

PROPOSAL FORM FOR ALL RISKS INSURANCE

SCOPE OF COVER

This Insurance Policy provides cover against Loss or Damage to Gold and Silver Ornaments, Jewellery, Watches, Cameras and other valuables due to Fire, Theft or Accident from any Fortuitious cause, anywhere in India.

EXCLUSIONS

The Insurance Policy does not cover :

- a) Loss or damage arising from War, Warlike operations, Civil Commotion, Depreciation, wear and tear, moth, mildew, vermin, the process of cleaning, dyeing, repairing, overwinding of clocks and watches, mechanical derangement, electrical breakdown, breakage of glass, china and articles of brittle nature, theft from unattended vehicles, detention or confiscation by customs or other authorities and consequential loss.
- b) Money, Securities, Manuscript, Deep, Bonde, Bills of Exchange, Promisery Notes, Stock or Shares Certificates, stamps, Business Books and documents, articles despatched under contract of affreightment.

THE FOREGOING IS ONLY A BROAD INDICATION OF THE COVER OFFERED. FOR DETAILS PLEASE REFER TO ANY OFFICE OF THE COMPANY.

This type of insurance is also available under Section III of Householders Policy.

PLEASE ANSWER EVERY QUESTION AND FULLY	
1. a) Name of Proposer in full (IN BLOCK LETTERS)	
b) Residential Address	
c) Occupation/Profession and address	

2. Property to be Insured

Sr. No.	Full Description of Property	Sum Insured (Rs.)

(Ensure that the property is correctly described and Insured for full value to get adequate Indemnity)

3. Has Jewellery been recently examined and Valued by an approved Valuer? If so, furnish The Valuation Certificate.	
4. Whether cover is also required outside India. If Yes, give details.	
5. Is the risk currently insured against Fire, Theft, Or All Risks? If so, a) The name of the Company b) Policy No. c) Period	
6. a) Have you suffered any loss of or damage to jewellery and/or other valuables in the past? (irrespective of whether insured or not) b) If so, give full details thereof as under:	

Date of Occurrence	Details of Loss	Amount of Loss (Rs.)	Name of the Insurers
7. Has any Company in respect of All Risks Insurance a) Declined your Proposal? b) Cancelled or refused to renew your Policy? c) Accepted your Proposal on special terms and condition?			

8. Period of Insurance
From..... To

I/We do hereby declare that the above statements and answers are true and that I/We have not withheld any information whatsoever regarding the proposal. I/We agree that this proposal and declarations shall be the basis of the contract between me/us and Bajaj Allianz General Insurance Co. Ltd. Whose Policy for the Insurance proposed is acceptable to me/us. I/We undertake to exercise all ordinary and reasonable precautions for safety of the property as if it were uninsured.

Place
Date:

Signature of Proposer

- Note: 1) The liability of the Company does not commence until the proposal has been accepted by the Company and the premium paid.
2) Premium will be quoted on application
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PROHIBITION OF REBATE
Section 41 of the Insurance Act 1938

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 relation 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 continuing a policy accept any rebate, except such rebates as may be allowed in accordance with the published prospectuses or tables of the insurer.
Any person making default in complying with the provisions of this section shall be punishable with fine which may extend to Five Hundred Rupees.