

## PROPOSAL

### GENERAL BUSINESS AND PRODUCTS LIABILITY INSURANCE

#### SECTION 1 – DESCRIPTION OF TRADE

1. Proposer's name in full  
\_\_\_\_\_
  2. Tel. No. \_\_\_\_\_ Telex No. \_\_\_\_\_ Fax No. \_\_\_\_\_
  3. Postal Address \_\_\_\_\_
  4. Country of Operations \_\_\_\_\_
  5. Business Description \_\_\_\_\_
  6. Describe process and activities \_\_\_\_\_
  7. Date established \_\_\_\_\_
- If new, give details of experience \_\_\_\_\_
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8. Provide an estimated breakdown of annual wages in respect of manual work away from own premises (other than collection and delivery)

Type	Description of Activity	Estimate
Country of Operations		
Other		
Offshore		
Sub-Contracted to Firms		
Sub-Contracted to Self Employed		

9. Do you vet the insurance arrangements of subcontractors?  Yes  No
10. Will you, or your employees, handle or come into contact with any industrial dust of known harmful nature (e.g. asbestos, silica, cotton), radioactive materials, or any other substance harmful to health? Yes  No
11. Is there an occupational deafness hazard associated with your trade? Yes  No

If "YES" to 10 and 11 give details and state safety procedures and length of exposure in years past.

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**SECTION 2 – GENERAL QUESTIONS**

The following questions must be answered in all cases

1. Have you been prosecuted during the last 5 years under any safety legislation?  
Yes  No
2. Have you or any of your directors or partners ever been charged with a criminal offence other than a motoring offence? Yes  No
3. Has any Insurer ever declined to insure you or refused to renew any of your insurances?  
Yes  No

If "YES" to any of the above, please provide full details (including identity of Insurers if responding to Q3)

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4. Give details of any separate business in which you or any of your directors or partners are or have been involved the last 5 years.

Name of Business	Trade	From	To

5. Give name (s) of present liability insurer (s) and expiry date (s)

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6. Do you require : Indemnity Limits

(a) Employers Liability      Yes      No      \_\_\_\_\_

(b) Public Liability	Yes	No	_____
(c) Products Liability	Yes	No	_____

Date from which cover is to commence: \_\_\_\_\_

**SECTION 3 – PRODUCTS AND SERVICES**

	<i>Details</i>	<i>Estimate (Annual Turnover)</i>
<b>A. BROAD OUTLINE</b>		
Please provide a general description of products supplied or manufactured and total of Turnover figure		
<b>B. ANALYSIS OF PRODUCTS</b>		
1. Indicate details of products you do not manufacture		
2. Indicate details of products which you alter, adapt or change in some way		
3. Give details of imported products including source of origin		
4. Give details of any products used : (a) In Aircraft (b) In Marinecraft (c) Offshore		

	<i>Details</i>	<i>Estimate (Annual Turnover)</i>
<b>C. U.S.A OR CANADA</b>		
1. Give details of any products supplied directly or to your knowledge indirectly to the U.S.A. or Canada		
2. If products have been supplied in previous years to U.S.A. or Canada indicate Turnover		

applicable to each of last 3 years "IN ADDITION" to usual information.		
<b>D. SERVICES / TREATMENT</b>		
If you provide any services or treatment other than products provide details		
<b>E. GENERAL QUESTIONS RELATING TO YOUR LIABILITY AS A PRODUCER</b>		
1. Do you retain rights of recovery against manufacturers ?		
2. Do any of your products require an accompanying hazard warning ?		
3. Do you design or prepare specifications for the products you supply ?  Give below details relevant to the above questions (including qualifications of design team ) :		
4. Provide details of your quality control system including any "early warning" mechanism built into your complaints procedure		
5. Please indicate period of time, in years, that you retain stock records of :  <u>Customers :</u>  <u>Suppliers :</u>		
F. Please quantify sales turnover product wise for the last 3 years as under:  (a) Domestic (b) USA/Canada (c) OECD countries (Countries belonging to the Organisation for Economic Co-operation and Development viz. Austria, Belgium, Denmark, Finland, France, Germany, Great Britain, Greece, Iceland, Ireland, Italy, Japan, Luxembourg, Netherlands, New Zealand, Norway, Portugal, Spain, Sweden, Switzerland, Turkey Yugoslavia) (d) Other countries including non-OECD countries.		

**SECTION 4 – WAGES / TURNOVER / CLAIMS**

1. Please complete showing the projected situation for the next 12 months

<i>Description of all employees (Wages but not fees of working directors to be included)</i>	<i>No</i>	<i>Wages/Salaries</i>
Clerical Staff		
Supervisory / Manual		
All other employees (specify below any extra hazardous activities) :		

2. Total Turnover :

Past Financial Year \_\_\_\_\_

Current Financial year \_\_\_\_\_

Estimate Coming Financial year \_\_\_\_\_

3. Please complete the undernoted section which relates to your claims record over the last 5 years (arising out of the business and where you may be legally liable) – DO NOT INCLUDE MOTOR INSURANCE CLAIMS

EMPLOYER'S LIABILITY					
	Death, disease, illness or injury to employee including casual employees				
Year (last 5 years)	Salaries or Wages	Paid Claims	No	O/S Claims	No

PUBLIC AND PRODUCTS LIABILITY						
	Death, disease, illness or injury to other parties and loss or damage to their property and attendant financial loss					
Year (last 5 years)	Excess	Turnover	Property Damage	No	O/S Claims	No

**DECLARATION (in respect of all sections)**

I/ We declare that to the best of my/our knowledge and belief the above statements are true and complete and will form part of the contract between me/us and the Insurance Company.

Notice:

As per Section 41 of the Insurance Act 1938, as amended, the practice of rebating is prohibited, as follows:

NO PERSON SHALL ALLOW OR OFFER TO ALLOW, EITHER DIRECTLY OR INDIRECTLY, AS AN INDUCEMENT TO ANY PERSON TO TAKE OUT, RENEW OR CONTINUE AN INSURANCE POLICY, IN RESPECT OF ANY KIND OF RISK RELATING TO LIVES OR PROPERTY IN INDIA, ANY REBATE OF THE 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 PROSPECTUS OF THE INSURER.

VIOLATIONS OF SECTION 41 OF THE INSURANCE ACT 1938, AS AMENDED, SHALL BE PUNISHABLE WITH A FINE WHICH MAY EXTEND TO FIVE HUNDRED (500) RUPEES.

Signature \_\_\_\_\_ Position in Your Company \_\_\_\_\_

Date \_\_\_\_\_