

PROPOSAL FORM CUM SCHEDULE

NOTE:

1. A minimum of 5 (five) Sections are compulsory including Section 1 Part A.
2. The insured premises should not be of kutchha 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

PROPOSER'S DETAILS:											
1. Name of the Proposer:											
2. Address for Correspondence											
City: _____ District: _____											
State: _____ Pin Code: _____											
Tel: (O) _____ (R) _____ Mobile: _____											
E-mail: _____											
3. Address of Premises to be Insured											
City: _____ District: _____											
State: _____ Pin Code: _____											
4. Paid up Capital (In lakhs) ₹ _____											
5. Occupation/Business/Professional Details											
6. Name of Financial Institution and Address (if their interest is involved)											
7. Period of Insurance From _____ am _____ pm _____ To _____											
DETAILS OF THE PREMISES TO BE INSURED											
8. Year of Construction _____ 9. Type of Premises: Independent floor _____ Building _____ Partial floor _____											
10. Carpet Area of Premises (sq. ft.) _____ 11. On which floor(s) is your premises situated _____											
12. Security Arrangement: Exclusive Security Guard _____ Common Watchman _____ Alarm System _____ None _____											
13. Total number of people working in Premises (You, Partners, Director, Partners, Employees) _____											
14. Do you desire Terrorism cover to be included for Section 1, Section 5 and Section 9: Yes _____ No _____											

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 Personal Effects (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 foundations, waiting/consulting 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: Indemnity Period for this Section is 12 months and Sum Insured should be arrived at by multiplying the monthly rent by this Indemnity Period.					
TOTAL					₹

SECTION 2 BURGLARY AND HOUSEBREAKING					
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 Personal Effects (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 foundations, waiting/consulting room and operation theater.				₹
	OPTIONAL EXTENSION				
Item 1	Escalation Clause (Specify the % increase)	Building		Contents	₹
Item 2	Trees and Plants [Limit: Rs. 30,000/-]				₹
Item 3	Documents and Cards [Limit: 15% of total Sum Insured on Contents or Rs. 75,000/- whichever is lower.]				₹
	Credit Card Number				
	Name of the Issuing Company				
TOTAL					₹

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 number of employees proposed for Fidelity Guarantee Insurance is less than the total strength of Your employees, then please attach names of employees and designation of employees to be covered.			

SECTION 4 FIXED GLASS AND SANITARY FITTINGS			
Item 1	Plate Glass - details with dimensions and description of tinted, embossed ornamental or painted items		
	S. No.	Description	Dimensions
	i)		
	ii)		
	iii)		
Item 2	i)	Sanitary Fittings - details of items covered	₹
	ii)	Surgery Lamps and Nameplates upto Rs. 2500/- any one item.	₹
	TOTAL		

SECTION 5 ELECTRONIC EQUIPMENT INSURANCE			
Part A	ELECTRONIC EQUIPMENT		
Item 1	S. No.	Description of Item	Year of manufacture
	i)		
	ii)		
	iii)		
	iv)		
Item 2	Value of Data Carrying Material		₹
TOTAL			₹
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"/>
PART B	DATA AND PROGRAMMES		
Item 1	Cost of reinstatement of data		₹
Item 2	Cost of reinstatement of programmes		
	S.No.	Description of Programme	Name of developing agency
			Make
	i)		
	ii)		
iii)			
iv)			
TOTAL			₹

SECTION 6 TELEVISION, PORTABLE COMPUTER & ALL RISK

Part A		TELEVISION/VIDEO EQUIPMENT						
S.No.	Description of item	Year of Manufacture	Sum Insured					
i)			₹					
ii)			₹					
iii)			₹					
iv)			₹					
TOTAL				₹				
Part B		PORTABLE COMPUTER, MOBILE PHONES, ELECTRONIC DIARY						
Item 1	S.No.	Description of item	Year of Manufacture	Sum Insured				
Item 1	i)			₹				
	ii)			₹				
	iii)			₹				
	iv)			₹				
Item 2	Value of Data Carrying Material			₹				
TOTAL				₹				
Please state whether the Portable Computer is maintained under an approved Maintenance Agreement with manufacturer or other concerns approved by manufacturer if the value is more than Rs.1 lac.					Yes		No	
Part C		ALL RISK			Sum Insured			
Item 1	Neon and Illuminated Signs at premises			₹				
Item 2	Hoardings at premises			₹				
Item 3	Other Trade 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 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 liability for any one accident and all accidents during Policy Period.			₹	
	OPTIONAL EXTENSION				
	Legal liability in respect of documents			₹	
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 LEGAL LIABILITY				
	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 name of Insurance Company						
	b)	Policy Type						
	c)	Period						
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

1. "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 effected, 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.