

THE ORIENTAL INSURANCE COMPANY LIMITED

(Subsidiary of General Insurance Corporation of India)

4. LYONS RANGE, CALCUTTA-700 001

ISSUING OFFICE :

FOR OFFICE USE ONLY

Accepted by.....

Date & Time.....

Rate.....

Remarks.....

Policy No.....

Collection/Scroll No.....

Code No.

DEV. OFFICER/AGENT

PROPOSAL FORM FOR BURGLARY AND HOUSE BREAKING INSURANCE (BUSINESS PREMISES)

SCOPE OF COVER

This Insurance Policy provides cover against loss or damage by Burglary or House Breaking (i. e. theft following an actual forcible and violent entry of and/or exit from the premises) in respect of contents of offices, warehouses, shops, etc. and cash in safe or strong room and also damage caused to the premises, except as detailed below :

EXCLUSIONS

This Insurance Policy does not cover :

- Loss or damage arising from War and War like operations, Riot and Strikes, Civil commotion, Terrorist Activities Convulsions of nature and/or consequential loss, by use of the keys to safe unless obtained by force or threat, caused by Insured's employee(s) or Members of the family.
- However on payment of additional premium, cover can be extended to include Riot and Strike Risks and Terrorist activities.

THE FOREGOING IS ONLY A BROAD INDICATION OF THE COVER OFFERED, FOR DETAILS PLEASE REFER TO ANY OFFICE OF COMPANY.

NOTE : Please Answer EVERY Question and FULLY

1. (a) Name and address of the Proposer (in full) (Block Letters)	
(b) Name of the Financial Institution/s (if any financial Interest is involved)	
(c) Nature of Trade or Business	
2. Address of the premises to be insured	
3. (a) Whether Warehouse, Godown shop or Office ?	
(b) How long have you been an occupant of premises ?	
(c) Are you the sole occupant ?	
(d) If not, who are other occupants ?	
4. What materials are used for construction ? e. g. Concrete, Bricks, Iron Sheet or Timber etc.	
(a) Walls	
(b) Roof	
(c) Floor	

<p>5. What protection is provided to :</p> <p>(a) Doors ?</p> <p>(b) Windows ?</p> <p>(c) Skylights, Ventilators, Exhaust Fans, Lights, Airconditioners, Trap doors ?</p> <p>(d) Any other openings ?</p> <p>(e) Mention any special precautions you have adopted for safeguarding your property.</p>	<p>THE ORIENTAL INSURANCE COMPANY LIMITED</p> <p>(Subsidiary of General Insurance Corporation of India)</p> <p>2, LYONS RANGE, CALCUTTA-700 001</p> <p>ISSUING OFFICE :</p>
<p>6. (a) Are the premises occupied by you at night ? If not, by whom ?</p> <p>(b) Will the premises be guarded by Watchmen ? If so, by how many and during what time ?</p>	<p>Code No.</p> <p>DEV. OFFICER/AGENT</p>
<p>(c) Will the premises at any time be left un-occupied ?</p> <p>(d) If so, how often and for how long ?</p>	<p>PROPOSAL FORM FOR BURGLARY AND HOUSE BREAKING INSURANCE (BUSINESS PREMISES)</p>
<p>7. (a) Are all valuables secured in safe(s), outside business hours ?</p> <p>(b) Give :</p> <p>(i) Maker's Name</p> <p>(ii) Height</p> <p>(iii) Width</p> <p>(iv) Depth</p> <p>(v) Weight of Safe(s)</p> <p>(c) How many keys are there to the safe(s) and with whom are they kept ? Can the safe(s) be opened by a single key or by a combination of two or more keys ?</p>	<p>This insurance Policy provides cover against loss or damage by Burglary or House Breaking or both, in respect of contents of premises, and also damages caused to the premises, except as detailed below :</p> <p>EXCLUSIONS</p> <p>This insurance Policy does not cover :</p> <p>(a) Loss or damage arising from War and War like operations, Riot and Strikes, Civil disturbances, Terrorist activities Convolutions of nature and/or consequential loss, by use of the key of the family or Members of the family or threat caused by insured's employee(s) or Members of the family</p> <p>(b) However on payment of additional premium, cover can be extended to include Terrorist activities</p> <p>THE FOREGOING IS ONLY A BROAD INDICATION OF THE COVER OFFERED, FOR DETAILS PLEASE REFER TO ANY OFFICE OF COMPANY.</p>
<p>8. (a) Are stock and sales books maintained ?</p> <p>(b) How frequently are these entered ?</p> <p>(c) How often is stock taken ?</p> <p>(d) Where are these books kept outside business Hours ?</p>	<p>NOTE : Please Answer EVERY Question</p> <p>(a) Name and address of the Proposer (in full) (Block Letters)</p> <p>(b) Name of the Financial Institution (if any financial interest is involved)</p> <p>(c) Nature of Trade or Business</p> <p>(d) Address of the premises to be insured</p> <p>(e) Whether Warehouse, Godown, shop or Office ?</p>
<p>9. (a) Have any premises occupied by you been entered by thieves ?</p> <p>(b) If so, give full particulars stating when and how access was obtained and the extent of the loss.</p> <p>(c) What precautions have been adopted to prevent such reoccurrence.</p>	<p>(d) How long have you been an occupant of premises ?</p> <p>(e) Are you the sole occupant ?</p> <p>(f) If not, who are other occupants ?</p>
<p>10. Is the risk currently insured against burglary ? if so,</p> <p>(a) The name of the Insurance Co.</p> <p>(b) Policy No.</p> <p>(c) Period</p>	<p>What materials are used for construction ? e.g. Concrete, Bricks, Iron Sheet or Timber etc.</p> <p>(a) Walls</p> <p>(b) Roof</p> <p>(c) Floor</p>
<p>11. Has any Company in respect of your Burglary Insurance ?</p> <p>(a) Declined your proposal ?</p> <p>(b) Cancelled or refused to renew your Policy ?</p> <p>(c) Accepted your proposal on Special terms and conditions ?</p>	<p>(a) Declined your proposal ?</p> <p>(b) Cancelled or refused to renew your Policy ?</p> <p>(c) Accepted your proposal on Special terms and conditions ?</p>

12. Have you ever claimed upon any Company for loss by Burglary or House Breaking ? If so, give details.	
13. Amount for which contents are currently Insured against Fire and name of the Company.	
14. Give full description of contents (i. e. the property to be insured) of the premises.	
15. Do you need cover against Riot and Strike, terrorist activities on payment of additional premium ?	

16. PROPERTY TO BE INSURED (Give full details)	SUM TO BE INSURED Rs.
(a) Stock-in-Trade (as described in item 14 above)	
(b) Goods held by the Proposer in trust or on commission for which he is responsible.	
(c) Furniture, Fixtures, Fittings, Utensils and Appliances in trade.	
(d) Coins and / or currency notes in locked safe.	
(e) Others (To be specified)	
TOTAL Rs.	

N.B. To obtain full indemnity it is necessary to insure for the full value of the property in the premises.

17. Period of Insurance : From.....To.....

I/we do hereby declare that the above statements and answers are true and that I/we have not withheld any information whatsoever regarding the proposal. I/we agree that this proposal and declaration shall be the basis of the contract between me/us and The Oriental Insurance Company Limited whose Policy for the Insurance proposed is acceptable to me/us. I/we undertake to exercise all ordinary and responsible precautions for safety of the property as if it were uninsured.

Place :

Date :

Signature of Proposer

Note :—(1) The liability of the Company does not commence until the proposal has been accepted by the Company and the premium paid
(2) Premium will be quoted on application.

DEVELOPMENT OFFICER'S REPORT

The Proposer is known to me/my Agent for.....years and I recommend acceptance of this proposal.

Place :

Date :

Signature of Development Officer

Name and Code No. of
Development Officer

PROHIBITION OF REBATE

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 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 rebates 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 the which may extend to five hundred rupees.

MISC.— II

MODERN—20000/2/98