



युनाइटेड इंडिया इंश्योरेंस कं. लि.

(भारतीय साधारण बीमा निगम की सहायक)

UNITED INDIA INSURANCE CO. LTD.

(Subsidiary of General Insurance Corporation of India)

पंजीकृत एवं प्रधान कार्यालय : युनाइटेड इंडिया हाऊस, २४, व्हाइट्स रोड, चेन्नई - ६०० ०१४.

Regd. & Head Office: United India House, 24, Whites Road, Chennai - 600 014.

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	
Agent's Name & Code	

DETAILS ABOUT PROPOSER

1. Name of Proposer	
2. Address of Proposer including their Phone, Fax No., 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	Yes / No
9. Would you like to cover Plinths & Foundations along with your buildings?	Yes / No
10. Add-On Covers Required	
Architects, Surveyors and Consulting Engineers' Fees (in excess of 3% of the claim amount)	Yes / No
Debris Removal (in excess of 1% of claim amount)	Yes / No
Deterioration of Stocks in cold storage premises on account of	
a) Accidental power failure due to damage at power station due to an insured peril;	Yes / No
b) 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 your own Rail/Road vehicles etc. :	Yes / No
Spontaneous Combustion	Yes / No
Omission to Insure additions, alterations or extensions	Yes / No
Earthquake (Fire & Shock)	Yes / No

Spoilage material damage 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 alternative accommodation	Yes / No
Start-up expenses	Yes / No

11. Whether you have insured the same property with any other Insurance Company with the same type of coverage. (Give details)	
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12. Whether Insurance was declined by any other Company or had they imposed any Special Conditions (Give details)	
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13. Premium / Claim details for the past 36 months excluding the expiring policy periods	Underwriting Year	Premium	Incurred Claims (Paid + Net o/s)

DETAILS ABOUT BUSINESS COVERED AT THE INSURED LOCATION

14. The Insured property is	
Residence, Office, Shops, Hotels etc.	Yes / No
Industrial / Manufacturing Risks	Yes / No
Storages outside Industrial Risks	Yes / No
Tanks / Gas Holders outside Industrial / Manufacturing Risks	Yes / No
Utilities located outside Industrial Manufacturing Risks	Yes / No

15. If used as Shop. Please declare whether the goods handled are as per the following list. If yes, whether the stock value will exceed 5% of shops value	Yes / No Yes / No
1. Celluloid Goods, 2. Coir Loose, 3. Crackers & Fire Works, 4. Explosive of any kind, 5. Hay / Straw, 6. Hemp, 7. Jute (Loose) 8. Matches, 9. Methylated Spirit, 10. Nitro-Cellulose Plastics, 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 insecticides - other than in sealed tins or drums, 15. Vegetable fibres of any kind including Rayon Fibre.	

16. If used as warehouse / godown (not located in a manufacturing compound) please give the list of goods stored	
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17. If used as an Industrial / Manufacturing unit give products manufactured at the location proposed. (detailed block plan showing various facilities to be enclosed.)	
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18. If used as an Industrial / Manufacturing unit, please state whether the factory is working or silent?	
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19. Fire Protection devices installed		Please Tick the correct answer in the box below
	Portable Extinguishers	Yes / No
List out the various blocks and indicate	Trailer Pumps/Fire engines	Yes / No
The type of protection provided for each	Hydrant System	Yes / No
block. (Please attach annexure)	Sprinkler System	Yes / No
	Fixed Water Spray System	Yes / No

20. Indicate whether Annual Maintenance contract for the Appliances is in force :	Yes / No
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21. The basis proposed for insurance (Building / Machinery / Furniture, Fixtures & Fittings)	
Market Value basis	Yes / No
Reinstatement Value Basis	Yes / No
Whether escalation clause is required	Yes / No

22. Building-wise values (Please include the 'Kutchha' building also in this list and give individual value against such buildings)										
Description of Block	Amount in Rs.							Construction		
	Building including plinth	M & A	F & F and other equipments	SSP**	Property to be insured separately	Total	AGE (Yrs.)	HT (mts.)	Wall	Roof
Total										

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

23. 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 <u>various locations</u> (warehouses / godowns and/or open etc.,) can be covered on floater basis for a single Sum Insured.		
	Tick	Amount Rs.
Floater Basis		

B. On Declaration Basis		
Stocks which fluctuate in value can be covered on (monthly) declaration basis.		
	Tick	Amount Rs.
Declaration Basis		
Note : 1. Minimum Sum Insured is Rs. 1 Crore, and policy not issued on short period basis 2. Stocks in process & stocks stored at Railway siding are not covered.		

C. On Floater Declaration Basis		
Stocks which fluctuate in value as well as stored in various locations can be covered on (monthly) floater declaration basis.		
	Tick	Amount Rs.
Floater Declaration Basis		
Note : 1. Minimum Sum Insured is Rs. 2 Crore 2. Stocks in process & stocks stored at Railway sidings are not covered		

D. Stocks stored in open		
	Locations	Amount Rs.
1. Stocks in open (located outside the factory compound)		

24. Total Sum insured (as per relevant serial numbers shown against each)						
	Risk code	Rate code	Clause/ Peril code	Rate	Sum Insured	Premium
Building-wise values						
Architects, Surveyors & Consulting Engineers' Fees						
Debris Removal						
Deterioration of Stocks in cold storage premises on account of						
a) Accidental power failures due to an insured peril;						
b) 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.						
Forest Fire						
Impact damage due to Insured's own vehicle						
Spontaneous Combustion						
Omission to Insure additions/alterations/extensions						
Earthquake (Fire & Shock)						
Spoilage material damage cover						
Leakage and contamination cover						
Temporary removal of stocks						
Additional expenses of rent for an alternative accommodation						
Loss of Rent						
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. _____		AOG Perils other peril
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 "United India 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 would be conveyed to the insurers immediately.		
Date		Place
Recommendations of Development Officer / Agent		Signature of Proposer

Prohibition of Rebates (Under Section 41 of the 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 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; 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 five hundred rupees.