



UNITED INDIA INSURANCE COMPANY LIMITED

Head Office: 24, WHITES ROAD, CHENNAI - 600014

PROPOSAL FOR STANDARD FIRE & SPECIAL PERILS POLICY

Acceptance of this proposal is subject to the rates & regulations of Our Company's Tariff. The property is not covered until the risk is accepted and premium paid.

DETAILS ABOUT PROPOSER

1. Name of Proposer	
2. Address of Proposer	
3. Pincode	
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 to be covered - (Full Postal Address with Pincode)	

7. Period of Insurance	From	To
8. Would you like to delete these perils from the basic cover?	a. Flood, Cyclone, group of perils	Yes / No
	b. Riot, Strike, Malicious and Terrorism Damage	Yes / No
9. Would you like to cover the following along with your buildings?	Plinth & Foundation	Yes / No

Sl.No	Add-On Cover	Specify Yes/ No	Value on which premium has to be charged
10.1	Architects, Surveyors and Consulting Engineers Fees ( in excess of 3% claim amount)		(To Specify sum insured)
10.2	Removal of Debris (in excess of 1% claim amount)		(To Specify sum insured (SI) upto maximum 10% of SI )
10.3	Deterioration of Stocks in Cold Storage premises due to accidental power failure consequent to damage at the premises of Power Station due to an insured peril		(Sum insured of stocks)
10.4	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.		(Sum insured of stocks)
10.5	Forest Fire		(To Specify sum insured)
10.6	Impact Damage due to Insured's own Rail/Road Vehicles, Fork lifts, Cranes, Stackers and the like and articles dropped therefrom.		(Policy Sum insured)

10.7	Spontaneous Combustion  (To List Commodities)  1. -----  2. -----				(Sum insured of each commodity)
10.8	Omission to Insure additions, alteration or extensions				(5% of sum insured of Building Machinery and Accessories (BMA))
10.9	Earthquake (Fire and Shock)				(Policy sum Insured)
10.10	Spoilage Material Damage Cover				(Value of stocks in specified blocks ) M/A value in specified blocks.
10.11	Leakage And Contamination Cover Where the tanks are within the Insured's own premises  Where the tanks are located elsewhere	<u>Leakage Cover only</u>	<u>Leakage &amp; Contamination</u>		( To Specify sum insured)
10.12	Temporary Removal of Stocks Clause				(Policy sum insured)
10.13	Loss Of Rent clause				(To Specify sum

			insured)
10.14	Insurance Of Additional Expenses of Rent For An Alternative Accommodation		(To Specify sum insured)
10.15	Start up Expenses		(To Specify sum insured)
10.16	House Breaking		(To Specify sum insured)
10.17	Electrical apparatus		(To Specify sum insured of all electrical apparatus)
10.18	Spontaneous Combustion (including Non -fire damage)		(To Specify sum insured)
10.19	Insurance of jetties, Docks and other Properties erected in water & damage by water borne bodies		(To Specify sum insured)
10.20	Boiler explosion damage		(To Specify sum insured)
10.21	Start up / Shut down Expense		(To Specify sum insured)
10.22	Accidental Damage		

			(Policy Sum Insured)
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11. Whether you have insured the same property with any other Insurance Company with identical coverage. (Give details)		
12. Whether Insurance cover was declined by any other Company or imposed any Special Conditions (Give details)		
13. Premium / Incurred Claim details for the past three preceding policy periods	Premium	Incurred Claims
Year		
Year		
Year		

**DETAILS ABOUT PROPOSER'S BUSINESS COVERED AT THE LOCATION**

14. The Insured property is	
Dwellings, Offices, Shops, Hotels etc	Yes / No
Industrial / Manufacturing Risks	Yes / No
Storages outside Industrial Manufacturing Risks	Yes / No
Tanks / Gas Holders outside Industrial Manufacturing Risks	Yes / No
Utilities located outside Industrial Manufacturing Risks	Yes / No

15.If used as Shop, please declare whether the stocks stored include any stocks appearing in the list given below. If yes, whether the value of such stocks exceed 5% of total value of stocks	Yes / No		
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 and liquid insecticides - other than in sealed tins or drums,15.Vegetable fibres of any kind including Rayon Fibre.			
16.If used as warehouse / godown (not located in a manufacturing unit) please give the list of goods stored			
17.If used as an Industrial Manufacturing unit, state the details of products manufactured at the location proposed.			
18. If used as an Industrial Manufacturing unit, please state whether the factory is working or silent?			
19.Fire Extinguishing Appliances installed	<u>Please Tick in the box below</u>		
Portable Extinguishers	<table border="1" style="width: 100%; height: 20px;"> <tr> <td style="width: 50%;"></td> <td style="width: 50%;"></td> </tr> </table>		

Trailer Pumps		<input type="checkbox"/>
Fire Engine		<input type="checkbox"/>
Hydrant System		<input type="checkbox"/>
Sprinkler System		<input type="checkbox"/>
Fixed Water Spray System		<input type="checkbox"/>

20. The basis proposed for insurance (Building / Machinery / Furniture Fixtures & Fittings)

Market Value basis	<input type="checkbox"/>	Yes /No
Reinstatement Value Basis	<input type="checkbox"/>	Yes /No

21. Construction Details

a	Please state material used	i. Walls
		ii. Floor
		iii. Roof
b	Height of the Building	_____ Meters _____ Floors
d	Age of Building	Less than 5 Years ,5 - 10 Years , 10 – 20 Years ,Above 20 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 include the Kutcha buildings also in this list and give individual values against such buildings)

Description Of Block	Amount in Rs								
	Age Yrs	Height Mts	Construction	Building including plinth	Machinery & Accessories	F&F, office and other equipments	Stocks and Stocks in process**	Other Property to be insured specifically	Total
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 (Process blocks, warehouses / godowns and /or in open etc.,) can be covered on floater basis under single Sum Insured.

Locations (Postal Address with Pincode)	—	Amount Rs.
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**B. On Declaration Basis**  
 Stocks which fluctuate in value can be covered on (monthly) declaration basis.

Locations (Postal Address with Pincode)	—	Amount Rs.
	—	

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

**C. On Floater Declaration Basis**  
 Stocks which fluctuate in value as well as stored at various locations under single Sum Insured can be covered on (monthly) floater declaration basis.

Locations (Postal Address with Pincode)	—	Amount Rs.
	—	

Note:  
 1. Minimum Sum Insured should be Rs. 2 Crores  
 2. Stocks in process & stocks stored at Railway sidings cannot be covered

**D. Stocks stored in open (located outside the factory compound)**

Details of stocks stored in the open		
Locations (Postal Address with Pincode)	—	Amount Rs.

E. Tank Farm and Gas holders (located outside the factory compound)		
Details of stocks stored		
Locations (Postal Address with Pincode)	—	Amount Rs.

Declaration by Insured			
<p>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 “<u>THE UNITED INDIA INSURANCE COMPANY LIMITED</u>”. If any additions or alterations are carried out in the risk proposed after the submission of this proposal form then the same would be conveyed to the company immediately.</p>			
<div style="border: 1px solid black; height: 20px; width: 100%;"></div>			
Date		Place	
		Signature of Proposer	



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