



IFFCO-TOKIO GENERAL INSURANCE CO. LTD.

Regd. Office: 34, Nehru Place, New Delhi - 110 019

PROPOSAL FORM FOR JEWELLER'S BLOCK PROTECTOR POLICY

UIN : IRDAN106P0005V01200203

1. a) Name of Proposer (in Full)	
b) Address to which all communication should be sent	
c) State address of all premises to which the Policy is to apply (if more than one, please attach a statement) including the floor(s) on which the premises are situated	
d) Since when business established.(Month & Year)	
2. Nature of your business	Wholesale % Retail % Manufacturing % Pawn broking %
3. Give the safe maker's name, cost when purchased (State whether new or second-hand and whether marked " Thief Resisting" or " Burglar Proof")	
4. a) Will the premises be occupied at night by you or your representative ?	
b) Will there be a watchman on the insured premise(s) ? If "Yes" specify: (answer for all premises)	
i. Whether he/they is/ are your employees and is/ are employed for all the 24 hours of the day	
ii. Whether he is/they are common watchman for the whole building/ locality or a night watchman to guard the insured premise(s) or the building or the locality.	
c) Is the insured premises protected by armed guard on 24 hours basis ?	
d) Is a burglar alarm system installed or any other special means of protection like CCTV adopted? If so, state what protection.	
c) Are your display windows, protected by rolling shutter outside business hours?	
d) How are the doors secured outside business hours?	
g) How are the windows protected?	
5. Window Display: State the approximate maximum value of any one article of jewellery or gems which will be displayed in the window (a pad or tray containing a number of rings or other articles to be counted as one article) Note: This is not covered at night and during business hours the liability for "Window Smash" claims is 10% of Sum Insured under Section 1.	

<p>6. Stocks:</p> <p>a) What was the average daily total value of your stock during the past 12 months?</p> <p>b) Will the whole of your stock when on your premises be kept in safe at night and at all times when the premises are closed? If not, state value and class of stock, which will be left outside safes.</p> <p>Note; We do not cover stocks kept out of the safe after business hours at night except upto 10% of the Sum Insured under Section 1.</p>	
<p>7. Valuation Basis: Are the figures in this Form compiled on the basis of cost price for your own stock? If not give details:</p> <p>N.B. Unless otherwise mutually agreed the basis of valuation shall be your material cost plus 10% thereof towards labour / making charges.</p>	
<p>8. Losses:</p> <p>a) Have you ever-sustained losses?</p> <p>b) If so, give statement covering past five years with particulars,</p> <p>c) Were you insured and if so, give the name of the Insurance Company and whether they paid the claim in full or a part thereof? (Please state how much)</p>	
<p>9. Is the risk currently insured against any of the insured perils?</p>	<p>Yes <input type="checkbox"/> No <input type="checkbox"/></p>
<p>If Yes, a) The name of Insurance Company b) Policy Type c) Period</p>	
<p>10. Has any Company in respect of any insurance cover</p> <p>a) Declined your proposal?</p> <p>b) Cancelled or refused to renew your Policy?</p> <p>c) Accepted your Proposal on special terms and conditions?</p>	<p>Yes No</p> <p><input type="checkbox"/> <input type="checkbox"/></p> <p><input type="checkbox"/> <input type="checkbox"/></p> <p><input type="checkbox"/> <input type="checkbox"/></p>

SECTION 1- (STOCKS, GOODS IN TRUST OR ON COMMISSION)	
Item A	Sum Insured
i.) Property Insured on Premises	Rs.
TOTAL	
Item B	Limit for Any One Loss
i.) Property insured whilst in your custody or that of your partners, directors or employees	Rs.
ii.) Property insured whilst in custody of persons not in your regular employment such as brokers, agents, cutters or goldsmith	Rs.
TOTAL	Rs.
Item C	Limit for Any One Loss
The property insured whilst in transit in India by	
1. Air Freight (Minimum 10% of value to be declared to Airlines)	Rs.
2. Angadia	Rs.
3. Other	Rs.
TOTAL	Rs.

SECTION 2 BUILDING AND OTHER CONTENT	
PART A OTHER CONTENTS	Sum Insured
Item 1: Business and Office Furniture. (Furniture, fixtures, fittings, safes, electrical installations, office machinery, electrical and mechanical appliances, tools and instruments)	Rs.
Item 2: Interior Decoration.	Rs.
Item 3: All other Contents	
i. Documents, patterns, moulds, plans, records, manuscripts, business books.	Rs.
ii. Computer system records.	Rs.
iii. Telephone, gas and electric meters.	Rs.
iv. Partner's / Director's / Customer's / Visitor's / Employee's personal effects (Limit Rs. 5000 per person)	Rs.
v. Any other item	Rs.
TOTAL [Item 1 to 3]	Rs.
PART B BUILDING	Sum Insured (Rs)
Building including out building, boundary, walls, gates/fences, plinths and foundation	Rs.

SECTION 3 FIXED GLASS AND SANITARY FITTINGS		
Item 1	Plate Glass - details with dimensions and description of tinted, embossed ornamental or painted items	Sum Insured
	S.No. Description Dimensions	
	i)	Rs.
	ii)	Rs.
	iii)	Rs.
	iv)	Rs.
Item 2	i) Sanitary Fittings - details of items covered	Rs.
	TOTAL	Rs.

SECTION 4 PERSONAL ACCIDENT				
Name of Insured	Age	Monthly Income	Assignee/ Nominee	Sum Insured
1.				Rs.
2.				Rs.
3.				Rs.
4.				Rs.
5.				Rs.
6.				Rs.
Total				Rs.

SECTION 5 LIABILITY INSURANCE			
a) Public Liability			Sum Insured
Limit of liability for any one accident and all accidents during Policy Period			Rs.
b) Workmen's Compensation			
Number of Employees	Nature of Work	Annual Earning	Sum Insured
1.			Rs.
2.			Rs.
3.			Rs.
Total			

SECTION 6 MONEY		
		Sum Insured (Limit Any One Loss)
	i) Money in direct transit from or to the premises	Rs.
	ii) Money in direct transit between collection/payment center and Bank	Rs.
	iii) Money in premises during business hours	Rs.
	iv) Money in locked safe, strongroom, steel almirah or standard cash box outside business hours	Rs.
TOTAL		Rs.

SECTION 7 ELECTRONIC EQUIPMENT INSURANCE*				
Item 1	S.No.	Description of Item	Year of manufacture	Sum Insured
	i)			Rs.
	ii)			Rs.
	iii)			Rs.
	iv)			Rs.
Item 2	Value of Data Carrying Material			Rs.
TOTAL				Rs.
Please state whether the Electronic Equipment is maintained under an approved Maintenance Agreement with manufacturer or other concerns approved by manufacturer if value is more than Rs.1 lac.				Yes <input type="checkbox"/> No <input type="checkbox"/>
* Please note that the Electronic Equipments should not be more than 5 (five) years old.				

SECTION 8 ALL RISK			
Item 1	Neon and Illuminated Signs at premises		Rs.
Item 2	Hoardings at premises		Rs.
Item 3	Other Trade Equipments (Fill up details)		
	i)		Rs.
	ii)		Rs.
	iii)		Rs.
	iv)		Rs.
TOTAL			Rs.

I/We hereby declare that subject to any exceptions and variations disclosed in item below:

1. All reasonable steps to safeguard the property against loss or damage will be taken.
2. All the proofs, evidences and documents required in case of a claim will be provided to the Insurer.
3. I/We have disclosed all the facts which could influence the acceptance of this Proposal or the term(s) to be approved and the above facts, documents, statements shall be the basis of Contract between me/us and IFFCO-TOKIO General Insurance Co. Ltd.

Date:.....

Place:.....

Signature of the Proposer

PROHIBITION OF REBATES

Section 41 of the Insurance Act 1938 provides as follows:

1. No person shall allow, or offer to allow, either directly or indirectly as an inducement to any person to take out or renew or continue an insurance in respect of any kind of risk relating to lives or property in Indian any rebate of the whole or part of the commission payable or any rebate of the premium shown on the policy except any rebate except such rebate as may be allowed in accordance with the published prospectus or tables of the insurer.
2. Any person making default in Company with the provisions of the section shall be punishable with fine, which may extend to Ten Lakhs rupees.