



**IFFCO-TOKIO GENERAL INSURANCE CO. LTD.**

Regd. Office: 34, Nehru Place, New Delhi - 110 019

**PROPOSAL FORM FOR TRADE PROTECTOR POLICY**

Please answer all questions fully using BLOCK LETTERS

|   |  |
|---|--|
| Name  |  |
| Address for correspondence  | Pin Code..... Telephone No.....  |
| Address of Premises to be insured   | Pin Code..... Telephone No.....  |
| Business Details  |  |
| Name and Address of the Financial Institution/s (if their interest is involved) |  |
| Period of Insurance   | From.....am/pm To.....am/pm  |
| Do you store hazardous goods beyond 5% of total Stock in Trade value            | <input type="checkbox"/> Yes <input type="checkbox"/> No<br>List of hazardous goods given on Page 5. |

**NOTE**

1. A minimum of 5 (five) Sections are compulsory including Section 1 Part A.
2. The insured premises should not be of kutcha construction.
3. In respect of Sections 1,2,4,5,6 & 7 the insurance is on Reinstatement Value basis and Sum Insured should represent value of new property including freight, duties, etc. and cost of erection as applicable. This does not apply to Part A Item 4 of Sections 1 & 2 where insurance is on Market Value Basis.
4. In case space is insufficient for describing the items under any Section, please use additional sheets for giving full details.

| <b>Section 1 Fire and Allied Perils</b> |   |                    |
|---|---|--------------------|
| <b>Part A</b>                           | <b>CONTENTS</b>   | <b>Sum Insured</b> |
| Item 1                                  | Stock in Trade  | Rs.....            |
| Item 2                                  | Business and Office Furniture   | Rs.....            |
| Item 3                                  | Interior Decoration   | Rs.....            |
| Item 4                                  | All Other Contents  |                    |
|   | i) Patterns, Moulds, Plans, Records, Manuscripts, Printed Books and Stationery, Models, Deeds, etc.         |                    |
|   | ii) Computer System Records   | Rs.....            |
|   | iii) Telephone, Gas and Electric Meters   | Rs.....            |
|   | iv) Partner's, Director's, Customer's, Visitor's, Employee's Personal Effects (Limit Rs.5,000/- per person) | Rs.....            |
|   | v) Any Other Items  | Rs.....            |
|   | <b>TOTAL</b>  | Rs.....            |
| <b>Part B</b>                           | <b>BUILDING</b>   | Rs.....            |
|   | Including outbuildings, boundary walls, gates/fences plinths and foundations                                |                    |
|   | <b>OPTIONAL EXTENSIONS</b>  |                    |
| Item 1                                  | Temporary Removal of Stock [Limit: 10% of S.I. for Item 1: Stock In Trade]                                  | Rs.....            |
| Item 2                                  | Debris Removal [Limit: 10% of total S.I. under Section 1]   | Rs.....            |
| Item 3                                  | Professional Fees [Limit: 7.275% of total S.I. under Section 1]   | Rs.....            |
|   | <b>TOTAL</b>  | Rs.....            |

| Section 2 Burglary and Other Perils   |   |   |             |
|---|---|---|-------------|
| <b>Part A</b>   | CONTENTS  |   | Sum Insured |
|   | Item 1  | Stock in Trade  | Rs.....     |
|   | Item 2  | Business and Office Furniture   | Rs.....     |
|   | Item 3  | Interior Decoration   | Rs.....     |
|   | Item 4  | All Other Contents  | Rs.....     |
|   |   | i) Patterns, Moulds, Plans, Records, Manuscripts, Printed Books and Stationery, Models, Deeds, etc. | Rs.....     |
|   |   | ii) Computer System Records   | Rs.....     |
|   |   | iii) Telephone, Gas and electric meters   | Rs.....     |
| iv) Partner's, Director's, Customer's, Visitor's, Employee's Personal Effects (Limit Rs.5,000/- per person) |   | Rs.....   |             |
| v) Any Other Items  | Rs.....   |   |             |
| TOTAL   |   | Rs.....   |             |
| <b>Part B</b>   | BUILDING<br>Including outbuildings, boundary walls, gates/fences plinths and foundations        | Rs.....   |             |
|   | OPTIONAL EXTENSION<br>Temporary Removal of Stock [Limit: 10% of S.I. for Item1: Stock In Trade] | Rs.....   |             |

| Section3 Money & Fidelity Guarantee  |                    |  |  |
|--|--------------------|--|--|
| <b>Part A</b>  | MONEY              |  | Sum Insured<br>(Limit Any One Loss)  |
|  | i)                 | Money in direct transit from or to the premises  | Rs.....  |
|  | ii)                | Money in direct transit between collection/payment center and Bank                         | Rs.....  |
|  | iii)               | Money in premises during business hours  | Rs.....  |
|  | iv)                | Money in locked safe, strongroom steel almirah or standard cash box outside business hours | Rs.....  |
| TOTAL  |                    | Rs.....  |  |
| <b>Part B</b>  | FIDELITY GUARANTEE |  | <div style="border: 1px solid black; width: 30px; height: 30px; margin: 0 auto;"></div> Sum Insured<br>Rs..... |
|  | a)                 | Total number of your employees   |  |
|  | b)                 | Total number of employees for whom the guarantee is proposed*                              |  |
|  | c)                 | Amount of guarantee to be floated among insured employees                                  | Rs.....  |
| *NOTE: If the number of employees proposed for Fidelity Guarantee Insurance is less than the total strength of Your employees, then please attach names of employees and designation of employees to be covered. |                    |  |  |

| Section 4 Fixed Glass and Sanitary Fittings |   |             |
|---|---|-------------|
| Item 1                                      | Plate Glass - details with dimensions and description of tinted, embossed ornamental or painted items | Sum Insured |
| Item 2                                      | S.No. Description Dimensions  |             |
|   | i)  | Rs.....     |
|   | ii)   | Rs.....     |
|   | iii)  | Rs.....     |
|   | iv)   | Rs.....     |
|   | Sanitary Fittings - details of items covered  | Rs.....     |
| TOTAL                                       |   | Rs.....     |

| Section 5 Electronic Equipment   |                                 |     |                     |                     |  |
|--|---------------------------------|-----|---------------------|---------------------|--|
| Item 1   | S.No.                           | Qty | Description of Item | Year of manufacture | Sum Insured  |
|  | i)                              |     |                     |                     | Rs.....  |
|  | ii)                             |     |                     |                     | Rs.....  |
|  | iii)                            |     |                     |                     | Rs.....  |
|  | iv)                             |     |                     |                     | Rs.....  |
| Item 2   | Value of Data Carrying Material |     |                     |                     | Rs.....  |
| TOTAL  |                                 |     |                     |                     | Rs.....  |
| Please state whether the Electronic Equipment is maintained under an approved Maintenance Agreement with manufacturer or other concerns approved by manufacturer |                                 |     |                     |                     | Yes <input type="checkbox"/> No <input type="checkbox"/> |

| Section 6 : TV, Portable Computer etc. & All Risk   |  |  |      |                     |  |             |
|---|--|--|------|---------------------|--|-------------|
| <b>Part A</b>   | TELEVISION / VIDEO EQUIPMENT                       |  |      |                     |  |             |
|   |  | S.No.                                    | Qty. | Description of item | Year of Manufacture                                      | Sum Insured |
|   |  | i)                                       |      |                     |  | Rs.....     |
|   |  | ii)                                      |      |                     |  | Rs.....     |
|   |  | iii)                                     |      |                     |  | Rs.....     |
| iv)   |  |  |      |                     | Rs.....  |             |
| TOTAL   |  |  |      |                     | Rs.....  |             |
| <b>Part B</b>   | PORTABLE COMPUTER, MOBILE PHONES, ELECTRONIC DIARY |  |      |                     |  |             |
|   | Item 1   | S.No.                                    | Qty. | Description of item | Year of Manufacture                                      | Sum Insured |
|   |  | i)                                       |      |                     |  | Rs.....     |
|   |  | ii)                                      |      |                     |  | Rs.....     |
|   |  | iii)                                     |      |                     |  | Rs.....     |
| iv)   |  |  |      |                     | Rs.....  |             |
| Item 2  | Value of Data Carrying Material                    |  |      |                     | Rs.....  |             |
| TOTAL   |  |  |      |                     | Rs.....  |             |
| Please state whether the Portable Computer is maintained under an approved Maintenance Agreement with manufacturer or other concerns approved by manufacturer |  |  |      |                     | Yes <input type="checkbox"/> No <input type="checkbox"/> |             |
| <b>Part C</b>   | ALL RISK   |  |      |                     | Sum Insured  |             |
|   | Item 1   | Neon and Illuminated Signs at premises   |      |                     | Rs.....  |             |
|   | Item 2   | Hoardings at premises                    |      |                     | Rs.....  |             |
|   | Item 3   | Other Trade Equipments (Fill up details) |      |                     |  |             |
|   |  | i)                                       |      |                     | Rs.....  |             |
| ii)   |  |  |      | Rs.....             |  |             |
| iii)  |  |  |      | Rs.....             |  |             |
|   | iv)  |  |      | Rs.....             |  |             |
| TOTAL   |  |  |      |                     | Rs.....  |             |

| Section 7: Breakdown & Deterioration of Goods                               |   |       |      |                     |                     |             |
|---|---|-------|------|---------------------|---------------------|-------------|
| <b>Part A</b>   | BREAKDOWN OF ELECTRICAL/MECHANICAL APPLIANCES * |       |      |                     |                     |             |
|   |   | S.No. | Qty. | Description of item | Year of Manufacture | Sum Insured |
|   |   | i)    |      |                     |                     | Rs.....     |
|   |   | ii)   |      |                     |                     | Rs.....     |
|   |   | iii)  |      |                     |                     | Rs.....     |
| iv)   |   |       |      |                     | Rs.....             |             |
| TOTAL   |   |       |      |                     | Rs.....             |             |
| *Please note that the Appliances should not be more than 7(seven) years old |   |       |      |                     |                     |             |
| <b>Part B</b>   | DETERIORATION OF REFRIGERATED GOODS             |       |      |                     | Rs.....             |             |
|   | Description of Refrigerated Goods               |       |      |                     |                     |             |

| Section 8 Personal Accident   |     |            |                |                     |             |
|---|-----|------------|----------------|---------------------|-------------|
| Insured Person Name   | Age | Occupation | Monthly Income | Assignee or Nominee | Sum Insured |
| i)  |     |            |                |                     | Rs.....     |
| ii)   |     |            |                |                     | Rs.....     |
| iii)  |     |            |                |                     | Rs.....     |
| iv)   |     |            |                |                     | Rs.....     |
| v)  |     |            |                |                     | Rs.....     |
| vi)   |     |            |                |                     | Rs.....     |
| (Please note that the age limit of the Insured Persons for the purpose of this Section is 18 to 70 years) |     |            |                |                     |             |

| Section 9 Business Interruption  |  | Sum Insured |
|--|--|-------------|
| a) Gross Profit  |  | Rs.....     |
| b) Accountant's Charges  |  | Rs.....     |
| Please list out the Standing Charges for which insurance is desired by You |  |             |
| TOTAL  |  | Rs.....     |

| Section 10 Baggage  |  | Sum Insured |
|---|--|-------------|
| Limit of loss for any one event and all events during Policy Period |  | Rs.....     |

| Section 11 Liability Insurance |   |                     |                |                | Sum Insured |
|--------------------------------|---|---------------------|----------------|----------------|-------------|
| <b>Part A</b>                  | Public Liability<br>Limit of liability for any one accident and all accidents during Policy Period. |                     |                |                | Rs.....     |
| <b>Part B</b>                  | Workmen's Compensation  |                     |                |                |             |
|                                | S. No.  | Number of Employees | Nature of Work | Annual Earning | Sum Insured |
|                                | i)  |                     |                |                | Rs.....     |
|                                | ii)   |                     |                |                | Rs.....     |
|                                | iii)  |                     |                |                | Rs.....     |
|                                | TOTAL   |                     |                |                | Rs.....     |

| Section 12 Goods In Transit   |  | Sum Insured |
|---|--|-------------|
| Description of Goods to be transported –<br>.....<br>.....<br>..... |  |             |
| Limit of sending for transit (single or multiple) at any one time   |  |             |
| i) Non –Hazardous Goods   |  | Rs.....     |
| ii) Hazardous Goods as listed on Page 5.                            |  | Rs.....     |
| TOTAL   |  | Rs.....     |

|  |  |
|--|--|
| 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?   |  |
| Is the risk currently insured against any of the insured perils? If so,<br>a) The name of Insurance Company<br>b) Policy Type<br>c) Period   |  |
| Has any Company in respect of any insurance cover<br>a) Declined your proposal?<br>b) Cancelled or refused to renew your Policy?<br>c) Accepted your Proposal on special terms and conditions? |  |
| Have you ever claimed upon any Company for loss by any of the insured perils? If so, give details.   |  |

I/We hereby declare that subject to any exceptions and variations disclosed in item below:

- All reasonable steps to safeguard the property against loss or damage will be taken.
- All the proofs, evidences and documents required in case of a claim will be provided to the Insurer.
- I/We have disclosed all the facts which could influence the acceptance of this Proposal or the term(s) to be approved.

Date:.....

Place:.....

.....  
Signature of the Proposer

**List of Hazardous Goods:**

- |                            |                |                               |
|----------------------------|----------------|-------------------------------|
| 1. Celluloid Goods         | 5. Hay / Straw | 9. Methylated Spirit          |
| 2. Coir Loose              | 6. Hemp        | 10. Nitro- Cellulose Plastics |
| 3. Crackers and Fire Works | 7. Jute Loose  |                               |
| 4. Explosives of any kind  | 8. Matches     |                               |
- Oils/Ether/Industrial Solvents and other inflammable liquids flashing liquids flashing at and below 32° C (Closed Cup Test)
  - Paints with inflammable base having flash point below 32° C (Closed Cup Test) other than in sealed tins or drums
  - Varnishes having flash point below 32° C (Closed Cup Test) other than in sealed tins or drums
  - Disinfectant liquids and liquid insecticides – other than in sealed tins or drums
  - Vegetable fibers of any kind including rayon fiber.

**PROHIBITION OF REBATES**

**Section 41 of the Insurance Act 1938 provides as follows:**

- 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 except such rebate as may be allowed in accordance with the published prospectus or tables of the insurer.
- Any person making default in Company with the provisions of the section shall be punishable with fine which may extend to five hundred rupees.