



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 Money Insurance Policy

This insurance policy provides cover against loss of money in transit by insured or insured's authorised employee(s) occasioned by robbery, theft or any other fortuitous cause.

This policy also covers loss by burglary or house-breaking, dacoity, robbery and hold-up whilst money is retained at insured's premises in safe(s) or strong room.

This policy does not cover loss or damage due to flood, cyclone, earthquake and other convulsions of nature, war and war like operations, civil commotion, riot and strikes and terrorist activities, shortage due to error or omission, by use of key(s) to safe(s) or strong room unless such keys are obtained by force or threat whilst being carried under contract of affreightment, theft from unattended vehicle and consequential loss.

N.B However, on payment of additional premium, cover can be extended to included riot & strike risks and terrorist activities.

Proposer's Details (To be filled in BLOCK LETTERS)

1. Name of the Proposer Mr. Mrs _____

2. Business Address

Flat Building _____

Road/Street/Sector _____

Area _____

Taluka/Village/District/City _____ Pin Code _____

State _____ Country _____

Phone _____ Mobile _____

Email _____ Fax _____

3. Nature of Trade or Business _____

4. Description of Money to be insured

- I. Money shall mean and include Cash, Bank Drafts, Currency Notes, Treasury Notes, Cheques, Postal Orders and Current Postage Stamps.
- II. Bank shall mean and include Bank of every description, Post office and Government Treasury.
- III. Money in transit shall mean
 - a. Money for payment of wages, salaries & other earnings or for petty cash, in direct transit from the bank to the insured's premises from the time the money is received from the bank by the insured, until it is delivered at the premises or other place of disbursement, and whilst there until paid out provided that outside business hours, money shall be secured in locked safe or locked strong room on the premises, Cheques drawn by the insured to provide for such money are also covered whilst in transit from the premises to the bank.
 - b. Money (other than described in a) in transit from/to insured's premises/bank/P.O/any other specified premises.
 - c. Money (other than described in items a & b) collected by and in the personal custody of the insured or the authorised employees of the insured whilst in transit to the premises or bank within a period not exceeding 48 hours from the time of collection.
- IV. Money in safe shall mean money (other than described in Section III a. above) whilst on the premises during the business hours or whilst secured in locked safe(s) or strong room, on the insured's premises, outside business hours.

5. Money in transit

Highest amount in transit at any one time (the limit of company's liability for any one loss) Rs. _____

Estimated annual amount of money in transit Rs. _____

6. Money in safe Rs. _____

7. What is the maximum distance over which the money will be conveyed? _____

Address of premises between which money will be carried

8. Are employees authorised to handle/carry money covered under Fidelity Guarantee Policy? Yes No

If yes, give details. _____

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9. How is the money carried?(in bags/trunks etc) _____
10. What means of transport do the persons carrying money use? ie. own car/public transport etc., _____
11. Are the persons carrying money accompanied by armed guards? If not, state what protection if any, is provided. Yes No

12. a. State the particulars of safes and/or strong room in which money will be kept outside business hours.

Maker's name	Weight Dimensions	Identification Number

b. Address of the premises where safe is kept

c. Is it fixed to the walls or floor? Walls Floor

d. By whom are the keys of the safe(s) and/or strong room held _____

e. Are all such keys removed from the premises outside business hours? Yes No

f. Will the premises be guarded whilst they are closed for business? If so, by whom? Yes No

13. Have you ever sustained any loss of money whilst in transit or whilst on your premises? Yes No

If so, give full particulars. _____

14. Has any company in respect of Money Insurance

a) Declined your proposal? Yes No

b) Accepted your proposal on special terms & conditions? Yes No

c) Cancelled or refused to renew your policy? Yes No

15. Has the risk been previously insured? If so, Yes No

a) Name of the insurance company _____

b) Policy no _____

c) Period From. [d | d | m | m | y | y | y | y] To. [d | d | m | m | y | y | y | y]

d) Rate charged [Rs. _____]

e) Any special terms and conditions imposed _____

16. Period of insurance From. [d | d | m | m | y | y | y | y] To. [d | d | m | m | y | y | y | y]

I/We hereby declare and warrant that the above statements are true and complete. I/We agree that this proposal and declaration shall be the basis of the contract between me/us and the company and I/We agree to accept a policy subject to the conditions prescribed by the company and to send at the end of each period of insurance a statement ,in the form required by the company of all money conveyed and to pay premium on the amount in excess of the amount estimated above.

Place: _____

Date: _____

Signature of Proposer

Prohibition of rebates - 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 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.
- Any person making default in complying with the provisions of this Section shall be punishable with fine which may extend to Rs. 500/-

Note : 1. The foregoing is only a broad indication of the cover offered. For details please refer to any office of the company.
2. Ensure that the sum fixed as limit of Company's liability in respect of any one loss is adequate for full protection.