नेशनल इन्श्योरेन्स कम्पनी लिमिटेड
(भारत सरकार का एक उपक्रम)
'National Insurance Company Limited'
(A Govt. Of India undertaking)

Regd. & Head Office: 3,Middleton Street, Calcutta, 700071

PROPOSAL FOR STANDARD FIRE & SPECIAL PERILS POLICY

Acceptance of this proposal is subject to the rates & regulations of Tariff Advisory Committee's All India Fire Tariff
(The Property proposed for insurance is not covered until the proposal is accepted and premium paid)

Agent's Name & Code:	Address of the Policy issuing Office:

DETAILS ABOUT PROPOSER

1.	Name of the Proposer	
2.	Address of Proposer including their Phone No. 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 the 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** Do you wish to have the following Add on covers? If yes, Please mention sum Insured to be insured against each Add On Cover which is given under serial no.26 along with	
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 3 policy periods	Premium	Claims (Paid plus outstanding)

Details about Business covered at the insured location

14.	The Insurance property is:	
	Residence, Office, Shops, Hotels, etc.	
	Industrial/Manufacturing Unit	
	Storages outside industrial unit's compound	
	Tanks/Gas Holders outside Industrial/Manufacturing unit	
	Utilities located outside Industrial/Manufacturing unit	
15.	In case of a dwelling a) Do you wish to have a long-term policy? b) If yes, specify the number of years	
16.	If used as Shop, Please declare whether goods handled as per the following list. If yes, whether the value of the following stocks will exceed 5% of the total value of the Stocks.	

	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 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 a Flash Point below 32 Deg. C (Closed Cup test)- other than in sealed tins or drums, 14. Disinfectant liquids insecticides - Other than in sealed tins or drums, 15. Vegetable fibers of any kind including Rayon Fiber.

17	If used as warehouse/godown not located in a manufacturing unit please give the list of goods stored	
18.	If used as an Industrial/Manufacturing unit give products manufactured at the location proposed.(detailed block plan showing various facilities to be enclosed)	
19.	If used as an Industrial/Manufacturing unit, please state whether the factory is working or silent? If silent for how long ?	

20.	Fire Protection devices installed		Please Tick in the Box below
	a) List out the various blocks and indicate the type of protection provided for each block b) Indicate whether Annual Maintenance Contract for the Appliances is in force: Yes/ No.	Portable Extinguishers	Yes/No.
		Trailer Pumps/Fire Engine	Yes/No.
		Small bore hose reels	Yes/No.
		Hydrant System	Yes/No.
		Sprinkler System	Yes/No.
		Fixed Water Spray System	Yes/No.
		Foam Systems	Yes/No.
		Fire Alarm Systems	Yes/No.
		Gas flooding Systems	Yes/No.

21.	The basis proposed for insurance (Buildings./Plant & Machinery /Furniture, Fixtures, Fittings)	
	a) Market Value basis	Yes/No.
	b) Reinstatement Value Basis	Yes/No.
	c) Whether escalation clause is required ?	Yes/No.

22.	Details of Buildings Covered For Flood/Cyclone Risks							
	Wall (Material Used)	**Roof** (Material Used)	**Floor** (Material Used)	**Height** (In Meters	**Age in years**			
					Less than 5	5-10	10-20	Above 20

23.	Are there any buildings in the compound, which are of "Kutcha" construction as defined below?
	Note: Building 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 "Kutcha" construction.
24.	Building wise values (Please include the kutcha building also in this list and give individual values against such buildings)
	VALUES PROPOSED FOR INSURANCE

Description of Block	Building Including plinth Rs.	Machinery & accessories Rs	Furniture Fixtures & Fittings Rs	Stocks & Stocks in Process* Rs	Property to be insured separately	Total	AGE In Yrs.	Ht. In Mts	Construction

* Indicate those stocks which are covered on normal basis and not fall under Serial No.25 A,B,C and D below

25.	**. Special Coverage for stocks only** Please Tick in the box below and give the amount to be insured against each **A. On Floater Basis** Stock at various locations (warehouse/godowns and /or open etc.) Can be covered on floater basis for a single Sum Insured. List of Location should be attached.

	Tick	Amount (Rs.)
Floater Basis		

	B. On Declaration Basis Stocks that fluctuate in value can be covered on (monthly) declaration basis.

	Tick	Amount (Rs.)
Declaration Basis		

Note:
1.Minimum Sum Insured is Rs. 1 Crore, and policy not issued on short period basis
2.Stocks in process & stocks stored at Railway sidings are not covered

C. On Floater Declaration Basis
Stock, 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: 1.Minimum Sum Insured is Rs. 2 Crores
2.Stocks in process & stocks stored at Railway sidings are not covered

D. Stock Stored in Open

	Locations	Amount (Rs.)
1. Stock in open (located outside the factory compound)		

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

(Plinth & Foundation)					
Architects & Engineers Fees					
Debris Removal					
a. Deterioration of Stocks in cold storage premises due to accidental power failure consequent 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 perils.					
Forest Fire					
Impact Damage due to Insured's own Vehicles					
Omission to insure additions, alterations extensions or deletions (Up to 5% of the Sum Insured)					
Spontaneous Combustion for_________ (Mention the commodity for which the cover is required)					
Earthquake(Fire and Shock)					
Spoilage material Cover					

Leakage and contamination cover					
Temporary removal of stocks					
Additional expenses of rent for an alternate accommodation					
Loss of rent					
Start-up expense					
Building wise Values					
Stocks Floater Basic					
Stocks Declaration Basis					
Stocks Floater Declaration					
Stocks in open-outside factory compound					
Grand Total					

27.	Would you like to avail for Voluntary Deductibles:	Yes/No.
If the answer is YES, indicate the choice of Deductible Amount:		Rs..

Declaration by Insured

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 basis of the contract between me/us and the "**National 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 should be conveyed to the insurers immediately.

Date:	Place:
Recommendations of Development Officer/Agent: Signature:	Signature of Proposer

PROHIBITION OF REBATES(SECTION41) OF THE INSURANCE ACT

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 such rebate as may be allowed in accordance with the published prospectuses or tables of the Insurer.

2. Any such person making default in complying with the provision of this section shall be punishable with fine which may extend to Five Hundred Rupees.