IFFCO-TOKIO GENERAL INSURANCE Muskurate Raho

IFFCO-TOKIO General Insurance Company Limited

BURGLARY PROPOSAL FORM

Address of Policy Issuing Office	

For Office Use Only							
Agency Code		Date & Time of Receipt	DD/MM/ YYYY	00:00	AM		PM
Rate		Remarks					
Policy No.		Collection/Scroll No.					
Accepted By							

Scope of Cover

This Insurance Policy provides cover against loss or damage by Burglary or House-breaking (i.e. theft following an actual, forcible and violent entry of and/or exit from the premises) in respect of contents of offices, warehouses, shops, etc. and cash in safe or strong room and also damage caused in the premises, except as detailed below.

Exclusions

The Policy does not cover loss or damage arising from War and Warlike operations, Riot and Strikes, Civil Commotion, Terrorist Activities, Convulsions of nature and/or Consequential Loss, by use of the keys to safe unless obtained by force or threat, caused by Insured's employee(s) or Members of the family. However, on payment of additional [premium, cover can be extended to include Riot and Strike Risks and Terrorist activities.

The foregoing is only a broad indication of the cover offered. For details please refer to any office of the company.

Note: Please answer every question fully

Name and address of the Proposer (in full)			
		Pin code	
Name of the Financial Institution/s (if any financial interest is involved)			
		Pin code	

Nature of Trade or Business				
Address of the Premises to be Insured				
Whether Warehouse, Godown, Shop or Office?				
How long have you been an occupant of premises?				
Are you the sole occupant?	Yes		No	
If not, who are other occupants?				

What Materials are used for construction? e.g. Concrete Bricks, Iron Sheet or Timber etc.					
a) Walls		b) Roof		c) Floor	

What protection is provided to			
a) Doors?		b) Windows?	
c) Skylights, Ventilators, Exhaust Fans, Lights, Airconditioners, Trap doors?		d) Any Other openings?	
Mention any special precautions you have adopted for safeguarding your property.			

Are the premises occupied by you at night? If not, by whom?	
Will the premises be guarded by watchmen? If so, by how many and during what time?	
Will the Premises at any time be left unoccupied?	
If so, how often and for how long?	

Are all valuables secured in safe(s), outside business hours? Give					
(1) Maker's name					
(2) Height		(3) Width		(4) Weight of Safe(s)	
How many keys are there to the safe(s) and with whom are they kept? Can the safe(s) be opened by a single key or by a combination of two or more keys?					

Are Stock and Sales books maintained?	
How frequently are these entered?	
How often is stock taken?	
Where are these books kept outside business hours?	
Have any premises occupied by you been entered by thieves?	
If so, give full particulars stating when and how access was obtained and the extent of the loss.	
What precautions have been adopted to prevent such a recurrence?	

Is the risk currently insured against Burglary? If so.	Yes		No	
a) The name of Insurance Company.				
b) Policy No.			c) Period	

Has any Company in respect of your Burglary Insurance	Yes		No	
(1) Declined your proposal?				
(2) Cancelled or refused to renew your policy?				
(3) Accepted your proposal on special terms and conditions?				

Have you ever claimed upon any Company for loss by Burglary or House Breaking? If so, give details.	
Amount for which contents are currently Insured against Fire and name of the Company.	
Give full description of contents (i.e. the property to be Insured) of the premises.	
Do you need cover against Riot and Strike, terrorist activities on payment of additional Premium?	

12. PROPERTY TO BE INSURED (Give full details)	
a) Stocks-in-Trade (as described in 14 above)	₹
b) Goods held by the Proposer in trust or on commission for which he is responsible.	₹
c) Furniture, Fixtures, Fittings, Utensils? And Appliances in trade.	₹
d) Coins and/or Currency Notes in Locked safe.	₹
Others (To be specified)	₹

Total Sum Insured	₹

Period of Insurance	From		AM		PM		of	DD/MM/ YYYY	To midnight of	DD/MM/ YYYY

N.B.: To obtain full indemnity it is necessary to insure for the full value of the property in the Premises.

I/We do hereby declare that the above statements and answers are true and that I/we have not withheld any information whatsoever regarding the Proposal. I/we agree that this proposal and declaration shall be the basis of the contract between me/us and the IFFCO-TOKIO GENERAL INSURANCE CO. LTD., whose Policy for the Insurance proposed is acceptable to me/us. I/we undertake to exercise all ordinary and reasonable precautions for safety of the property as if it were uninsured.

Place: ______________________________

Date: DD / MM / YYYY

Signature of Proposer

Note:

(1) The liability of the Company does not commence until the proposal has been accepted by the Company and the premium paid.

(2) Premium will be quoted on application.

Prohibition of Rebates

Section 41, of Insurance Act 1938

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 rebate except such rebate as may be allowed in accordance with the published prospectus or tables of the insurer.

Any person making default in complying with the provisions of this section shall be punishable with fine which may extend to five hundred of rupees.

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