

Proposal Form

Burglary and/or Housebreaking Insurance Policy

Intermediary Details

Name		Code	
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Proposer's Details (Name and Address for Communication)

Name	
Address	
Fixed Line Contact No.	
Mobile No.	
Email ID	
Trade or Business	
Bank A/c No. (Optional)	
Paid Up Capital	
Financial Interests	

Period of Insurance: From _____ To _____

Location of Risks to be covered *(Burglary Insurance is a Location Specific policy-In case of any change in location, the same does not get covered unless informed to the insurer and agreed by the insurer by means of an endorsement to the policy)*

Sl. No.	Street Address	District	State	Pin Code	Occupancy (Warehouse/ Godown/ Shop/ Office/ Others (please Specify))

Please place a tick mark against the extensions desired by you.

Theft Cover Floater Cover Declaration Policy Floater Declaration Policy Cover on First Loss Basis

1) Mention any specific precautions you have adopted for safeguarding your property.

- b) Protection provided to Doors: _____
- c) Protection for Windows: _____
- d) Protection for Skylights: _____
- e) Protection for Ventilators: _____

- f) Protection for Exhaust Fans: _____
 g) Protection for Lights: _____
 h) Protection for Air Conditioners: _____

2) Are you a sole occupant? Yes No

If not, who are other occupants, their names and nature of occupancy? _____

3) Are the premises occupied by you at night? Yes No

If yes, by whom? _____

4) Construction details

b) Walls : Brick RCC Concrete Blocks Stone AC Sheet Open Sided

c) Roof: RCC AC Sheet Tiles Thatched Open

d) Age of the Buildings: _____

e) Height of the Buildings: _____

f) Number of Storeys: _____

Note: If there are many blocks with mixed construction, please mention the construction details of the blocks with majority of the Sum Insured. In the remarks column, please state construction details of other blocks.

5) Are the premises guarded by exclusive armed Watchmen? Yes No

6) Are the premises at any time left unoccupied? If so how often and for how long? Yes No

7) Are all valuables secured in a safe(s) outside business hours? Yes No

Whether the safe is fixed to a wall or concrete bed? Yes No

Give the following details:

b) Maker's name: _____ e) Depth: _____

c) Height: _____ f) Weight of Safe (s): _____

d) Width: _____

8) How many keys are there to the safe (s) and with whom are they kept? _____

Can the safe(s) be opened by only a combination of two or more keys? Yes No

Please give details. _____

9) a) Are stock and sales book maintained? Yes No

b) How frequently are these entered? Monthly Quarterly Half yearly Yearly

c) How often is stock taken? Monthly Quarterly Half yearly Yearly

d) Where are these books kept out of business hours? _____

10) Have any premises occupied by you been entered by thieves? Yes No

If so, give full particulars stating when and how access was obtained and the extent of the loss. _____

What precautions have been adopted to prevent such a recurrence? _____

11) Name of your existing insurance company _____

Policy No. _____ Period of insurance. _____

12) Has any company in respect of your Burglary Insurance:

Declined your proposal? Yes No

Cancelled or refused to renew your policy? Yes No

Accepted your proposal on special terms and conditions? Yes No

13) a) Have you ever claimed upon any insurance for loss by burglary or house breaking? Yes No

b) If yes, please provide the Premium and Claims paid/outstanding for the last five years/available years.

Year	Premium	Claims Paid & Outstanding	Claims Ratio in %
Year 1			
Year 2			
Year 3			
Year 4			
Year 5			
Total			

14) Amount for which contents are currently insured against fire and name of the Insurer. _____

15) Is the burglar alarm system under a maintenance contract? Yes No

16) Is the insured location protected by a burglar alarm system? Yes No

17) Are there any other security systems or aids deployed? Yes No

If so, provide details. _____

18) Do you intend to cover Burglary as result of Riot, Strike and Malicious Damage on payment of additional premium? Yes No

19) Do you want to cover losses due to theft peril also on limit of liability basis in addition to Burglary on payment of additional premium? Yes No

20) Description of Assets to be insured

Sl. No.	Description Asset to be Insured	Sum Insured	First Loss Limit (If opted)	Specify Basis of valuation - Market Value/ Reinstatement Value
A	Stock in trade			Market Value only
B	Goods held in trust or on commission for which the insured is			<input type="checkbox"/> Reinstatement <input type="checkbox"/> Market

C	Furniture, fixture, fittings, utensils and appliances used in your			<input type="checkbox"/> Reinstatement <input type="checkbox"/> Market
D	Coins and currency notes in a			Actual
E	Valuables (please specify)			<input type="checkbox"/> Reinstatement <input type="checkbox"/> Market
F	Others (Please specify).....			<input type="checkbox"/> Reinstatement <input type="checkbox"/> Market
TOTAL				

NB: 1 - To obtain full indemnity it is necessary to insure for the full value the property in the premises.

NB: 2 - Market Value (for other than stocks) represents the replacement value of the item as New at time of Damage or Loss less due allowance for betterment, wear and tear and/or depreciation.

Market value for stocks means the procurement value of stocks from the same or similar source.

Duty of disclosure

The policy shall be void and all premium paid shall be forfeited to the Company in the event of misrepresentation, mis-description or nondisclosure of any material fact.

Declaration

I / We do hereby declare that the above statements and answers given by me / us in this proposal form are true to the best of my knowledge and belief. It is hereby understood and agreed that the statements, answers and particulars provided herein above are the basis on which this insurance is being granted and that if, after the insurance is affected, it is found that any of the statements, answers or particulars are incorrect or untrue in any respect, the Company shall have no liability under this insurance.

Date: dd / mm/ yyyy Place: _____ Proposer's Signature _____

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 prospectus 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 five hundred rupees.