

# PROPOSAL FORM FOR STANDARD FIRE & SPECIAL PERILS INSURANCE POLICY



**FUTURE GENERALI**

TOTAL INSURANCE SOLUTIONS

1) Proposer/Insured Details a) Name of the Proposer / Insured b) Nature of Business c) Type of Occupancy		
2) Address of Proposer / Insured a) Correspondence Address with Pin code b) Risk Location Address with Pin code		
3) Interest of Financial Institutions / Bank		
4) Period of Insurance	From	To
5) Add-on Covers Required	Options	Sum Insured
a. Earthquake (Fire & Shock)	Yes <input type="checkbox"/> No <input type="checkbox"/>	
b. Terrorism	Yes <input type="checkbox"/> No <input type="checkbox"/>	
c. Omission to Insure additions, alterations or extensions clause	Yes <input type="checkbox"/> No <input type="checkbox"/>	
d. Removal of Debris (in excess of 1% of claim amount)	Yes <input type="checkbox"/> No <input type="checkbox"/>	
e. Architect, Surveyors & Consulting engineer's fees excess of 3 % of claim amount.	Yes <input type="checkbox"/> No <input type="checkbox"/>	
f. Impact Damage due to Insured's own Rail/Road Vehicles, Fork lifts, Cranes, Stackers and the like and articles dropped there from.	Yes <input type="checkbox"/> No <input type="checkbox"/>	
g. Deterioration of Stocks in cold Storage premises due to a) Accidental power failure consequent to damage at the premises of Power Station due to an insured peril. b) change in temperature arising out of loss or damage to the cold storage machinery (ies) in the Insured's premises due to operation of insured peril.	Yes <input type="checkbox"/> No <input type="checkbox"/>	
h. Spontaneous Combustion	Yes <input type="checkbox"/> No <input type="checkbox"/>	
i. Spoilage Material Damage Cover	Yes <input type="checkbox"/> No <input type="checkbox"/>	
j. Leakage and Contamination Cover	Yes <input type="checkbox"/> No <input type="checkbox"/>	
k. Temporary Removal of Stocks	Yes <input type="checkbox"/> No <input type="checkbox"/>	
l. Loss of Rent	Yes <input type="checkbox"/> No <input type="checkbox"/>	
m. Rent for an Alternate Accommodation	Yes <input type="checkbox"/> No <input type="checkbox"/>	
n. Forest Fire	Yes <input type="checkbox"/> No <input type="checkbox"/>	
6) Premium/Claim details for the past 3 yrs	Premium	Claims
No of Claims		
7) Fire Protection Devices installed	Fire Extinguishers <input type="checkbox"/> / Trailer Pumps <input type="checkbox"/> / Hydrant Systems <input type="checkbox"/> / Sprinkler <input type="checkbox"/> / Foam System <input type="checkbox"/> / Fire alarm <input type="checkbox"/>	
8) Options to delete	STFI	Yes <input type="checkbox"/> No <input type="checkbox"/>
	RSMTD	Yes <input type="checkbox"/> No <input type="checkbox"/>
9) Voluntary Deductible, if opted		
10) Please indicate basis on which Insurance is Proposed	Market Value :	Reinstatement Value :
11) Details of Sum Insured (In Indian Rupees) a) Building b) Plinth and Foundation c) Furniture and Fixture d) Plant Machinery e) Stocks and Stocks in Process f) Others if any  Total Sum Insured (Rs.)		

12) Do you want to cover the stock (Excluding stock in process) on Declaration Basis :	Yes <input type="checkbox"/> No <input type="checkbox"/>
Sum Insured :	Rs.
13) Do you want to cover the stock (Excluding stock in process) on Floater Basis (Floater location list to be provided)	Yes <input type="checkbox"/> No <input type="checkbox"/>
Sum Insured :	Rs.
14) Underwriting Information on Risk proposed	
a) Age of the Building <input type="checkbox"/> Up to 5 Years <input type="checkbox"/> More than 5 Years but less than 10 Years <input type="checkbox"/> More than 10 Years but less than 15 Years <input type="checkbox"/> More than 15 Years but less than 20 Years <input type="checkbox"/> More than 20 Years	
b) Type of Construction (RCC/Brick-RCC/Kutch/Others) <input type="checkbox"/> Wall <input type="checkbox"/> Roof <input type="checkbox"/> Floor <input type="checkbox"/> Others _____	
c) Surrounding Occupancies <input type="checkbox"/> Open <input type="checkbox"/> Industrial <input type="checkbox"/> Residential <input type="checkbox"/> Warehouse	
15) Is the premises has suffered any flood losses in last 5 years. If yes please provide loss / claim details	Yes <input type="checkbox"/> No <input type="checkbox"/>
Loss / Claim Amount	Rs.
16) Whether you have insured the same property with any other Insurance Company with the same type of coverage. (if yes, give details _____)	Yes <input type="checkbox"/> No <input type="checkbox"/>
17) Whether Insurance was declined by any other Company or imposed any Special conditions (if yes, give details _____)	Yes <input type="checkbox"/> No <input type="checkbox"/>
18) Permanent Account Number (PAN) if premium amount exceeds Rs. 1 Lac.	

**Declarations and Warranty**

I/We hereby declare and warrant that the above statements are true and complete in all respects and that there is no other information, which is relevant to my application for insurance that has not been disclosed to you. I/We agree that this proposal and the declarations shall be the basis of the contract between me/us and Future Generali India Insurance Company Ltd. and I/We agree to accept a policy, subject to the conditions prescribed by Future Generali India Insurance Company Limited and to pay premium on the amount estimated above at the end of each policy period. I/We undertake to exercise all ordinary and reasonable precautions for safety of the property as if it were uninsured.

I/we hereby declare that the premium for the said policy is paid out of the legally declared and assessed sources of my/our income. OR

I/we hereby declare that the premium is paid from the Bank Account of Mr./Ms. \_\_\_\_\_ the payment is allowed under the Income Tax Act 1961, and there is insurable interest with the payee.

I/we am/are (please tick all that are applicable)

- High Net Worth Individual/s  Non Residential Indian/s  Politically Exposed Person/s  Jeweller/s  
 Non Governmental Organization  Film Actor/s  Producer/s

Place:

Date:

Proposer's Signature

**Note:** The liability of the Company does not commence until the proposal has been accepted by the Company and the full premium paid

PAN No. :  if premium payable is above Rs.1 lac (Please attach proof)

**Section 41. of Insurance Act, 1938 - Prohibition of Rebates**

"No person shall allow or offer either, directly or indirectly as an inducement to any person to take out or renew or continue and insurance in respect of any kind or 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 rebate except such rebate as may be allowed in accordance with the published prospectuses or tables of the Insurer." Any person making default in complying with the provision of this Section shall be punishable with fine, which may extend to five hundred rupees.

**Future Generali India Insurance Company Limited**

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