

Bajaj Allianz General Insurance Company Limited

**PROPOSAL FORM**

( The issue of this form is not to be taken as an admission of liability )

**STANDARD FIRE & SPECIAL PERILS POLICY**

Acceptance of this proposal is subject to the rules & regulations of All India Fire Tariff. The property is not covered until the proposal is accepted and premium paid.

Agent \_\_\_\_\_ Client Code

**DETAILS ABOUT PROPOSER**

1. Name of proposer

2. Address of proposer

Pin Code:

Tel No: (O)  Fax No:

(Mobile):  (e-mail): \_\_\_\_\_

**PUT A  MARK WHEREVER APPLICABLE**

All the questions to be answered completely. In case of shortage of space kindly enclose the information as an annexure :

3. Business of proposer	<input type="text"/>	
4. Policy to be issued in favour of (List of all the parties who have insurable interest including the financial institutions)	<input type="text"/> <input type="text"/> <input type="text"/>	
5. Location(s) to be covered (Full postal address with pincode)	<input type="text"/> <input type="text"/>	
6. Period of Insurance	From <input type="text"/>	To <input type="text"/>
7. Would you like to delete these perils from the basic cover?	<input type="text"/>	
a. Storm, flood, tempest, inundation cyclone group of perils	<input type="checkbox"/> Yes	<input type="checkbox"/> No

b. Riot, Strike, Malicious Damage	<input type="checkbox"/> Yes <input type="checkbox"/> No	
C. Terrorism cover extension (It can be opted if RSMD is opted)	<input type="checkbox"/> Yes <input type="checkbox"/> No	
8. Would you like to cover Plinths & Foundation along with your buildings ?	<input type="checkbox"/> Yes <input type="checkbox"/> No	
9. Add - On Covers Required as under		
a. Architects, Surveyors, & Consulting Engineers Fees (in excess of 3% of the claim amount)	<input type="checkbox"/> Yes <input type="checkbox"/> No	SI =
b. Debris removal (in excess of 1% of claim amount)	<input type="checkbox"/> Yes <input type="checkbox"/> No	SI =
c. Deterioration of stocks in cold storage premises	<input type="checkbox"/> Yes <input type="checkbox"/> No	SI =
i. Due to failure of electrical supply at terminal ends of electric service feeder due to an insured peril	<input type="checkbox"/> Yes <input type="checkbox"/> No	SI =
ii. Due to change in temperature assuring out of loss or damage to cold storage machinery in the insured's premises due to operation of insured peril	<input type="checkbox"/> Yes <input type="checkbox"/> No	SI =
d. Forest Fire	<input type="checkbox"/> Yes <input type="checkbox"/> No	SI =
e. Impact damage due to insured's own vehicles, fork lifts and like & articles dropped there from	<input type="checkbox"/> Yes <input type="checkbox"/> No	SI =
f. Spontaneous Combustion	<input type="checkbox"/> Yes <input type="checkbox"/> No	SI =
g. Omission to Insure additions, alterations or extensions	<input type="checkbox"/> Yes <input type="checkbox"/> No	SI =
h. Earthquake (Fire & Shock)	<input type="checkbox"/> Yes <input type="checkbox"/> No	SI =
i. Spoilage material cover	<input type="checkbox"/> Yes <input type="checkbox"/> No	SI =
j. Leakage and contamination cover	<input type="checkbox"/> Yes <input type="checkbox"/> No	SI =
k. Temporary removal of stocks	<input type="checkbox"/> Yes <input type="checkbox"/> No	SI =
l. Loss of rent	<input type="checkbox"/> Yes <input type="checkbox"/> No	SI =
m. Additional expenses of rent for an alternate accommodation	<input type="checkbox"/> Yes <input type="checkbox"/> No	SI =
n. Start-up expenses	<input type="checkbox"/> Yes <input type="checkbox"/> No	SI =
o. Molten material damage	<input type="checkbox"/> Yes <input type="checkbox"/> No	SI =

10. Whether you have insured the same property with any other insurance company with identical coverage (If so, give details)	
11. Whether Insurance cover was declined by any other company or imposed any special conditions (If is, give details)	

12. Premium / incurred claim details for the past 36 months excluding the expiring policy period	Premium	Claims

**DETAILS ABOUT PROPOSER'S BUSINESS COVERED AT THE LOCATION**

13. The Insured property is	
a. Dwellings , offices, shops, hotels etc.	
b. Industrial / manufacturing risks	
c. Storage outside Industrial/ manufacturing risks	

d. Tanks / gas holders outside industrial/ manufacturing risks	
e. Utilities located outside Industrial/manufacturing risks	
14. If used as shop, please declare whether the goods handled include any goods appearing in the list given below. If Yes, whether the value of such stocks exceeds 5% of total value of stocks 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 spirits, 10. Nitro - Cellulose, 11. Oils / Ether/ Industrial Solvents and other inflammable liquids flashing at and below 32 Deg. C.( closed cup Test), 12. Paints with inflammable base having flash point below 32 Deg.C (closed cup test) other than in sealed tins or drums, 13. Varnishes having a Flash point below 32 Deg. C (closed cup test) other than in sealed tins or drums, 14. Disinfectant liquids and liquid insecticide other than in sealed tins or drums, 15. Vegetable fibres of any kind including Rayon Fibre	
15. If used as warehouse / godown (located outside the factory compound) please give the list of goods stored	
16. If used as an Industrial Manufacturing unit, state the details of products manufactured at the location proposed (detailed block plan showing various facilities to be enclosed)	
17. If used as an Industrial Manufacturing unit, please state whether the factory is working or silent ?	

18. Fire Extinguishing Appliances installed	Please tick in the space below :
a. List the various blocks and indicate the type of protection provided for each block.	<input type="checkbox"/> Portable Extinguishers
	<input type="checkbox"/> Trailer Pumps
	<input type="checkbox"/> Fire Engine
	<input type="checkbox"/> Hydrant System
	<input type="checkbox"/> Sprinkler System
	<input type="checkbox"/> Fixed Water Spray System
b. Indicate whether annual maintenance contract for the appliances is in form	<input type="checkbox"/> Yes <input type="checkbox"/> No
19. The basis proposed for insurance (Building/Machinery/Furniture Fixures & Fittings)	
a. Market Value basis	<input type="checkbox"/> Yes <input type="checkbox"/> No
b. Reinstatement Value Basis	<input type="checkbox"/> Yes <input type="checkbox"/> No
c. Whether escalation is required	<input type="checkbox"/> Yes <input type="checkbox"/> No
20. Construction Details	
a. Please state material used	
i. Walls	
ii. Floor	
iii. Roof	
b. Height of the building	_____ Meters _____ Floors
c. Age of Building	<input type="checkbox"/> Less than 5 years <input type="checkbox"/> 5-15 years <input type="checkbox"/> 15-25 years <input type="checkbox"/> Above 25 years
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	

21. Building wise values (Please include the 'Kutchha' building also in this list and give individual value in Rs. against such buildings)

Description of block	Age (Yrs)	Height (mts)	Construction Pucca/Kutchha	Sum insured Rs.				
				Building Including plinth	Machinery accessories	F&F, Office and other equipments	Stocks and stocks-in process**	Other Property to be insured specifically
				Rs.	Rs.	Rs.	Rs.	Rs.
<b>Total</b>								

Note : \*\* Indicates those stocks which are covered on normal basis and do not fall under Serial No. 23 A,B,C, and D below

22. 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 locations (Process blocks, warehouses/ godowns and /or in open etc.,) can be covered on floater basis under single Sum Insured

Locations (Postal Address with Pin code)	Amount Rs.

B. On Declaration Basis :

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

Locations (Postal Address with Pin code)	Amount Rs.

Note:

Minimum Sum Insured is Rs. 1 Crore, and policy not issued on short period basis. Stocks in process & stocks stored at Railway sidings cannot be covered.

C. On Floater Declaration Basis :

Stocks which fluctuate in value as well as stored at various locations under single Sum Insured can be covered on (monthly) floater declaration basis.

Locations (Postal Address with Pincode)	Amount Rs.

Note:

1. Minimum Sum insured is Rs. 2 Crores
2. Stocks in process & stocks stored at Railway sidings cannot be covered.

D. Stocks stored in open (located outside the factory compound)

Detail of stocks stored in open :

Locations (Postal Address with Pincode)	Amount Rs.

E. Tank Farm and Gas Holders (located outside the factory compound)  
Detail of stocks stored in open

Locations (Postal Address with Pincode)	Amount Rs.

23. Would you like to avail discounts for voluntary deductibles	<input type="checkbox"/> Yes <input type="checkbox"/> No
If answer is yes, indicate the choice of deductible amount	Rs.

### DECLARATION BY INSURED

I/We hereby declare that the statements made by me/us in this Proposal Form are true to the best of my/our knowledge and belief and I/We hereby agree that this declaration shall form the basis of the contract between me/us and **BAJAJ ALLIANZ GENERAL INSURANCE COMPANY LIMITED**.

If additions or alterations are carried out in the risk proposed after the submission of this form, then the same would be conveyed to the insurers immediately.

Date :

Place :

Signature of Proposer & Seal of the Company

Recommendations of Agent :

### The following is the copy of section 41 of the Insurance Act 1938

#### PROHIBITION OF REBATES

1. No person shall allow or offer to allow either directly 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 in the policy nor shall any person taking out or renewing or continuing a policy except such rebates as may be allowed in accordance with the published prospectus or tables of the insurer.
2. Any person making default in complying with the provision of this section shall be punishable with a fine, which may extend to five hundred rupees.