

## Proposal Form - Public Liability (Act) 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.
2. Please answer the questions fully and correctly. All details marked with \* are mandatory.
3. If a particular question is not applicable to you and/or your business please mark that question as not applicable "N/A". For questions with multiple choice answers, please tick the box in front of the correct answer. If there is insufficient spaces, please provide further details on additional sheets.
4. 'You/Your' wherever used in this proposal means the "Proposer" considered for this insurance

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

### FOR OFFICE USE ONLY

Branch Code :

Intermediary Code :

Intermediary Location Code :

Intermediary Employee Code :

Intermediary Reference Code :

Sales Manager Code :

### IMPORTANT NOTES:

1. The words or phrases set in Bold type have been defined in the Public Liability Insurance Act 1991 and subsequent amendments which are reproduced on Page 3 of this Proposal for clarity.
2. A contribution equal to the amount of premium will have to be made to the Company, towards the Environment Relief Fund as per the provisions of Public Liability Insurance Act, 1991.

### I. PROPOSER INFORMATION

Name of proposed Owner in full\*:  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:

Nature of Business\*:

Since how long has your business been established?  years

### II. DETAILS OF THE RISK

1. Paid Up Capital\*: ₹

2. Limit of Indemnity\*: ₹  (Any One Accident)

Note:

- As per the Public Liability Act 1991 the indemnity Limit for Any One Accident should not be less than the Paid Up Capital of the undertaking and not more than the amount, as may be prescribed by rules framed under the Act. The rule currently stipulates that the Insurer is liable to pay not more than ₹ 50 Million for any one accident and not more than ₹ 150 Million for any one-year.
- The Any One Year Limit will be three times the Any One Accident limit. AOÄ:AOY ratio - 1:3

3. List of Hazardous substances handled\*:

Sr. No.	Name of Substance	Location	Quantity	Turnover (₹)

4. Turnover Details\* (Annual):

Estimated: ₹

Current: ₹

Previous: ₹

5. Locations to be insured\*:

Sr. No.	Nature of Risk	Address of the Location

6. Number of Employees:

i) Workmen employed:

ii) Other employees:

7. Is there any additional information or detail which may assist us in better assessment of the risk? (For eg. Risk Management Systems or Risk Control Procedures, Safety / Quality Awards, Inspection and Service / Maintenance Schedules and Accident and Incident Reporting and Investigating Procedures):

.....  
 .....  
 .....

III. CLAIMS / LOSS EXPERIENCE

8. Please enter all claims or losses (regardless of fault and whether or not insured) or any occurrences or incidents, conditions, defects, circumstances or suspected defects, which may give rise to a claim, over the last five years under Public Liability:

Date of Occurrence	Details of Incidents (whether a claim was made or not)	Claims (Paid or Outstanding)

IV. PREVIOUS INSURANCE DETAILS

1. Have you previously been insured against Public Liability risks?  Yes  No

If 'Yes', please provide the following details:

Limit of Liability (₹)	Expiring Date of Cover	Premium Paid (₹)	Claims reported / Made if any

2. Has any insurer in respect of the risks to which this proposal relates:

i) Declined your proposal, refused renewal or cancelled an insurance?  Yes  No

ii) Required an increased premium or cancelled an insurance?  Yes  No

If 'Yes', please provide the relevant details: .....

3. Are you currently covered under any of the existing policies from L&T General Insurance Company Ltd?  Yes  No

If 'Yes', please provide details: .....

## 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 shall 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

Date: .....

Place:.....

\_\_\_\_\_  
Signature of the Proposer

## DEFINITIONS IN THIS PROPOSAL

1. **Owner** means a person who owns, or has control over handling any hazardous substance at the time of accident and includes in the case of:
  - i) a firm, any of its partners
  - ii) an association, any of its members and
  - iii) a company, any of its directors, managers, secretaries or other officers who is directly in charge of, and is responsible to the company for the conduct of the business of the company.
2. **Paid Up Capital** means in the case of an owner not being a company, the market value of all assets and stocks of the undertaking on the date of contract insurance.
3. **Turnover** shall mean -
  - i) Manufacturing units - Entire Annual Gross Sales Turnover including all levies and taxes of manufacturing units handling hazardous substances as defined in the PLI Act 1991. For the purpose of this insurance, the term "Units" shall mean all operations being carried out in the manufacturing complex in one location.
  - ii) Godown, warehouse owners - Total annual rental receipts of premises handling hazardous substances are defined in the PLI Act 1991.
  - iii) Transport operators - Total annual freight receipts.
  - iv) Others - Total annual gross receipts.
4. **Workmen Employees** shall mean such employees within the definition of "Workmen" under the Workmen's Compensation Act, 1923. [As per the Workmen's Compensation (Amendment) Bill, 2009 the word "Workmen" is substituted by "employee" in the existing Act.]

## 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/-

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