

## Proposal Form for Reliance Consequential Loss (Fire) Policy

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

### Agent's Details (To be filled in block capitals)

Agent's/Broker's Name

Area Office Code/Service Centre Code Code No.

### Proposer's Details (To be filled in block capitals)

1. Name of the Proposer ☐ Mr. ☐ Mrs.

Address of the Proposer

Flat Building

Road/Street/Sector

Area

Taluka/Village/District/City

Pin Code

State

Country

Phone

Mobile

Email

Fax

2. Source of Funds ☐ Business ☐ Profession ☐ Salary ☐ Agricultural Income ☐ Savings ☐ Others

3. Monthly Income ☐ Upto ₹ 20,000 ☐ ₹ 20,001 to ₹ 50,000 ☐ ₹ 50,001 to ₹ 1,00,000 ☐ ₹ 1,00,000 and above

4. PAN No.

5. i. Situation of premises where Proposer's trade or business is carried on and to which insurance is to apply (the various locations to be included should be described in details)

ii. Nature of business carried on in each situation?

iii. How long has the Proposer carried on the business in these premises or elsewhere?

6. Amount to be insured on:

a) Gross Profit i.e. Net Trading Profit and Standing Charges (Please specify the Standing Charges to be covered in detail)

b) Wages

i. On weeks wages to all employees other than those whose wages are insured under item (a) above

ii. On wages (dual basis): 100% for \_\_\_\_\_ weeks and for the remainder of the indemnity period at \_\_\_\_\_%

7. Are the Proposer's books regularly audited? ☐ Yes ☐ No

If yes, please give the name and address of the Auditors and enclose one copy of the latest audited accounts.

8. Please give particulars of Sum Insured, Period of Insurance and Premium of all Fire Insurances ( Material Damage ) in respect of the premises now proposed for Consequential loss.

9. State the basis of indemnity required:
- a. Turnover basis or \_\_\_\_\_
- b. Output basis or \_\_\_\_\_
- c. Difference basis \_\_\_\_\_
10. Does the Proposer wish to include lay off / retrenchment compensation ? ☐ Yes ☐ No  
If yes, please give particulars \_\_\_\_\_
11. Does the Proposer wish to include fees payable to Auditors for certifying particulars required in connection with claim? ☐ Yes ☐ No  
If so, state the amount \_\_\_\_\_
12. a) Is the proposer at present insured or has he been, in the past, insured for loss of profits, now proposed for insurance? ☐ Yes ☐ No  
If so, give details. \_\_\_\_\_
- b) Has the proposer ever sustained any loss by Fire or other perils? ☐ Yes ☐ No  
\_\_\_\_\_
- c) Has any Company
- i. Declined any proposal or cancelled any insurance? ☐ Yes ☐ No
- ii. Required special terms or refused renewal thereof? ☐ Yes ☐ No
13. Is cover required in respect of other perils like Earthquake, Forest Fire, etc? ☐ Yes ☐ No  
Please specify perils for which cover is required. \_\_\_\_\_
14. Does the Proposer requires the following extensions?
- a. His property at other situations ☐ Yes ☐ No
- b. Electricity, Gas works or Water works. ☐ Yes ☐ No
- c. Supplier's premises. ☐ Yes ☐ No  
If so, give details. \_\_\_\_\_
15. a. Period of Insurance From  To
- b. Period for which indemnity is required ..... consecutive months following the damage

#### Proposer's Bank Details

16. Name of the Bank Account Holder ☐ Mr. ☐ Mrs. ☐ Ms.
17. Bank Account No.:   
18. Account: ☐ Saving ☐ Current
19. Name of the Bank
20. Branch
21. MICR Code (9 digit MICR code number of the bank and branch appearing on the cheque issued by the bank)
22. IFSC Code (11 character code appearing on your cheque leaf)

I Wish: ☐ Any refund due on the premium payment / any payment / claims will be directly credited to my aforesaid Bank Account.\*

\*As per IRDA, its mandatory that all payments made to the insured only through electronic mode.

#### Declaration

I hereby declare that the statements made by me/us in this Proposal Form are true to the best of my knowledge and belief and I hereby agree that this declaration shall form the basis of the contract between me/Reliance General Insurance Company Limited and us.

I agree and undertake to convey to Reliance General Insurance Company Limited any additions/alterations carried out in the risk proposed for insurance after submission of this proposal form.

I further agree and undertake not to receive from Reliance General Insurance Company Limited any rebate other than that mentioned in the published prospectus in accordance with the provisions Section 41 of the Insurance Laws (Amendment) Act, 2015.

Place: \_\_\_\_\_

Date:

Signature of Proposer

(Acceptance of this proposal is subject to current rules and regulations of the Tariff Advisory Committee)

Prohibition of Rebates - Section 41 of the Insurance Laws (Amendment) Act, 2015.

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, nor shall any person taking out or renewing or continuing a policy accept any rebate, except such rebate as may be allowed in accordance with the published prospectuses or tables of the insurer.
2. Any person making default in complying with the provisions of this section shall be liable for a penalty which may extend to ten lakh rupees.