am pleased to inform you that the credit for Tk. 10,00,000.00. Which you requested has been approved by the Board of Governors. The credit will be given in the form of a loan at the current rate of interest which is 12 percent. As per the bank's rule the loan must be repaid by June 1996 and we will keep your documents with us as security. I enclose a guarantor's form which should be signed by an account holder of our bank. Also here is an agreement form which should be signed by you.

The money will be credited to your current account by 30 September provided you return both the completed forms by that time.

I look forward to hearing from you.

Yours sincerely,

Zafar Ullah
Manager



ACTIVITY

- Write a letter to your banker asking for issuing an overdraft or for a loan. Give reasons.
- Write a letter to your banker inquiring about opening a saving account with.

Insurance letters

Insurance is a kind of undertaking by a company/enterprise to provide safeguard against loss, damage and injury in return for payments of premium. Thus an insurance policy is a contract against possible future risks. It is, therefore, a common practice between business organisations and insurance companies to exchange insurance letters among themselves about insuring goods and properties against any damage.

There are various types of insurance such as, life insurance, fire insurance, marine insurance, car insurance etc.

Life insurance

A sum of money is insured which matures i.e., becomes payable to the insured person or his/her nominee, on the event of death or the attainment of a specified age, whichever is earlier. Life insurance money helps a man in old age or helps his dependents in the case of his death.

Sample life insurance letters

29 August 1995

The Manager
Elixir Life Assurance Pvt. Ltd.
Motijheel C/A
Dhaka

Subject : **Inquiry for Premium Rate**

Dear Sir,

I would like to take a life insurance policy with your company for Tk. 1,00,000.00 I will be 45 on 20 September 1995 and I possess a sound health. I wish to provide for my old age.

May I therefore, request you to kindly quote your rate for an endowment policy maturing after 20 years.

Thank you.

Yours faithfully,

K M Alam
H # 27, R # 18
Banani, Dhaka-1213

b. A reply to the above letter

**Elixir Life Assurance Pvt. Ltd.
Motijheel C/A, Dhaka**

5 September 1995

Mr. K. M. Alam
House # 27, Road # 18
Banani, Dhaka-1213

Subject : **Rate of premium**

Dear Sir,

Thank you for your letter of 29 August, inquiring about the rate of premium. We are pleased to tell you that the rate of annual premium for an endowment policy of Tk. 1,00,000 that will mature after 20 years is @ You may also pay the premium in half-yearly, quarterly or monthly installments. Please read our enclosed brochure for additional information on life policies.

We hope our rate will suit you and if you could come to our office any day during office hours the Assistant Manager (Life Policy) will help draw up a policy for you. If, however, you don't have time we can send our agent to you with necessary papers.

Assuring our sincere co-operation.

Yours faithfully,

M A Rashid Khan
Manager

Fire insurance

Fire accidents can cause huge losses to properties. So factories and organisations and often even private houses are insured against fire.

Sample fire insurance letters

**ABC Garments
29 Airport Road, Chairman Bari
Banani, Dhaka**

12 September 1995

The Manager
Meghna Insurance Ltd.
Dilkhusha C/A
Dhaka

Dear Sir,

Fire insurance policy

We intended to insure our factory with your company against fire. Ours is quite a big organisation, about 200 workers working for it double shift. We would request you to kindly send your agent so that we can draw up a policy proposal as early as possible. Our Assistant Director Administration, is available for talk any time between 2.00 and 4.00 p.m., Sunday through Thursday. If you want any other information about our factory, please let us know.

Thanking you in anticipation.

Yours faithfully,

S D Islam
Managing Director

Marine Insurance

Ships often sail on sea in the midst of many risks like storm, collision, fire, attack by pirates and so on. Any of these risks may cause heavy damage to the ship as well as its cargo. Marine insurance covers these risks, identifying the owners/traders against such losses.

Sample marine insurance letters

**East West Buying House
House # 32, Road # 25
Banani, Dhaka 1213**

20 September 1995

The Manager
National Assurance Co.
5/3 Toyenbee Circular Road
Dhaka

Dear Sir,

Marine insurance policy

The Sonar Tari is leaving Chittagong for New York on 30 September with a consignment of woollen garments worth Tk. 1,50,000. We would like you to cover us for the amount mentioned on all the goods in trust.

Would you please insure the above mentioned goods against all risks that might damage them partially or completely. Please quote the premium rate for doing so.

Looking forward to hearing from you soon.

Thank you.

Yours faithfully,

Jahid Choudhury
Liaison Officer

Car Insurance

Among other kinds of insurance such as, crop insurance, aviation insurance and so on, motor car insurance is very common, especially in urban life. In most third world countries like ours, where traffic rules and regulations are more often violated than obeyed, road accidents are an everyday happening of city life. Hence, here lies the need for car insurance to indemnify the owners against any damage caused by such accidents.

Sample car insurance certificate and notice

BANGLADESH GENERAL INSURANCE CO. LTD.
HEAD OFFICE
42, Dilkusha Commercial Area
Dhaka-1000

CERTIFICATE OF INSURANCE

SL. NO. BGIC

IEV TK.

<p>Certificate No.</p> <ol style="list-style-type: none">1. Description of the Vehicle (s) Insured<ol style="list-style-type: none">(a) Registration Mark and Number or Engine and Chassis Number(b) Make, Model, Carrying/Cubic Capacity and Number of Seats2. Name and address of the Insured: Rt No.3. Effective date of commencement of Insurance for the purposes of the Act:4. Date of Expiry of Insurance5. Persons of Classes of persons entitled to drive:<ol style="list-style-type: none">(i) The Insured Renewal No.(ii) Any other person provided he is in the insured's employment and/or who is driving on the Insured's order or with his/their permission. Subject to compulsory excess of Tk. 250/- for each and every claim(iii) The Insured may also drive a Motor Car/Cycle not belonging to him and not hired to him under a Hire Purchase Agreement. (Applicable only for private Car and Motor Cycle of Individual ownership) <p>Provided that the person driving, holds a to drive the vehicle or has held and is not disqualified for holding or obtaining such a license.</p> <ol style="list-style-type: none">6. Limitation as to use: Private use only

I/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 the chapter VIII of the Motor Vehicles Act. 1939, as amended in 1983 vide Government Notification dated 24-3-1983.

For & on behalf of
Bangladesh General Insurance Co. Ltd.

Date of issue
Issued at
Examined by

BANGLADESH GENERAL INSURANCE CO. LTD.
42, DILKUSHA COMMERCIAL AREA, DHAKA

Ref:

Date:

MOTOR INSURANCE RENEWAL NOTICE

Dear Sir,

We wish to remind you that Motor Insurance Policy No..... expires on If a continuance of the insurance is desired please complete and return the accompanying request for renewal before the above expiry date. The Premium on the present basis is quoted on the reverse.

You are reminded that under the terms of Chapter VIII of the Motor Vehicles Act you must be in possession of a Certificate of Insurance. The Company is unable to issue a new Certificate until the Premium has been received and you are urged in your own interest to deal with the matter in good time before expiry date of the policy otherwise you may fine yourself liable to prosecution at law for allowing a Motor Vehicle to be used in a public place without Insurance as required under Chapter VIII of the Motor Vehicles Act.1939

VERY IMPORTANT

In accordance with the Premium Payment Regulations the Insurance Company in Bangladesh may not renew a policy without receiving premium in advance. Kindly, therefore, let us have your remittance with your renewal instructions in good time before expiry of the policy.

ACTIVITY

- You are 35 years old. You want to take a life insurance policy for @ 75,000. Write a letter to an Insurance Company of your choice



inquiring about the rate of premium and other relevant information.

- You are a car dealer. Write a letter asking for insuring 20 reconditioned cars shipped from Osaka to Chittagong. The policy will cover the cars in transit from Chittagong to Dhaka too.
- Now fill in the Certificate of Insurance form given on page.....