

7.	Are the employees engaged in the handling of wages and/or Money guaranteed under a Fidelity Policy?		
8.	Approximate distance between Bank and proposer's premises		
9.	(a) Is there any Transit to or from branch, outlying contracts or elsewhere?		
	(b) If so, give particulars including address		
	(c) How is the money conveyed and how many employees have charge of it?		
10.	State estimated maximum amount of wages, salaries, petty, cash retained in safe or strong room overnight		
11.	(a) State following particulars of safe and/or strong room in which cash will be kept out of business hours:		
	Maker's Name	Weight	Dimensions
	(b) Where and which floor, is the safe situated?		
	(c) Is it fixed to the walls or floor, if so, how?		
	(d) By whom are the keys of the safe and/or strong room held?		
	(e) Are all such keys removed from the premises after business hours?		
12.	Please state the make and Model of Cash Box in which Money will be kept in the business hours:		
13.	(a) Are you now, or have you been insured in respect of loss of Money? If so, state name of Insurer		
	(b) Has any Insurer in respect of an insurance against loss of money		
	(i) Declined your proposal or renewal?		
	(ii) Terminated your Insurance?		
	(iii) Required an increased premium or imposed special conditions?		
14.	Have you ever sustained any loss of Money? If so give particulars		
15.	Are you a corporate Body as a Co-operative society. If so, state paid up Capital		

I/We desire to effect an insurance with IFFCO-TOKIO GENERAL INSURANCE COMPANY LIMITED as set forth above. I/We warrant that the above statement are true and complete and nothing materially affecting the risk has been concealed by me/us. I/We undertake to keep the records necessary for the due adjustment of the premium and to render at the end of each period of the insurance a statement in the form required by company of the total amount of Money in Transit which is the subject of this proposal and I/We agree that this Proposal and Declaration shall be held to be promissory and shall form the basis of the contract between me/us and IFFCO-TOKIO GENERAL INSURANCE COMPANY LIMITED.

Date: DD / MM / YYYY

Signature of Proposer

No insurance is in force until a premium or deposit has been paid and no acknowledgement of any premium or deposit is valid unless signed by an authorised person upon the Official Printed Form of the company.

INSURANCE AGAINST LOSS OF MONEY

The IFFCO-TOKIO GENERAL INSURANCE CO.LTD. issues policies providing indemnity in respect of loss of Money in the circumstances or situation as described in the Schedule overleaf subject to the following exceptions:

- (a) Shortage due to error or omission.
- (b) Loss of money entrusted to any person other than you or your employee, representative.
- (c) Loss of money where you or your staff, representative is concerned as principal or accessories except loss due to fraud or dishonesty of any money carrying employee, your representative occurring whilst in transit and discovered within 48 hours.
- (d) Loss for which at the time of its occurrence indemnity is provided by or would but for the existence of this Policy be provided by any other existing Policy or Policies except in respect of any excess beyond the amount which would have been payable under such other Policy or Policies had this insurance not been effected.
- (e) Los occasioned by riot or civil commotion.
- (f) Any consequence of war, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution insurrection or military or usurped power.

Rates will be quoted on receipt of completed proposal. An annual premium based on the sum insured is charged for Money on the premises vide item 4 of Schedule overleaf, but in respect of Money insured under item 1, 2 and 3 is adjustable according to the total amount actually in transit per annum.

ISSUING OFFICE	
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Issuing office:

Prohibition of Rebates

Section 41 of the Insurance Act, 1938 as amended provided 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, nor shall any person taking out or renewing or continuing a Policy accept any rebate except such rebate as may be allowed in accordance with the published prospectuses or tables of insurer.
2. Any person making default in complying with the provisions of this section shall be punishable with fine which may extend to five hundred rupees.