



Royal Sundaram

FOR OFFICE USE ONLY

Issuing Office code _____
 Agent /Broker Ref Number: _____
 Policy Number: _____
 Payment Rs. _____
 Payment type _____
 Payment ref. No. _____
 Urban / Rural (Delete as appropriate)

001 FMD F 01 (FEB 01)

ROYAL SUNDARAM ALLIANCE INSURANCE COMPANY LIMITED

Regd Office: 21, Patullos Road, Chennai – 600 002.

Corporate Office: 46, Whites Road, Chennai – 600 014. Ph:91-44-2851 7387 Fax:91-44-2851 7376

PROPOSAL FOR STANDARD FIRE AND SPECIAL PERILS POLICY

Acceptance of this proposal is subject to the Rules & Regulations of All India Fire Tariff (The property proposed for insurance is not covered until the proposal is accepted and premium paid)

DETAILS ABOUT PROPOSER

1. Name Of Proposer	
2. Address Of Proposer including their phone, fax No.,and e-mail address	
3. Business Of Proposer	
4. Paid up Capital of the firm	
5. Policy to be issued in favour of (list out all the parties who have insurable interest) including the financial institutions	
6. Location of risk to be covered-full postal address with pin code	
7. Period of Insurance	From _____ To _____
8. Would you like to delete any of following covers from the basic cover	
a.Flood, Cyclone group of perils	Yes/No
b.Riot, Strike , Malicious damage , Terrorism	Yes/No
9. Would you like to cover Plinth & Foundation along with your buildings	Yes/No
10. Add On Covers required	
Architects, Surveyors and Consulting Engineers fees(in excess of 3%of claim amount)	Yes/No
Debris Removal (in excess of 1% of claim amount)	Yes/No
Deterioration of Stocks in cold storage premises on account of a) Accidental power failures due to damage at power station due to an insured peril; b) Deterioration of stocks in cold storage	Yes/No

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.	Yes/No	
Forest Fire	Yes/No	
Impact damage due to insured's own Rail/Road vehicles etc:	Yes/No	
Spontaneous Combustion	Yes/No	
Omission to insure additions etc	Yes/No	
Earthquake (fire and shock)	Yes/No	
Spoilage material cover	Yes/No	
Leakage and contamination cover	Yes/No	
Temporary removal of stocks	Yes/No	
Loss of rent	Yes/No	
Additional expenses of rent for an alternate accommodation	Yes/No	
Start up expenses	Yes/No	
11. Whether you have insured the same property with any other Insurance Company with the same type of coverage(Give details)		
12. Whether insurance was declined by any other Company or imposed any Special Conditions (Give details)		
13. Premium/Claim details for the past 36 months excluding the expiring policy period	Premium	Claims

DETAILS ABOUT BUSINESS COVERED AT THE INSURED LOCATION

14. The Insured Property is	
Residence, Office, Shops, Hotels etc	Yes/No
Industrial / Manufacturing Risks	Yes/No
Storages outside industrial risks	Yes/No
Tanks/Gas holders outside Industrial / Manufacturing Risks	Yes/No
Utilities located outside Industrial / Manufacturing Risks	Yes/No

15. If used as a Shop please declare whether the goods handled are as per the following list. If yes, whether this stock value will exceed 5% of total stock value	
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1. Celluloid goods 2.Coir Loose 3.Crackers & Fire Works 4.Explosives of any kind 5.Hay/Straw 6.Hemp 7.Jute Loose 8.Matches 9.Methylated Spirit 10.Nitro Cellulose Plastics 11.Oils/Ether/Industrial Solvents and other inflammable liquids flashing at
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and below 32 Deg. C (Closed Cup test) 12. Paints with inflammable base having flash point below 32 Deg. C (Closed Cup test)- Other than in sealed tins or drums 13. Varnishes having Flash point below 32 Deg. C (Closed Cup test)- Other than in sealed tins or drums 14. Disinfectant liquids and liquid insecticides - Other than in sealed tins or drums 15. Vegetable fibres of any kind including Rayon Fibre.

16. If used as a warehouse /godown(<u>not located in a manufacturing unit</u>) please give the list of goods stored	
17. If used as an Industrial / Manufacturing unit give products manufactured at the location proposed (detailed block plan showing various facilities to be enclosed)	
18. If used as an Industrial / Manufacturing unit please state whether the factory is working or silent?	
19. Fire protection devices installed	Please Tick the correct answer in the box below
(a) List out the various blocks and indicate the type of protection provided for each block.	Portable Extinguishers Yes/No
	Trailer Pumps /Fire Engines Yes/No
	Hydrant system Yes/No
	Sprinkler System Yes/No
	Foam systems Yes/No
	Fire alarm systems Yes/No
	Gas flooding systems Yes/No
	Fixed water spray system Yes/No
(b) Indicate whether Annual Maintenance contract for the appliances is in force	YES/NO
20. The basis proposed for insurance (Bldg/Mach./FFF)	
Market Value basis	Yes/No
Reinstatement Value basis	Yes/No
Whether escalation clause is required	Yes/No
21.a) Construction details	Please state materials used i) Walls _____ ii) Floor _____ iii) Roof _____
b) Height of Building	_____ Meters
c) Age of Building	Less than 5 Years <input type="checkbox"/> 10-20 year <input type="checkbox"/> 5-10 Years <input type="checkbox"/> above 20 <input type="checkbox"/> years

Note: Buildings having walls and/ or roofs of wooden planks/thatched leaves and/ or grass/hay of any kind/bamboo/plastic cloth/asphalt cloth/canvas/tarpaulin and the like are treated as "Kutchha construction".

22. Building wise values (please indicate the kutchha buildings also in the list and give individual values against such buildings)	
Descrip tion Of	Amount in Rs

Block	Buildi ng includi ng plinth	Machi nery& Acces sories	F&F and other equipm ents	**SSP Stocks / Stocks in proces s	Property to be insured separatel y	Total	H eigh t. (Mts)	Age Yrs	Cons tructi on
Total									

Note. ** Indicates those stocks which are covered on normal basis and do not fall under serial No 23 A,B,C and D below.

23. Special coverage for stocks only

Please Tick in the box below and give the amount to be insured against each

A. On Floater Basis

Stocks at various locations (warehouses/godowns and / or open etc.) can be covered on floater basis for a single Sum Insured

	Tick	Amount Rs
Floater basis		

B. On Declaration Basis

Stocks which fluctuate in value can be covered on (monthly) declaration basis

	Tick	Amount Rs
Declaration basis		

Note: Minimum SI is Rs 1 crore and the policy not issued on short period basis
Stocks in process and stocks stored at Railway sidings are not covered.

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

	Tick	Amount Rs
Floater declaration basis		

Note: Minimum SI is Rs 2 crores
Stocks in process and stocks stored at Railway sidings are not covered

D. Stocks stored in open

	Locations	Amount Rs
Stocks in open(located outside the factory compound)		

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

*Proposer to fill in Sum Insured Column Only.	Claus e/Peri l code	R isk cod e	R ate cod e	R ate	Sum Insured Rs.	Premiu m	R isk cod e	R ate cod e
(Plinth & Foundation)								
Architects & Engineers Fees								
Debris Removal								
Deterioration of stocks in cold storage premises								

on account of a)Accidental power failures due to damage at power station due to an insured peril; b)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 vehicle								
Spontaneous Combustion								
Omission to Insure additions alteration extension								
Earthquake								
Spoilage material cover								
Leakage and contamination cover								
Temporary Removal of stocks								
Additional expenses of rent for an alternate accommodation								
Building wise values								
(Stocks Floater Basis)								
(Stocks Declaration Basis)								
(Stocks Floater Declaration)								
(Stocks in open-outside factory compound)								
Grand Total								

25. Would you like to avail Discount for Voluntary Deductibles	Yes/No
If the answer is yes, indicate the choice of Deductible amount	Rs. _____

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 the Royal Sundaram Alliance Insurance Company Ltd.

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.

Date :
Place:
Proposer

Signature of the

<p><u>Recommendations of</u> <u>Development</u> <u>Officer/Agent</u></p>

Section 41 of Insurance Act, 1938
Prohibition of Rebates

- (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 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 upto five hundred rupees.