

# **IFFCO-TOKIO General Insurance Company Limited**

## OFFICE AND PROFESSIONAL ESTABLISHMENT PROTECTOR POLICY

# PROPOSAL FORM CUM SCHEDULE

### NOTE:

- 1. A minimum of 5 (five) Sections are compulsory including Section1 Part A.
- 2. The insured premises should not be of kutcha construction.
- 3. In respect of Sections 1,2,4,5,6 & 7 the insurance is on Reinstatement Value basis and Sum Insured should represent value of new property including freight, duties, etc. and cost of erection as applicable. This does not apply to Part A Item 4 of Section 1 & 2 where insurance is on Market Value Basis.
- 4. In case space is insufficient for describing the items under any Section, please use additional sheets for giving full details

PROP	OSE	ER'S	S DE	TAI	LS:																										
1. Na	me c	of the	e Pro	pose	r:																										
2. Add	dress	s for	Corr	espo	nder	nce																									
City:	City:											D	istric	t:																	
State:																							Pi	n Co	de						
Tel: (O)									(F	₹)									Мо	bile:											
E-mail	E-mail:																														
3. Ad	dres	s of	Prem	ises	to be	e Ins	ured																								
City:							•		D	istric	t:							•													
State:																							Pi	n Co	de						
4. Pa	d up	Ca	pital (	(In la	khs)									₹																	
5. Oc	cupa	tion	/Busi	ness	/Prof	fessi	onal	Deta	ails																						
			nanci rest is				nd A	ddre	SS																						
7. Pe	riod (	of In	surar	nce										Fro	m						am			pm			То				
DETAIL	s o	F TI	HE P	REM	IISES	з то	BE	INSL	JREI	D																					
8. Yea	ar of	Cor	struc	tion								9.	Тур	e of	Prer	nises	:	Inde	eper	nden	t floo	r		Bui	ilding	)		Par	tial flo	oor	
10. Ca	rpet	Area	a of P	remi	ses (	(sq. f	t.)					11.	On	whic	ch flo	or(s)	is yo	our p	remi	ises	situa	ted									
12. Se	curity	y Arr	ange	men	t: Ex	clusi	ve S	ecur	ity G	uard				Common Watchman Alarm System				None	;												
13. Tot	al nu	ımbe	er of	реор	le w	orkin	g in l	Prem	nises	(Yo	u, Pa	artne	rs, D	irect	or, P	artne	rs, E	Empl	oyee	es)											
14. Do	14. Do you desire Terrorism cover to be included for Section 1, Section 5 and Section 9:																														

SECTION 1 FIRE AND ALLIED PERILS									
Part A	CONTENTS	Sum Insured							
Item 1	Stock in Trade (Limit 5% of total S.I. on Contents)	₹							
Item 2	Business and Office Furniture, Electrical Installation/Equipments, Professional Instruments	₹							
Item 3	Interior Decoration	₹							

Item 4	All Other Contents										
	i) Documents and Computer System Records			₹							
	ii) Telephone and Gas	₹									
	iii) Partner's, Director's, Customer's, Visitor's, Employee's F (Limit Rs. 5,000/- per person)	₹									
	iv) Any item/contents used in Canteen	₹									
	v) Curios and works of art	₹									
	vi) Any Other Items	₹									
	TOTAL										
Part B	BUILDING Including outbuildings, boundary walls, gates/fences plinths and room and operation theater.	₹									
	OPTIONAL EXTENSIONS										
Item 1	Escalation Clause (Specify the % increase)	Building	Contents	₹							
Item 2	Debris Removal [Limit: 10% of total S.I. under Section 1]			₹							
Item 3	Professional Fees [Limit: 7.275% of total S.I. under Section 1]			₹							
Item 4	Additional Rent/Loss of Rent*										
	a) Loss of Rent			₹							
	b) Additional Rent			₹							
Note: Indemnit	y Period for this Section is 12 months and Sum Insured should be arr	ived at by mult	iplying the monthly re	ent by this Indemnity Period.							
			TOTAL ₹								

Part A	CONTENTS				Sum Insured						
Item 1	Stock in Trade (Limit 5% of total S.I. on Contents)	Stock in Trade (Limit 5% of total S.I. on Contents)									
Item 2	Business and Office Furniture, Electrical Installation/Equipments	₹									
Item 3	Interior Decoration	₹									
Item 4	All Other Contents										
	i) Documents and Computer System Records	₹									
	ii) Telephone and Gas				₹						
	iii) Partner's, Director's, Customer's, Visitor's, Employee's Pers (Limit Rs. 5,000/- per person)		₹								
	iv) Any item/contents used in Canteen		₹								
	v) Curios and works of art	₹									
	vi) Any Other Items	₹									
			TOTA	۸L	₹						
Part B	BUILDING Including outbuildings, boundary walls, gates/fences plinths a room and operation theater.	and foundation	ns, waiting/consu	ılting	₹						
	OPTIONAL EXTENSION										
Item 1	Escalation Clause (Specify the % increase)	Building	Contents		₹						
Item 2	Trees and Plants [Limit: Rs. 30,000/-]				₹						
	Documents and Cards [Limit: 15% of total Sum Insured on Conflower.]	is	₹								
Item 3	Credit Card Number										
	Name of the Issuing Company										
			TOTA		₹						

SECTION3 MONEY & FIDELITY GUARANTEE								
Part A	MONEY	Sum Insured (Limit Any One Loss)						
	i) Money in direct transit from or to the premises	₹						
	ii) Money in direct transit between collection/payment center and Bank	₹						
	iii) Money in premises during business hours	₹						
	iv) Money in locked safe, strongroom, steel almirah or standard cash box outside business hours	₹						
	TOTAL	₹						
Part B	FIDELITY GUARANTEE							
	i) Total number of your employees							
	ii) Total number of employees for whom the guarantee is proposed*							
	iii) Amount of guarantee to be floated among insured employees	₹						
*NOTE: If the num	*NOTE: If the number of employees proposed for Eidelity Guarantee Insurance is less than the total strength of Your employees, then please attach							

SECTION 4 FIXED GLASS AND SANITARY FITTINGS									
Item 1	Plate Glass - details	s with dimensions and description of tinted, em	bossed ornamental or painted item	ns					
	S. No.	Description	Dimensions	Sum Insured					
	i)			₹					
	ii)			₹					
	iii)			₹					
	iv)			₹					

names of employees and designation of employees to be covered.

i) Sanitary Fittings - details of items covered

ii) Surgery Lamps and Nameplates upto Rs. 2500/- any one item.

Item 2

		SECTION 5 ELECTRON	IIC EQUIPMENT INSURANCE			
Part A	ELECTRONI	IC EQUIPMENT				
Item 1	S. No.	Sum Insured				
	i)	₹				
	ii)				₹	
	iii)	₹				
	iv)	₹				
Item 2	Value of Data		₹			
				TOTAL	₹	
		nic Equipment is maintained under an approved by manufacturer if value is n	n approved Maintenance Agreement wit nore than Rs.1 lac.	h	Yes No	
PART B	DATA AND F	PROGRAMMES				
Item 1	Cost of reins	tatement of data			₹	
Item 2	Cost of reins	tatement of programmes				
	S.No.	Description of Programme	Name of developing agency	Make	Sum Insured	
	i)	<u> </u>			₹	
	i) ii)				₹	
	,					
	ii)				₹	

₹

₹

₹

TOTAL

		SECTION 6 TELEVISION, PORTABLE	COMPUTER & ALL RISK				
Part A	TELEVISION	/VIDEO EQUIPMENT					
	S.No.	Description of item	Year of Manufacture	Su	m Ins	sured	
	i)			₹			
	ii)			₹			
	iii)			₹			
	iv)			₹			
			TOTAL	₹			
Part B	PORTABLE	COMPUTER, MOBILE PHONES, ELECTRONIC	DIARY				
Item 1	S.No.	Description of item	Year of Manufacture	Su	m Ins	sured	
	i)			₹			
	ii)			₹			
	iii)			₹			
	iv)			₹			
Item 2	Value of Data	a Carrying Material		₹			
			TOTAL	₹			
		e Computer is maintained under an approved Mai approved by manufacturer if the value is more that		Yes		No	
Part C	ALL RISK			Su	m Ins	sured	
Item 1	Neon and Illu	minated Signs at premises		₹			
Item 2	Hoardings at	premises		₹			
Item 3	Other Trade I	Equipments (Fill up details)					
	i)			₹			
	ii)			₹			
	iii)			₹			
	iv)			₹			
			TOTAL	₹			

	SECTION 7 BREAKDOWN OF ELECTRICAL/MECHANICAL APPLIANCES								
Part A	S.No.	Description of item	Year of Manufacture	Sum Insured					
	i)			₹					
	ii)			₹					
	iii)			₹					
	iv)			₹					
			TOTAL	₹					
*Please note that	*Please note that the Appliances should not be more than 7(seven) years old								

SECTION 8 PERSONAL ACCIDENT							
Name	Age	Monthly Income	Nominee Name	Nominee Relationship with Insured	Sum Insured		
i)					₹		
ii)					₹		
iii)					₹		
iv)					₹		
v)					₹		
				TOTAL	₹		
(Please note that the age limit of the Insured Persons for the purpose of this Section is 18 to 70 years)							

	SECTION 9 BUSINESS INTERRUPTION	
		Sum Insured
a)	Gross Income	₹
b)	Accountant's and other Charges	₹
	TOTAL	₹

Section 10 Baggage	
	Sum Insured
Limit of loss for any one event and all events during the Policy Period	₹

Section 11 Liability Insurance						
Part A	PUBLIC LIABILITY				Sum Insured	
	Limit of liabili	₹				
	OPTIONAL E	OPTIONAL EXTENSION				
	Legal liability	₹				
	Limit of liability for any one accident and all accidents during Policy Period.				₹	
Part B	Workmen's Compensation					
	S. No.	Number of Employees	Nature of Work	Annual Earning	Sum Insured	
	i)				₹	
	ii)				₹	
	iii)				₹	
TOTAL					₹	
Part C	TENANT'S L					
	Limit of liabili	Limit of liability for any one accident and all accidents during Policy Period				

SECTION 12 PROFESSIONAL INDEMNITY						
Insured Person Name	Age	Professional Qualification	Type of Profession	No. of Yrs. In Profession	Sum Insured*	
					₹	
					₹	
					₹	
					₹	
					₹	
TOTAL					₹	
*Note: Sum Insured represents the limit of liability for any one accident and all accidents during Policy Period.						

Is the risk currently insured against any of the insured perils?			Yes		No		
If Yes,	a) The	e name of Insurance Company					
	b) Poli	licy Type					
	c) Peri	riod					
Has any Company in respect of any insurance cover							
	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? If so, give details.				Yes		No	

#### **DECLARATION**

- "I/We hereby declare, on my behalf and on behalf of all persons proposed to be insured, that the above statements, answers and/or particulars
  given by me are true and complete in all respects to the best of my knowledge and that I/We am/are authorized to propose on behalf of these
  other persons.
- 2. I understand that the information provided by me will form the basis of the insurance policy, is subject to the Board approved underwriting policy of the insurance company and that the policy will come into force only after full receipt of the premium chargeable.
- 3. I/We further declare that I/we will notify in writing any change occurring in the occupation or general health of the life to be insured/proposer after the proposal has been submitted but before communication of the risk acceptance by the company.
- 4. I/We declare and consent to the company seeking medical information from any doctor or from a hospital who at anytime has attended on the life to be insured/proposer or from any past or present employer concerning anything which affects the physical or mental health of the life to be assured/proposer and seeking information from any insurance company to which an application for insurance on the life to be assured/proposer has been made for the purpose of underwriting the proposal and/or claim settlement.
- 5. I/We authorize the company to share information pertaining to my proposal including the medical records for the sole purpose of proposal underwriting and/or claims settlement and with any Governmental and/or Regulatory authority."

I, hereby declare and warrant that the above statements are true and complete. I agree that this proposal shall form the basis of the contract should the insurance be effected. If after the insurance is affected, it is found that the statements, answers or particulars stated in the proposal form and its questionnaires are incorrect or untrue in any respect, the insurance company shall incur no liability under this insurance.

I have read the prospectus/sales literature and am willing to accept the coverage subject to the terms, conditions and exceptions prescribed by the insurance company therein.

Date: DD / MM / YYYY	Proposer's Signature
Place:	

#### **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.