



Proposal Form for Reliance Standard Fire & Special Perils Policy

(Acceptance of this proposal is subject to the rules & 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.)

Intermediary Details (To be filled in block capitals)

Intermediary Name	<input type="text"/>	Code	<input type="text"/>
Branch Name	<input type="text"/>	Code	<input type="text"/>
Sales Manager Name	<input type="text"/>	Code	<input type="text"/>

Proposer's Details (To be filled in block capitals)

- Proposer's Full Name Mr. Mrs.
- Address of Communication

Flat Building	<input type="text"/>	Road/Street/Sector	<input type="text"/>
Area	<input type="text"/>		
Taluka/Village/District/City	<input type="text"/>	Pin Code	<input type="text"/>
Country	<input type="text"/>	Phone	<input type="text"/>
Mobile	<input type="text"/>	Email	<input type="text"/>
Fax	<input type="text"/>		
- Source of Funds Business Profession Salary Agricultural Income Savings Others
- Monthly Income Upto ₹ 20,000 ₹ 20,001 to ₹ 50,000 ₹ 50,001 to ₹ 1,00,000 ₹ 1,00,000 and above
- PAN No.:
- Business of the Proposer
- Paid up Capital of the Company
- Policy to be issued in favour of (list out all the parties who have insurable interest including the financial institutions)

a. <input type="text"/>	b. <input type="text"/>
c. <input type="text"/>	d. <input type="text"/>
e. <input type="text"/>	f. <input type="text"/>
g. <input type="text"/>	h. <input type="text"/>
- Location of Risk to be Covered

Flat Building	<input type="text"/>	Road/Street/Sector	<input type="text"/>
Area	<input type="text"/>		
Taluka/Village/District/City	<input type="text"/>	Pin Code	<input type="text"/>
Country	<input type="text"/>	Phone	<input type="text"/>
Mobile	<input type="text"/>	Email	<input type="text"/>
Fax	<input type="text"/>		
- Period of Insurance From To
- Do you want to delete any of the following covers from the basic cover ?

a. Flood, Cyclone, group of perils	<input type="checkbox"/> Yes	<input type="checkbox"/> No
b. Riot, strike & malicious damage Cover	<input type="checkbox"/> Yes	<input type="checkbox"/> No
- Do you want the plinth & Foundation along with the buildings to be covered ? Yes No

13. Add-on cover required Yes No
- i. Architects, Surveyors and consulting Engineers fees (in excess of 3% claim amount) Yes No
- ii. Debris Removal (in excess of 1% claim amount) Yes No
- iii. Deterioration of Stocks in cold storage premises on account of Yes No
- (a) Accidental power failures due to damage at power station due to an insured peril.
- (b) change in temperature arising out of loss or damage to the cold storage machinery in the insured premises due to operation of insured peril. Yes No
- iv. Forest Fire Yes No
- v. Impact damage due to insured's own Rail/Road vehicles etc. Yes No
- vi. Spontaneous combustion Yes No
- vii. Omission to insure additions alteration or extension Yes No
- viii. Earthquake (fire and shock) Yes No
- ix. Spoilage material damage cover Yes No
- x. Leakage and contamination cover Yes No
- xi. Temporary removal of stocks Yes No
- xii. Loss of rent Yes No
- xiii. Additional expenses of rent for an alternate accommodation Yes No
- xiv. Start -up expenses Yes No
- xv. Molten Metal Spillage Yes No
- xvi. Terrorism Yes No
- a. Whether the risk was insured against terrorism in the previous year/s? Yes No
- b. If yes, whether premium was paid as per the terms of the Indian Market Terrorism Risk Insurance Pool or as per the terms quoted by other reinsurers? Yes No

14. Whether you have insured the same Property with any other insurance company with the same type of coverage (Give details)

15. Whether insurance was declined by any other insurance company or any special conditions were imposed. (Give details)

16. Premium / Claim details for the preceding 36 months Excluding the expiring policy period	Year	Premium (₹)	Incurred (paid+net O/S) Claims (₹)
Total			

Details about property covered at the insured location

17. The insured Property is
- Residence, Office, Shops, Hotel etc. Yes No
- Industrial/manufacturing risks Yes No
- Storages outside industrial risks Yes No
- Tanks/Gas holders outside industrial/manufacturing risk Yes No
- Utilities located outside industrial manufacturing risk Yes No
18. If used as shop please declare whether the goods handled are as per the following list Yes No
- If yes, whether the stock value will exceed 5 % of shop value 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°C (Closed Cup Test), 12. Paints with inflammable base having flash point below 32°C (Closed Cup Test) - Other than in sealed tins or drums, 13. Varnishes having a Flash point below 32°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.
19. If used as warehouse / godown (not located in a manufacturing unit), please give the list of goods stores.
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20. If used as an Industrial / Manufacturing unit, please give products manufactured at the location proposed (detailed block plan showing various facilities to be enclosed)
-
21. If used as an Industrial / Manufacturing unit, please state whether the factory is working or silent at present
-

22. 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

<input type="checkbox"/> Portable Extinguishers	<input type="checkbox"/> Yes	<input type="checkbox"/> No
<input type="checkbox"/> Trailer Pumps	<input type="checkbox"/> Yes	<input type="checkbox"/> No
<input type="checkbox"/> Fire Engine	<input type="checkbox"/> Yes	<input type="checkbox"/> No
<input type="checkbox"/> Hydrant System	<input type="checkbox"/> Yes	<input type="checkbox"/> No
<input type="checkbox"/> Sprinkler System	<input type="checkbox"/> Yes	<input type="checkbox"/> No
<input type="checkbox"/> Fixed Water spray system	<input type="checkbox"/> Yes	<input type="checkbox"/> No
<input type="checkbox"/> Foam systems	<input type="checkbox"/> Yes	<input type="checkbox"/> No
<input type="checkbox"/> Fire alarm systems	<input type="checkbox"/> Yes	<input type="checkbox"/> No
<input type="checkbox"/> Gas flooding systems	<input type="checkbox"/> Yes	<input type="checkbox"/> No
<input type="checkbox"/> Small bore hose reels	<input type="checkbox"/> Yes	<input type="checkbox"/> No

23. The basis proposed for insurance (Building / Machinery / FFF)

Market Value Basis	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Reinstatement Value Basis	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Whether escalation clause is required	<input type="checkbox"/> Yes	<input type="checkbox"/> No

24. a) Construction details

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 " Kutcha" construction.

Please specify whether you have used any of the mentioned materials in the above note in

a. Wall	<input type="checkbox"/> Yes	<input type="checkbox"/> No
b. Floor	<input type="checkbox"/> Yes	<input type="checkbox"/> No
c. Roof	<input type="checkbox"/> Yes	<input type="checkbox"/> No

b) Height of Building _____ Meters

c) Age of Building Less than 5 years 5-10 Years 10-20 Years Above 20 Years

25. Building-Wise values (please include the kutcha buildings also in this list and give individual values against such buildings)

Description of Block	Amount (₹)						Total	Age (yrs.)	Height (meters)	Construction	
	Building including Plinth	Machinery & Accessories	F & F and other Equipment	Stock and stock in process **	Property to be insured separately					Walls	Roof
Total											

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

26. 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 location (warehouses/godowns /process block and/or open) can be covered on floaters basis for a single Sum Insured.

Floater Basis Amount (₹) _____

B. On Declaration Basis

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

Declaration Basis Amount (₹) _____

Note 1. Minimum Sum Insured is ₹ 1 Crore, and policy not issued on short period basis.

2. 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

Floater Declaration Basis Amount (₹) _____

Note 1. Minimum Sum Insured is ₹ 2 Crores

2. Stocks in process and stocks stored at railway sidings are not covered.

D. Stocks stored in open

Location

Amount (₹)

Stocks in open (located outside the factory compound)

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

	Clause/ Peril code	Risk code	Rate code	Rate (%0)	Sum Insured (₹)	Premium (₹)
Architects & Engineers fees						
Debris Removal						
Deterioration of stocks in cold storage						
permises on account of						
(a) Accidental power failures due to damage						
at power station due to an insured peril.						
(b) Change in temperature arising out of loss						
or damage to the cold storage machinery(ies) in the						
insured premises due to poertion of insured peril						
Forest fire						
Impact damage due to insured's own vehicle						
Spontaneous Combustion						
Omission to Insure additions, alternation extension						
Earthquake (fire & shock)						
Spoilage material damage cover						
Leakage and contamination cover						
Temporary removal of stocks						
Loss of rent						
Additional expenses of rent for an alternate accommodation						
Start up expenses						
Molten Metal Spillage						
Building-wise values						
Stocks – Floater Basis						
Stocks – Declaration Basis						
Stocks – Floater Declaration Basis						
Stocks – In open – outside factory compound						
Terrorism						
Grand Total						

Payment Details

Cheque DD

Cheque or DD Amount /- Amount in words ()

Bank Name

Cheque/DD No. Cheque/DD Date

Declaration by Insured

I/We hereby declare and warrant 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 Reliance General Insurance Company Limited. In any additions/alterations are carried out in the risk proposed after the submission of this proposal form then the same shall be conveyed to the Reliance General Insurance company Limited immediately

Place: _____ Date: _____

Signature of Proposer

Recommendations of the Agent _____

Note : If the proposer omits to give full information or gives false information in reply to any question, the policy proposal will be voidable at the instance of the company

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 ₹ 500/-
- Insurance is the subject matter of Solicitation. IRDA Registration No. 103.