

## Proposal Form For Standard Fire & Special Perils Policy

(The liability of the Company commences only when this proposal is accepted by the Company and the premium is received.)

### Intermediary Details (To be filled in block capitals)

Intermediary Name	<input type="text"/>	Code	<input type="text"/>
Branch Name	<input type="text"/>	Code	<input type="text"/>
Sales Manager Name	<input type="text"/>	Code	<input type="text"/>

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

- Proposer's Full Name  Mr.  Ms.  Mrs.
- Address of Communication
 

Flat/Building	<input type="text"/>	Road/Street/Sector	<input type="text"/>
Area	<input type="text"/>		
Taluka/Village/District/City	<input type="text"/>	Pin Code	<input type="text"/>
Country	<input type="text"/>	Phone	<input type="text"/>
Mobile	<input type="text"/>	Email	<input type="text"/>
Fax	<input type="text"/>		
- Source of Funds  Business  Profession  Salary  Agricultural Income  Savings  Others
- Monthly Income  Upto ₹ 20,000  ₹ 20,001 to ₹ 50,000  ₹ 50,001 to ₹ 1,00,000  ₹ 1,00,000 and above
- PAN No.:  6. UID Aadhaar No.
- Business of the Proposer
- Paid up Capital of the Company
- Policy to be issued in favour of (list out all the parties who have insurable interest including the financial institutions)
 

a. <input type="text"/>	b. <input type="text"/>
c. <input type="text"/>	d. <input type="text"/>
e. <input type="text"/>	f. <input type="text"/>
g. <input type="text"/>	h. <input type="text"/>
- Loan Account No.
- Location of Risk to be Covered
 

Flat/Building	<input type="text"/>	Road/Street/Sector	<input type="text"/>
Area	<input type="text"/>		
Taluka/Village/District/City	<input type="text"/>	Pin Code	<input type="text"/>
Country	<input type="text"/>	Phone	<input type="text"/>
Mobile	<input type="text"/>	Email	<input type="text"/>
Fax	<input type="text"/>		
- Period of Insurance From  To
- Do you want to delete any of the following covers from the basic cover ?
 

a. Flood, Cyclone, group of perils	<input type="checkbox"/> Yes	<input type="checkbox"/> No
b. Riot, strike & malicious damage Cover	<input type="checkbox"/> Yes	<input type="checkbox"/> No

An ISO 9001:2008 Certified Company

14. Do you want the plinth & Foundation along with the buildings to be covered ?  Yes  No
15. Add-on cover required  Yes  No
- I. Architects, Surveyors and Consulting Engineers fees (in excess of 3% claim amount)
- ii. Debris Removal (in excess of 1% claim amount)  Yes  No
- iii. Deterioration of Stocks in cold storage premises on account of  Yes  No
- (a) Accidental power failures due to damage at power station due to an insured peril.
- (b) change in temperature arising out of loss or damage to the cold storage machinery in the insured premises due to operation of insured peril.  Yes  No
- iv. Forest Fire  Yes  No
- v. Impact damage due to insured's own Rail/Road vehicles etc.  Yes  No
- vi. Spontaneous combustion  Yes  No
- vii. Omission to insure additions alteration or extension  Yes  No
- viii. Earthquake (fire and shock)  Yes  No
- ix. Spoilage material damage cover  Yes  No
- x. Leakage and contamination cover  Yes  No
- xi. Temporary removal of stocks  Yes  No
- xii. Loss of rent  Yes  No
- xiii. Additional expenses of rent for an alternate accommodation  Yes  No
- xiv. Start -up expenses  Yes  No
- xv. Molten Metal Spillage  Yes  No
- xvi. Terrorism  Yes  No
- a. Whether the risk was insured against terrorism in the previous year/s?  Yes  No
- b. If yes, whether premium was paid as per the terms of the Indian Market Terrorism Risk Insurance Pool or as per the terms quoted by other reinsurers?  Yes  No

16. Whether you have insured the same Property with any other insurance company with the same type of coverage (Give details)

17. Whether insurance was declined by any other insurance company or any special conditions were imposed. (Give details)

18. Premium / Claim details for the preceding 36 months Excluding the expiring policy period	Year	Premium (₹)	Incurred (paid+net O/S) Claims (₹)
Total			

### Details about property covered at the insured location

19. The insured Property is
- Residence, Office, Shops, Hotel etc.  Yes  No
- Industrial/manufacturing risks  Yes  No
- Storages outside industrial risks  Yes  No
- Tanks/Gas holders outside industrial/manufacturing risk  Yes  No
- Utilities located outside industrial manufacturing risk  Yes  No
20. If used as shop please declare whether the goods handled are as per the following list  Yes  No
- If yes, whether the stock value will exceed 5 % of shop value  Yes  No
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 Spirit, 10. Nitro Cellulose Plastics, 11. Oils/Ether/Industrial Solvents and other inflammable liquids flashing at and below 32°C (Closed Cup Test), 12. Paints with inflammable base having flash point below 32°C (Closed Cup Test) - Other than in sealed tins or drums, 13. Varnishes having a Flash point below 32°C (Closed Cup Test) - Other than in sealed tins or drums. 14. Disinfectant liquids and liquid insecticides - Other than in sealed tins or drums, 15. Vegetable fibres of any kind including Rayon fibre.

21. If used as warehouse / godown (not located in a manufacturing unit), please give the list of goods stores.

\_\_\_\_\_

22. If used as an Industrial / Manufacturing unit, please give products manufactured at the location proposed (detailed block plan showing various facilities to be enclosed)

\_\_\_\_\_

23. If used as an Industrial / Manufacturing unit, please state whether the factory is operating or not functional at present

\_\_\_\_\_

24. Fire Protection devices installed (Please Tick in the box below)

- a) List out the various blocks and indicate the type of protection provided for each block  
 b) Indicate whether annual maintenance contract for the appliances is in force Yes / No

- |   |                              |                             |
|---|------------------------------|-----------------------------|
| <input type="checkbox"/> Portable Extinguishers   | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| <input type="checkbox"/> Trailer Pumps            | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| <input type="checkbox"/> Fire Engine              | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| <input type="checkbox"/> Hydrant System           | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| <input type="checkbox"/> Sprinkler System         | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| <input type="checkbox"/> Fixed Water spray system | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| <input type="checkbox"/> Foam systems             | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| <input type="checkbox"/> Fire alarm systems       | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| <input type="checkbox"/> Gas flooding systems     | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| <input type="checkbox"/> Small bore hose reels    | <input type="checkbox"/> Yes | <input type="checkbox"/> No |

25. The basis proposed for insurance (Building / Machinery / FFF)

- |                                       |                              |                             |
|---------------------------------------|------------------------------|-----------------------------|
| Market Value Basis                    | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| Reinstatement Value Basis             | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| Whether escalation clause is required | <input type="checkbox"/> Yes | <input type="checkbox"/> No |

26. a) Construction details

**Note:** Buildings having walls and/or roofs of wooden planks/thatched leaves and or grass/hay of any kind/bamboo /plastic cloth/asphalt + cloth/canvas /tarpaulin and the like are treated as "Kutchha" construction.

Please specify whether you have used any of the mentioned materials in the above note in

- |          |                              |                             |
|----------|------------------------------|-----------------------------|
| a. Wall  | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| b. Floor | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| c. Roof  | <input type="checkbox"/> Yes | <input type="checkbox"/> No |

b) Height of Building \_\_\_\_\_ Meters

c) Age of Building  Less than 5 years  5-10 Years  10-20 Years  Above 20 Years

27. Building-Wise values (please include the kutchha buildings also in this list and give individual values against such buildings)

Amount (₹).

\_\_\_\_\_

Description of Block	Building including Plinth	Machinery & Accessories	F & F and other Equipment	Stock and stock in process **	Property to be insured separately	Total	Age (yrs.)	Height (meters)	Construction	
									Walls	Roof
<b>Total</b>										

**Note:** \*\* indicates those which are covered on normal basis and do not fall under serial No. 28 A, B, C and D below.

28. 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 location (warehouses/godowns /process block and/or open) can be covered on floaters basis for a single Sum Insured.

Floater Basis  Amount (₹) \_\_\_\_\_

B. On Declaration Basis

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

Declaration Basis  Amount (₹) \_\_\_\_\_

**Note** 1. Minimum Sum Insured is ₹ 1 Crore, and policy not issued on short period basis.

2. Stocks in process and stocks stored at Railway sidings are not covered

C. On Floater Declaration Basis

Stocks which fluctuate in value as well as stored in various locations can be covered on (monthly) Floater Declaration Basis

Floater Declaration Basis  Amount (₹) \_\_\_\_\_

**Note** 1. Minimum Sum Insured is ₹ 2 Crores

2. Stocks in process and stocks stored at railway sidings are not covered.

D. Stocks stored in open

	Location	Amount (₹)
Stocks in open (located outside the factory compound)		

29. Total Sum Insured (as per relevant serial numbers shown against each)

	Clause/ Peril code	Risk code	Rate code	Rate (%0)	Sum Insured (₹)	Premium ₹
Architects & Engineers fees						
Debris Removal						
Deterioration of stocks in cold storage						
permises on account of						
(a) Accidental power failures due to damage						
at 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 premises due to poertion of insured peril						
Forest fire						
Impact damage due to insured's own vehicle						
Spontaneous Combustion						
Omission to Insure additions, alternation extension						
Earthquake (fire & shock)						
Spoilage material damage cover						
Leakage and contamination cover						
Temporary removal of stocks						
Loss of rent						
Additional expenses of rent for an alternate accommodation						
Start up expenses						
Molten Metal Spillage						
Building-wise values						
Stocks – Floater Basis						
Stocks – Declaration Basis						
Stocks – Floater Declaration Basis						
Stocks – In open – outside factory compound						
Terrorism						
Grand Total						

