



दि ओरिएण्टल इश्योरेंस कम्पनी लिमिटेड
THE ORIENTAL INSURANCE COMPANY LIMITED.

REGD. OFFICE "ORIENTAL HOUSE", P.B. No. 7037, A-25/27, Asaf Ali Road, New Delhi - 110 002.

PROPOSAL FOR STANDARD FIRE & SPECIAL PERILS POLICY

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

Divisional Office address & code	
Development Officer's Name & Code	
Agents Name & Code	
DETAILS ABOUT PROPOSER	
1) Name of Proposer	
2) Address of Proposer including their phone, fax No. and e-mail address	
3) Business of Proposer	
4) Paid up Capital of the firm	
5) Policy to be Issued in favour of (list out all the parties who have insurable interest) including the financial institutions.	
6) Location of risk to be covered full postal address with pincode	
7) Period of Insurance	From _____ To _____
8) Would you like to delete any of following covers from the basic cover ?	
a. Flood, Cyclone, group of perils	Yes/No
b. Riot, Strike & Malicious damage, Terrorism	Yes/No
9) Would you like to cover Plinth & Foundation along with your buildings	Yes/No
10) Add-on covers required	
Architects consulting & Engineers Fees (in excess of 3% claim amount)	Yes/No
Debris Removal (in excess of 1% claim amount)	Yes/No
Deterioration of Stocks in cold storage premises on account of	
a) Accidental power failures due to damage at power station due to an insured peril;	Yes/No
b) Deterioration of stocks in cold storage premises due to change in temperature arising out of loss or damage to the cold storage machinery(ies) in the insured's premises due to operation of insured peril.	Yes/No
Forest Fire	Yes/No
Impact damage due to insured's own Rail/Road vehicles etc :	Yes/No
Spontaneous Cambustion	Yes/No
Omission to Insure additions etc.	Yes/No
Earthquake (fire and shock)	Yes/No
Spoilage material cover	Yes/No
Leakage and contamination cover	Yes/No
Temporary removal of stocks	Yes/No
Loss of rent	Yes/No
Additional expenses of rent for an alternate accommodation	Yes/No
Start-up expenses	Yes/No
Terrorism cover	Yes/No
Would you like to cover goods held in trust	Yes/No

If yes - Amount Rs. _____



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8) Would you like to delete any of following covers from the basic cover ?		
a. Flood, Cyclone, group of perils		Yes/No
b. Riot, Strike & Malicious damage, Terrorism		Yes/No
9) Would you like to cover Plinth & Foundation along with your buildings		Yes/No
10) Add-on covers required		
Architects consulting & Engineers Fees (in excess of 3% claim amount)		Yes/No
Debris Removal (in excess of 1% claim amount)		Yes/No
Deterioration of Stocks in cold storage premises on account of		
a) Accidental power failures due to damage at power station due to an insured peril;		Yes/No
b) Deterioration of stocks in cold storage premises due to change in temperature arising out of loss or damage to the cold storage machinery(ies) in the insured's premises due to operation of insured peril.		Yes/No
Forest Fire		Yes/No
Impact damage due to insured's own Rail/Road vehicles etc :		Yes/No
Spontaneous Combustion		Yes/No
Omission to Insure additions etc.		Yes/No
Earthquake (fire and shock)		Yes/No
Spoilage material cover		Yes/No
Leakage and contamination cover		Yes/No
Temporary removal of stocks		Yes/No
Loss of rent		Yes/No
Additional expenses of rent for an alternate accommodation		Yes/No
Start-up expenses		Yes/No
Terrorism cover		Yes/No
Would you like to cover goods held in trust		Yes/No

If yes - Amount Rs. _____

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

	Clause/ Peril code	Risk code	Rate code	Rate	Sum Insured	Premium	Risk code	Rate code
(Plinth & Foundation)								
Architects & Engineers Fees								
Debris Removal								
Deterioration of Stocks in cold storage premises on account of								
a) Accidental power failures due to damage at power station due to an insured peril;								
b) Deterioration of stocks in cold storage machinery(ies) in the Insured's premises due to operation of insured peril.								
Forest Fire								
Impact damage due to Insured's own vehicle								
Spontaneous Combustion								
Omission to Insure additions alteration extension								
Earthquake								
Spoilage material cover								
Leakage and contamination cover								
Temporary removal of stocks								
Additional expenses of rent for an alternate accommodation								
Building wise values								
(Stocks Floater Basis)								
(Stocks Declaration Basis)								
(Stocks Floater Declaration)								
(Stocks in open - outside factory compound)								
Grand Total								

25) Would you like to avail discount for voluntary deductibles : Yes/No

If the 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 "The Oriental Insurance Co. Ltd."

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

Date	Place
Recommendations of Development Officer / Agent	Signature of Proposer

Prohibition of Rebates (Section 41) of the Insurance Act

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 prospectus or tables of the Insurers.

Any person making default in complying with the provisions of this section shall be punishable with fine which may extend to five hundreded rupees.