

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 or 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 Rs. 500/-

RELIANCE

General Insurance

Helpline **1800 3002 8282** (toll free)
022 3989 8282 (charges apply)
Claims **1800 103 1999** (toll free)
022 4111 2600 (charges apply)
www.reliancegeneral.co.in

Proposal Form for Reliance Contractor's All Risks Policy

(To be filled in all respects)

(The liability of the Company does not commence until this proposal has been accepted by the Company and the premium paid)

(To be filled in BLOCK LETTERS)

Name & Address of the Principal Trade or Business

1. Name	_____		
2. Address	_____		
Plot No./Door No.	_____	Building Name	_____
Road/Street/Sector	_____		
Area	_____		
Taluka/Village/District/City	_____	Pin Code	_____
State	_____	Country	_____
Telephone	_____	Mobile	_____

Name & Address of the Contractor Trade or Business

3. Name	_____		
4. Address	_____		
Plot No./Door No.	_____	Building Name	_____
Road/Street/Sector	_____		
Area	_____		
Taluka/Village/District/City	_____	Pin Code	_____
State	_____	Country	_____
Telephone	_____	Mobile	_____

Name & Address of the Sub-contractor if any, Trade or Business

5. Name	_____		
6. Address	_____		
Plot No./Door No.	_____	Building Name	_____
Road/Street/Sector	_____		
Area	_____		
Taluka/Village/District/City	_____	Pin Code	_____
State	_____	Country	_____
Telephone	_____	Mobile	_____

The Insured Interests

7. Whose Interests are to be Insured? Contractor Sub-contractor Principal

The Contract Works

8. Full description of the Contract _____

9. Please give details -
- i) Building (type of construction, number of storeys etc.) _____

- ii) Blasting operation _____
- iii) Excavation work _____
- iv) Pile driving _____
- v) Tunneling _____
- vi) Dam Construction or diversion of water _____
- vii) Others (Specify) _____

Note - A site plan of contract works may be enclosed.

10. i) Is this a contract/Sub-contract forming part of an over all construction project Yes No
- ii) If yes, give name of the Project _____
11. Will the construction be carried out by your own personnel? Yes No
- i) If not, by whom? _____
- ii) Past experience of the Contractor _____
12. Will any sub-contractors be taking part in the work of construction? Yes No
- i) If yes, what is their position as regards this insurance? _____

The Contract Site

13. i) Location of Contract site _____

- ii) Nearest port and/or Railway Station and distance _____
- Note - A site plan of contract works may be enclosed
14. i) Are any Special Risks of one or more of the following involved?
- a) Earthquake-Fire & Shock Yes No
- b) Landslide/Rockslide/ Subsidence Yes No
- c) Flood/Inundation Yes No
- d) Storm/Tempest/Hurricane/Typhoon/ Cyclone Yes No
- e) Collapse Yes No
- f) Water Damage for 'Wet' risk i.e. Contract involving construction in rivers, canals, lakes or sea. Yes No
- ii) Distance from nearest river, lake, reservoir or sea - the names and particulars to be given _____

- iii) Elevation of construction site above normal river, lake, reservoir or sea level _____
- iv) Is there any record of the construction site ever having been affected by any of the major perils specified in (13.) above?

15. Give full details regarding geological condition including sub soil _____

16. i) Brief description of the arrangements made for storage of construction materials and equipments - whether in open or closed premises.

- ii) a) Will there be a watch and ward round the clock? Yes No
- b) If not, what precautions will be taken against theft, malicious damage etc. _____

The Insurance

17. i) Estimated construction period excluding maintenance period _____ months
(cover to commence from the date of first arrival of consignment material at site or commencement of work whichever is earlier) From | | | | | | | | | To | | | | | | | | |
- ii) Cover required during maintenance period, if any _____ months
From | | | | | | | | | To | | | | | | | | |
- iii) Probable date on which construction is expected to be completed | | | | | | | | |
- iv) Period of Insurance required _____ months
From | | | | | | | | | To | | | | | | | | |
18. i) Have you approached any other Insurance Co. for Insurance Cover in respect of this Proposal? Yes No
- ii) If yes, please state name of the Insurance Company _____
19. Has any such proposal been - i) declined? Yes No
- ii) withdrawn? Yes No
- iii) accepted subject to an increased rate or special conditions? Yes No

Sum Insured

20. i) Contract works -
- Note-Please attach schedule of quantities and rates and/or values (Permanent & Temporary works including all materials to be incorporated therein)
- a) Contract Price Rs. | | | | | | | | | /-
- b) Materials or items supplied by the Principal Rs. | | | | | | | | | /-
- c) Any additional items not included in (a) and (b) above Rs. | | | | | | | | | /-
- d) Landed cost of imported items as at construction site (please specify whether included in (a) and/or (b) above) at Exchange Rate _____ Rs. | | | | | | | | | /-
- TOTAL VALUE OF CONSTRUCTION** Rs. | | | | | | | | | /-
- ii) Construction Plant & Machinery to be used at the construction site (Details as per attached sheet) Rs. | | | | | | | | | /-
- iii) Clearance & removal of debris Rs. | | | | | | | | | /-
- iv) Insured's own surrounding property Rs. | | | | | | | | | /-
- v) Extra charges for Express Freight (excluding Air Freight) overtime Sunday & Holiday rates of wages, if required Rs. | | | | | | | | | /-
- vi) On increased replacement value for item i (a) (b) & (d) above, if required Rs. | | | | | | | | | /-
 | | %
- vii) Third Party liability -
- a) for any one accident Rs. | | | | | | | | | /-
- b) for all Accidents during the period Rs. | | | | | | | | | /-
21. Do you wish to opt for higher amounts of Deductible Excess? Yes No
- If yes, whether 2 times 5 times 10 times 20 times

I/We the undersigned hereby declare that the above statements and particulars are true and complete and I/We declare and agree that this declaration and the answers given above shall be held to be promissory and shall be the basis of the contract between me/us and the company.

Place: _____

Date: _____

Signature of Proposer