



IFFCO-TOKIO GENERAL INSURANCE CO. LTD.
Regd. Office: 34, Nehru Place, New Delhi - 110 019

**TRADE SUVIDHA POLICY
PROPOSAL FORM CUM SCHEDULE**

Dear Customer

At IFFCO-TOKIO GENERAL INSURANCE CO.LTD. (ITGI), it is our constant endeavour to provide the widest range of insurance products and services, each tailor-made to suit your needs. But helping us achieve our goal will be your support in sharing your personal information with us. This will enable us to create individual databases for our clients

Our personnel will constantly be in touch with you – updating every single detail you provide about yourself. This will help us bringing you innovative policies in answer to your changing needs.

While all this is part of our everyday business, we at ITGI take special care to safeguard every bit of information you provide us. That's simply because we respect your right to privacy. With us, your information is in safe hands.

Thank You.

(Please answer all questions completely using BLOCK LETTERS)

Name: _____

Correspondence Address: _____

Pin Code: _____ Tel. No.(O) _____ Tel. No.(R) _____ Mobile No. _____

Address of the premises to be insured _____

Name and Address of Financial Institution if their interest is involved _____ Pin Code : _____

_____ Pin Code : _____

Period of Insurance: From _____ A.m/ P.m. To _____

NOTE
1. All 6 (six) Sections are offered as a fixed package. However both Section 5 and Section 6 are optional.
2. In respect of Sections 1, 2 and 6 the insurance is on Reinstatement Value basis and Sum Insured should represent value of new property including freight, duties, etc. as applicable. This does not apply to "All Other Contents" item of Sections 1 & 2 where insurance is on Market Value Basis.
3. The insured premises should not be of kutchra construction and no hazardous goods are to be stored beyond 5% of the total Stock in Trade value.
4. Contents insured under Sections 1 and 2 include Stock in Trade, Furniture, Fixture and Installations, Interior Decorations and Other Contents excluding Electronic Equipments covered under Section 6 of the Policy.

Section No.	Description	SUM INSURED					For Category V only		
		Category I	Category II	Category III	Category IV	Category V	Sum Insured*	Rate	Premium
1	Fire and Allied Perils (Contents)	Rs. 1,00,000	Rs. 2,50,000	Rs. 5,00,000	Rs. 10,00,000	To be chosen		2.25% o	
2	Burglary and Other Perils (Contents)	Rs. 1,00,000	Rs. 2,50,000	Rs. 5,00,000	Rs. 10,00,000	To be chosen		1.25% o	
3	Money (Limit each for Transit and Premises)	Rs. 10,000	Rs. 25,000	Rs. 40,000	Rs. 75,000	To be chosen		5.00% o	
4**	Personal Accident	Rs. 1,00,000	Rs. 2,00,000	Rs. 3,00,000	Rs. 5,00,000	To be chosen		0.85% o	
5	Fidelity Guarantee (Floater)	Rs. 10,000	Rs. 25,000	Rs. 40,000	Rs. 75,000	To be chosen		5.00% o	
6***	Electronic Equipment	Not Available	Rs. 20,000	Rs. 30,000	Rs. 50,000	To be chosen		10.00% o	
							Total		

(5 % Service Tax extra)

* The maximum Sum Insured to be chosen cannot exceed Rs.10,00,000 for Sections 1 and 2 and it cannot exceed the Category IV Sum Insured for the other Sections
** For Section 4 (Personal Accident), the total Sum Insured as indicated may be opted entirely for You or split between You and other named persons connected with your business. The breakup of total Sum Insured figure is to be indicated below. If no breakup is given, it will be presumed that the entire Sum Insured has been opted for You (Insured) alone.
*** For Section 6 (Electronic Equipment), the insured equipments should not be more than 5 years old and Sum Insured should represent total value of all such equipments.

S.No.	Name of Insured Person	Age	Relationship with Insured	Sum Insured
1				
2				
3				
4				
TOTAL				

Please Note: The TOTAL must tally with the Sum Insured indicated under Section 4 of the relevant Category in the Table above

PREMIUM CHART READY RECKONER				
	Category I	Category II	Category III	Category IV
Full Cover	500	1400	2600	5000
Without Section 5	450	1250	2350	4600
Without Section 6	N.A.	1200	2300	4500
Without Sections 5 and 6	450	1100	2100	4200

(Premium inclusive of 5 % Service Tax)

Cover Category Opted for (Please tick as applicable) :

A.	Category I <input type="checkbox"/>	Category II <input type="checkbox"/>	Category III <input type="checkbox"/>	Category IV <input type="checkbox"/>	Category V <input type="checkbox"/>
B.	Full Cover <input type="checkbox"/>	Without Section 5 <input type="checkbox"/>	Without Section 6 <input type="checkbox"/>	Without Sections 5 and Section 6 <input type="checkbox"/>	

Is the risk currently insured against any of the insured perils?

Yes

No

a) The name of Insurance Company _____

b) Policy Type _____

c) Period _____

Has any Company in respect of any insurance cover

Yes

No

a) Declined your proposal? Yes No

b) Cancelled or refused to renew your Policy? Yes No

c) Accepted your Proposal on special terms and conditions? Yes No

Have you ever claimed upon any Company for loss by any of the insured perils?

Yes No

Yes No

If Yes, Give details: _____

DECLARATION:

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 India any rebate of the whole or part of the commission payable or any rebate of the premium shown on the policy 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 five hundred rupees.