

StandardFire and Special Perils Insurance Policy - Proposal Form

SL. No. HCA/

PFC

Important Note

Please fill this form in **Block Letters** and **Tick the Boxes** where appropriate

Please answer all questions completely. This policy commences only after the proposal is accepted and subject to realisation of premium.

1 Intermediary details

Name Code
 Branch Name Code
 Manager's Name Code
 Campaign Name Code

2 Proposer's details

Name
 Contact Person (in case of Corporate)
 Communication (Postal) Address
 Pin code State
 Contact Nos. Mobile No. Office +91
 Residence +91 E-mail ID
 Policy Period To
 Gender* Male Female
 Nationality* Indian Others
 Paid up Capital Crs
 In case of others please mention below
*applicable to individual proposers only

3 Financier details

1) Name of Financier
 Address of Financier
 Pin code
 2) Name of Financier
 Address of Financier
 Pin code

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3) Hand Appliances & Independent Sprinkler/
Fixed Water Spray System

4) Hand Appliances + Hydrant System &
Independent Sprinkler/Fixed Water Spray System

9 Sum insured details

Particulars	Basis of valuation- Market Value (MV), Reinstatement Value (RV)
1) Building - Superstructure	
2) Plinth & Foundation	
3) Plant & Machinery	
4) Stocks	
5) Stocks in process	
6) Stocks in open	
7) Furniture & Fixtures	
8) Electrical Installations	
9) Other Contents	
TOTAL SUM INSURED	

10 Special coverage for stocks

Would you like to insure Stocks on any of the following basis

	Sum Insured (Rs.)	Location
a) Floater Basis <input type="checkbox"/> Yes <input type="checkbox"/> No		
b) Declaration Basis <input type="checkbox"/> Yes <input type="checkbox"/> No		
c) Floater Declaration Basis <input type="checkbox"/> Yes <input type="checkbox"/> No		

Please use separate sheet in case the space provided is insufficient

11 Add on covers

Particulars	Sum Insured			
	Risk Location 1	Risk Location 2	Risk Location 3	Risk Location 4
1) Architects, Surveyors & Consulting Engineers fees (in excess of 3% of the claim amount)				
2) Debris removal (in excess of 1% of the claim amount)				
3) Deterioration of stocks in cold storage premises on account of power failure due to insured peril				
4) Forest fire				
5) Impact damage due to insured's own vehicle				
6) Spontaneous Combustion				
7) Omission to Insure additions Alternation extension				
8) Earthquake				
9) Spoilage Material Damage				
10) Leakage & Contamination				
11) Temporary Removal of Stocks				
12) Rent for Alternative Accommodation				
13) Loss of Rent				
14) Escalation				
15) Terrorism				

12 Deletion of coverages

Do you Want to delete any of the following covers from the basic cover:

- a) Storm, Tempest, Flood and Inundation Yes No
b) Riots, Strikes and Malicious Damage Yes No

13 Voluntary deductible detail

Do you want to opt for Voluntary Deductible? Yes No In case of yes please select the slab mentioned below

Slab No.	AOG Perils 5% of Claim amount subject to minimum of Rs.	Other perils (in Rs.)	Pls. Tick
1	10 lakhs	5 lakhs	
2	20 lakhs	10 lakhs	
3	30 lakhs	15 lakhs	
4	60 lakhs	30 lakhs	
5	100 lakhs	50 lakhs	
6	>100 lakhs	>50 lakhs	

14 Claims experience details (For the previous three years preceding the expiring policy)

Sl. No.	Policy Period	Premium Paid	Incurred Claim Amt. (Paid + Outstanding)	Nature of claim
1				
2				
3				

15 Payment Details

Kindly select one Cheque D.D./P.O. Cash Others _____

Cheque/D.D./P.O. no. _____ Dated DD|MM|YY|YY|YY|YY

Bank Name _____

Premium Amount Rs. _____

In words _____

16 Bank Details of the Insured (In case of any dues from the company, the amount will be credited to this bank account)

Bank Name _____

Account Number _____

IFSC Code _____

Branch Name & Address _____

17 Declaration

Please let us know if the below statement is applicable to you :

“Have you ever been entrusted with prominent public functions, for example, Heads of State or of Government, senior politicians, senior government, judicial or military officials, senior executives of state owned corporations or important political party officials.” Yes No

I / We hereby declare that the statements, answers given by me / us in this proposal form are true to the best of my knowledge and belief. It is hereby understood and agreed that the statements, answers and particulars provided herein above are the basis on which this insurance is being granted and that if, after the insurance is effected, it is found that any of the statements, answers or particulars are incorrect or untrue in any respect, the Company shall have no liability under this insurance.

Date: _____

Place: _____

Signature

18 Prohibition of rebates (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 prospectus 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.