

Pollution Under Control' Certificate Needed for Motor Insurance Renewal

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The Insurance Regulatory and Development Authority (IRDAI) has issued a new circular to insurance providers in India, asking them to obtain valid pollution under control (PUC) certificate for the vehicle while renewing the policy. Earlier, the **Supreme Court had directed Insurance Companies** not to insure a vehicle unless it has a valid PUC certificate on the date of renewal of the insurance policy.

PUC Certificate for Motor Insurance Renewal

PUC is a certificate that **verifies that the emissions passed from vehicles meet the pollution control standards.** The pollution standards/ emission levels are **fixed for all types of motor vehicles** in India. Once a vehicle undergoes a PUC test successfully, a certificate is provided to the vehicle owner. Therefore, with the help of the certification, you get to know that your **vehicle's emissions are in alignment with standard pollution norms and are not harmful to the environment.** It helps in ensuring that the vehicle is emitting pollution which is under acceptable norms. PUC certificate will not be issued if the vehicle has been found to be emitting more than the acceptable norms and hence, it acts as a deterrent for people not to run vehicles falling under that category.

For instance, a vehicle may need repair which the customer isn't getting it done for the reason to save on cost. But as a result the vehicle is emitting pollution which is above norms and he/ she may not care for the pollution norms if there is no rule like PUC. Similar examples can be with very old vehicles which have to be refitted with certain parts or are

to be not allowed to be renewed further.

According to **Motor Vehicles (Amendment) Act 2019**, any person driving a motor vehicle in any public place shall, on being so required by a police officer in uniform authorised in this behalf by the State Government, produce

- Certificate of insurance
- Certificate of registration
- Pollution under control certificate
- Driving licence
- In the case of a transport vehicle, also the certificate of fitness referred to in section 56, and the permit
- Any certificate or authorisation of exemption that has been granted under this Act, relating to the use of the vehicle.