



Proposal Form - Standard Fire & Special Perils Insurance

GUIDELINES TO FILL THE FORM (Information given herein will be treated in strict confidence.)

1. Please fill the form in BLOCK LETTERS and leave one box blank between two words. All details marked with * are mandatory.
2. Please answer all the questions completely. If a particular question is not applicable to you and/or your business please mark that question as not applicable "N/A".
3. Please attach extra sheets wherever the space is insufficient to provide the additional underwriting information. Put a (√) mark wherever applicable.
4. 'You/Your' wherever used in this proposal means the "Proposer" considered for this insurance
5. Kindly contact the Company's Office or Agent for any doubts or clarifications on the proposal form.

Note: The liability of the Company does not commence until this proposal has been accepted by the Company and the premium paid.

FOR OFFICE USE ONLY

Branch Code	:	_____
Intermediary Code	:	_____
Intermediary Location Code	:	_____
Intermediary Employee Code	:	_____
Intermediary Reference Code	:	_____
Sales Manager Code	:	_____

PROPOSER INFORMATION

Name of Proposer: F I R S T _____ M I D D L E _____ L A S T _____

Correspondence Address:

Block/Flat No.*: _____ Floor No.: _____ Building Name*: _____

Street Name*: _____ Locality: _____

Landmark*: _____

City/Village*: _____ Pincode*: _____

Post Office: _____ PAN No.: _____

Mobile No.*: _____ Landline*: S T D _____

Email ID 1*: _____

Email ID 2: _____

Bussiness of Proposer*: _____

Policy to be issued in favour of (list out all the parties who have insurable interest) including the financial institutions. (Use extra sheet, if required)

Location of risk to be covered - Address same as above: Yes No If not, please provide below (If there are multiple risk locations, use extra sheet)

Block/Flat No.*: _____ Floor No.: _____ Building Name*: _____

Street Name*: _____ Locality: _____

Landmark*: _____

City/Village*: _____ Pincode*: _____

Post Office: _____

Distance of Risk from place of water bodies (Approx K.M.): _____ Distance of Risk from Fire Brigade (Approx K.M.): _____

Is the Risk is in a low lying area? Yes No Period of Insurance: From D D M M Y Y Y Y To D D M M Y Y Y Y

Would you like to delete any of following covers from the basic cover?

- Flood, Cyclone, group of perils Yes No
- Riot, Strike & Malicious Damage (RSMD) Yes No
- Do you want Terrorism Cover (applicable only if RSMD cover is opted) Yes No

Would you like to cover Plinth & foundation along with your building? Yes No

ADD-ON COVERS REQUIRED

	Yes	No
Architects, Surveyors & Consulting Engineers Fees (in excess of 3% claim amount)		
Debris Removal (in excess of 1% claim amount)		
Deterioration of Stock in cold storage premises on account of		
<ul style="list-style-type: none"> Accidental power due to damage at power station due to an insured peril; Deterioration of stocks in cold to 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. 		
Forest Fire		
Impact damage due to insured's own Rail/Road vehicle etc.		
Spontaneous Combustion		
Omission to Insure addition etc.		
Earthquake (fire and shock)		
Spoilage material cover		
Leakage and/or contamination cover (Please mention whether the tanks are within the propose's own premises or located elsewhere)		
Temporary removal of stocks		
Loss of rent		
Additional expenses of rent for an alternate accommodation		
Start-up expenses		

Whether you have insured the same property with any other Insurance Company with the same type of coverage? Yes No

If Yes, give details

.....

Premium/Claim details for the past 36 months excluding the expiring policy period

Serial. No.	Policy Period	Premium	Claims
1			
2			
3			

OCCUPANCY DETAILS

The Insured property is:

- Residence, Office, Shops, Hotels etc. Yes No Shopping Malls/ Complex Yes No
- Located in Basement Yes No Industrial/Manufacturing risks Yes No
- Storage outside industrial risks Yes No Tanks/Gas Holders outside Industrial Manufacturing risks Yes No
- Utilities located outside Industrial manufacturing risks Yes No

If used as shop please declare whether the goods handled as per the following list Yes No

If Yes, whether stock will exceed 5% of shop value Yes No

- Celluloid goods
- Coir Loose
- Crackers & Fire Works
- Explosives of any kind
- Hay/Straw
- Hemp
- Jute Loose
- Matches
- Methylated Spirit
- Nitro-Cellulose
- Plastics
- Oils/Ether/Industrial Solvents and other inflammable liquids flashing at and below 32°C (Closed Cup test)
- Paints with inflammable base having flash point below 32°C (Closed Cup Test) - Other than in sealed tins or drums
- Varnishes having a Flash point below 32°C (Closed Cup test) - Other than in sealed tins or drums,
- Disinfectant liquids and liquid insecticides - Other than in sealed tins or drums
- Vegetable fibres of any kind including Rayon Fibre.

If used as warehouse/godown (not located in a manufacturing unit) please give the list of goods stored

.....

Are there any electrical connections inside the godown? Yes No (Provide details).....

Please state basis of declaration: Average of the highest value at risk on each day of the month highest value at risk during the month

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.

Floater Declaration Basis Yes No Amount ₹

Note: • Minimum Sum Insured is Rs. 2 Crore • Stocks in process & stocks stored at Railway sidings are not covered

Please state basis of declaration: Average of the highest value at risk on each day of the month highest value at risk during the month

D) Stocks stored in open

	Location	Amount ₹
Stocks in open (located outside the factory compound)		

SUM INSURED DETAILS

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

	Sum Insured	Premium (for office use only)
Plinth & Foundation		
Architects, Surveyor's & Consulting Engineers Fees (in excess of 3% claim amount)		
Debris Removal (in excess of 1% claim amount)		
Deterioration of Stock in cold storage premises on account of		
• Accidental power due to damage at power station due to an insured peril;		
• 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.		
Forest Fire		
Impact damage due to insured's own Rail/Road vehicle etc.		
Spontaneous Combustion		
Omission to Insure addition, alteration, extension		
Earthquake (fire and shock)		
Spoilage material cover		
Leakage and/or contamination cover (Please mention whether the tanks are within the Insured's own premises or located elsewhere)		
Temporary removal of stocks		
Start-up expenses		
Loss of rent		
Additional expenses of rent for an alternate accommodation		
Molten Material Damage		

Would you like to avail Discount for Voluntary Deductibles? Yes No

If Yes, indicate the choice of Deductible amounts: ₹

DECLARATION

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 L&T General Insurance Company Limited. 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.

I/We authorize L&T General Insurance Company Limited to share my/our contact information like name, company name, address, phone number and e-mail id etc. relating to me / us, with their affiliate/group companies and also for communicating any promotional marketing offers and other transactional / features / products / services of L&T General Insurance Company Limited and its affiliate group companies via SMS Telephone

Place:

Date:

Signature of Proposer

PROHIBITION OF REBATES – UNDER SECTION 41 OF INSURANCE ACT 1938

No person shall allow or offer to allow either directly or indirectly as inducement to any person to take out 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.

Any person making default in complying with the provision of this section shall be punishable with fine which may extend to ₹ 500/-

This page is left blank intentionally