

Proposal Form for Reliance Consequential Loss (Fire) Policy

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. 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?

3. 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 ____%

4. 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.

5. 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.

6. State the basis of indemnity required:
- a. Turnover basis or _____
 - b. Output basis or _____
 - c. Difference basis _____
7. Does the Proposer wish to include lay off / retrenchment compensation ? Yes No
If yes, please give particulars _____
8. 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 _____
9. 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
10. Is cover required in respect of other perils like Earthquake, Forest Fire, etc? Yes No
Please specify perils for which cover is required. _____
11. If Terrorism Cover is required then kindly advise
- 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? _____
12. 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. _____
13. a. Period of Insurance From To
- b. Period for which indemnity is required consecutive months following the damage

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 Reliance General Insurance Company Limited.

Place: _____
Date: _____

Signature of Proposer

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

SECTION 41 OF INSURANCE ACT 1938

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 or 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 punishable with fine which may extend to Rs. 500/-