Bajaj Allianz General Insurance Company Limited



**Relationship Beyond Insurance** 

Regd. Office & Head Office : GE Plaza, Airport Road, Yerawada, Pune - 411 006. CIN: U66010PN2000PLC015329

#### PROPOSAL FORM

(The issue of this form is not to be taken as an admission of liability)

### **STANDARD FIRE & SPECIAL PERILS POLICY**

Acceptance of this proposal is subject to the rules & regulations of All India Fire Tariff. The property is not covered until the proposal is accepted and premium paid.

Agent	Client Code									
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#### DETAILS ABOUT PROPOSER

1. Name of proposer

2.	A	ddre	ss of	pro	pose	er														
												]	Pir	n Co	de:					
Tel No	): (0)											]	Fax	x No	:					
(Mobi	le):											]	(e-	mai	l):					

#### PUT A 🗹 MARK WHEREVER APPLICABLE

All the questions to be answered completely. Incase of shortage of space kindly enclose the information as an annexure :

3.	Business of proposer	
4.	Policy to be issued in favour of	
	(List of all the parties who have insurable	
	interest including the financial institutions)	
5.	Location(s) to be covered	
	(Full postal address with pincode)	
6.	Period of Insurance	From To
7.	Would you like to delete these perils from the basic	
	cover?	
	a. Storm, flood, tempest, inundation cyclone group of	Yes No
	perils	

	b.	Riot, Strike, Malicious Damage				Yes	No
	C.	Terrorism cover extension			Γ	Yes	No
	(It c	can be opted if RSMD is opted)					
8.	Wo	uld you like to cover Plinths & Foundation along with			ſ	Yes	No
	you	r buildings ?			L		
9.	Add	I - On Covers Required as under					
	a.	Architects, Surveyors, & Consulting		Yes		No	SI =
		Engineers Fees (in excess of 3% of the					
		claim amount)					
	b.	Debris removal (in excess of 1% of claim amount)		Yes		No	SI =
	C.	Deterioration of stocks in cold storage premises		Yes		No	SI =
		i. Due to failure of electrical supply at terminal		Yes		No	SI =
		ends of electric service feeder due to an					
		insured peril					
		ii. Due to change in temperature assuring out of		Yes		No	SI =
		loss or damage to cold storage machinery in					
		the insured's premises due to operation of					
		insured peril					
	d.	Forest Fire		Yes		No	SI =
	e.	Impact damage due to insured's own vehicles, fork		Yes		No	SI =
		lifts and like & articles dropped there from					
	f.	Spontaneous Combustion		Yes		No	SI =
	g.	Omission to Insure additions, alterations or		Yes		No	SI =
		extensions					
	h.	Earthquake (Fire & Shock)		Yes		No	SI =
	i.	Spoilage material cover		Yes		No	SI =
	j.	Leakage and contamination cover		Yes		No	SI =
	k.	Temporary removal of stocks		Yes		No	SI =
	١.	Loss of rent		Yes		No	SI =
	m.	Additional expenses of rent for an alternate		Yes		No	SI =
		accommodation		1			
	n.	Start-up expenses		Yes		No	SI =
	0.	Molten material damage		Yes		No	SI =

10.	Whether you have insured the same property with any other insurance company with identical coverage (If so, give details)	
11.	Whether Insurance cover was declined by any other company or imposed any special conditions (If is, give details)	

12.	Premium / incurred claim details for the past 36 months excluding the expiring policy period	Premium	Claims

# DETAILS ABOUT PROPOSER'S BUSINESS COVERED AT THE LOCATION

13.	The	Insured property is	
	a.	Dwellings , offices, shops, hotels etc.	
	b.	Industrial / manufacturing risks	
	C.	Storage outside Industrial/ manufacturing risks	

	d. Tanks / gas holders outside industrial/ manufacturing risks	
	e. Utilities located outside Industrial/manufacturing risks	
14.	If used as shop, please declare whether the goods	
	handled include any goods appearing in the list given	
	below.	
	If Yes, whether the value of such stocks exceeds 5% of	
	total value of stocks	
	1. Celluloid Goods, 2. Coir Loose, 3. Crackers & Fire	
	Works, 4. Explosives of any kind, 5. Hay / Straw,	
	6. Hemp, 7. Jute Loose, 8. Matches, 9. Methylated	
	spirits, 10. Nitro - Cellulose, 11. Oils / Ether/ Industrial	
	Solvents and other inflammable liquids flashing at and	
	below 32 Deg. C.( closed cup Test), 12. Paints with	
	inflammable base having flash point below 32 Deg.C	
	(closed cup test) other than in sealed tins or drums,	
	13. Varnishes having a Flash point below 32 Deg. C	
	(closed cup test) other than in sealed tins or drums,	
	14. Disinfectant liquids and liquid insecticide other than	
	in sealed tins or drums, 15. Vegetable fibres of any kind	
	including Rayon Fibre	
15.	If used as warehouse / godown (located outside the	
	factory compound) please give the list of goods stored	
16.	If used as an Industrial Manufacturing unit, state the	
	details of products manufactured at the location	
	proposed (detailed block plan showing various	
	facilities to be enclosed)	
17.	If used as an Industrial Manufacturing unit, please state	
	whether the factory is working or silent ?	

18.	Fire Extinguishing Appliances installed	Please tick in the space below :
	a. List the various blocks and indicate the type of	Portable Extinguishers
	protection provided for each block.	Trailer Pumps
		Fire Engine
		Hydrant System
		Sprinkler System
		Fixed Water Spray System
	b. Indicate whether annual maintenance contract for	Yes No
	the appliances is in form	
19.	The basis proposed for insurance	
	(Building/Machinery/Furniture Fixures & Fittings)	
	a . Market Value basis	Yes No
	b. Reinstatement Value Basis	Yes No
	c. Whether escalation is required	Yes No
20.	Construction Details	
	a. Please state material used	
	i. Walls	
	ii. Floor	
	iii. Roof	
	b. Height of the building	Meters Floors
	c. Age of Building	Less than 5 years 5-15 years
		15-25 years Above 25 years
	: Buildings having walls and / or roofs of wooden planks/ th / asphalt cloth/ canvas/ tarpaulin and the like are treated as	natched leaves and/ or grass/ hay of any kind / bamboo / plastic
	/ asphalt cloth/ callvas/ talpaulin and the like are treated as	

## 21. Building wise values (Please include the 'Kutcha' building also in this list and give individual value in Rs. against such buildings

Description	Age	Height	Construction			Sum insured F	₹s.	
of block	(Yrs)	(mts)	Pucca/Kutcha	Building Including plinth	Machinery accessories	F&F, Office and other equipments	Stocks and stocks-in process**	Other Property to be insured specifically
				Rs.	Rs.	Rs.	Rs.	Rs.
Total								

Note : \*\* Indicates those stocks which are covered on normal basis and do not fall under Serial No. 23 A,B,C, and D below

#### 22. Special coverage for stocks only :-

Please tick in the box below and give the amount to be insured against each

A. On Floater Basis :

Stocks at various locations (Process blocks, warehouses/godowns and /or in open etc.,) can be covered on floater basis

under single Sum Insured

Locations (Postal Address with Pin code)	Amount Rs.

B. On Declaration Basis :

Stocks which fluctuate in value can be covered on (monthly) declaration basis.

Locations (Postal Address with Pin code)	Amount Rs.

Note:

Minimum Sum Insured is Rs. 1 Crore, and policy not issued on short period basis. Stocks in process & stocks stored at Railway sidings cannot be covered.

C. On Floater Declaration Basis :

Stocks which fluctuate in value as well as stored at various locations under single Sum Insured can be covered on

(monthly) floater declaration basis.

Locations (Postal Address with Pincode)	Amount Rs.

Note:

- 1. Minimum Sum insured is Rs. 2 Crores
- 2. Stocks in process & stocks stored at Railway sidings cannot be covered.
  - D. Stocks stored in open (located outside the factory compound) Detail of stocks stored in open :

Locations (Postal Address with Pincode)	Amount Rs.

E. Tank Farm and Gas Holders (located outside the factory compound) Detail of stocks stored in open

Locations (Postal Address with Pincode)	Amount Rs.

23.	Would you like to avail discounts for voluntary	Yes No
	deductibles	
	If answer is yes, indicate the choice of deductible	Rs.
	amount	

## **DECLARATION BY INSURED**

I/We hereby declare that the statements made by me/us in this Proposal Form are true to the best of my/our knowledge and belief and I/We hereby agree that this declaration shall form the basis of the contract between me/us and BAJAJ ALLIANZ GENERAL INSURANCE COMPANY LIMITED.

If additions or alterations are carried out in the risk proposed after the submission of this form, then the same would be conveyed to the insurers immediately.

I/we have read and understood the Privacy Policy of your Company and I hereby unconditionally agree and bind myself to all terms and conditions of your Privacy Policy, as amended, from time to time.

Date :

Place :

Signature of Proposer & Seal of the Company

Recommendations of Agent :

# The following is the copy of section 41 of the Insurance Act 1938

#### **PROHIBITION OF REBATES**

- 1. No person shall allow or offer to allow either directly 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 in the policy nor shall any person taking out or renewing or continuing a policy except such rebates as may be allowed in accordance with the published prospectus or tables of the insurer.
- 2. Any person making default in complying with the provision of this section shall be punishable with a fine, which may extend to five hundred rupees.