

**COMBINED GENERAL LIABILITY POLICY
PROPOSAL FORM**

Intermediary: _____

This is your proposal for insurance. It will be the basis of any subsequent insurance policy that the Company may issue to you. You are obliged to provide the Company with a full and frank disclosure of any and all facts that may be material to the Company's decision to grant a policy or the terms upon which it should be granted. It is therefore important that on behalf of all proposed insured persons you answer fully and accurately all of the questions contained in this proposal, that you provide the Company with any and all information that may be relevant, and you inform the Company in writing if there is a change in the information provided in this proposal or otherwise between now and the date the Policy is granted.

Your failure to comply with the obligation may result in the rejection of a claim and/or the avoidance of the Policy. If you are in any doubt about the information to be given, please seek the advice and guidance of your insurance advisor or agent. If there is insufficient space in this proposal for you to provide relevant information, whether as requested or otherwise, please attach a separate sheet to this proposal and return it to the Company.

The Company is under no obligation to accept any proposal for insurance. If the Company accepts a proposal for insurance, it shall be subject to the policy terms, conditions and exclusions.

If insufficient space on this form, please use an attachment page.

1. The Insured

(a) Full name of proposed Insured including subsidiaries

Company Name

(b) Postal Address

(c) Full description of your operations and activities.

(d) Number of years in continuous business _____

2. Period of Insurance: From: ___/___/___ at ___ Hrs to ___/___/___ at ___ Hrs

3. Limit of Indemnity:

(a) INR _____ any one Occurrence

(b) INR _____ in the aggregate for all Injury and/or Damage during the
Period of Insurance

4. Details of Premises (including overseas locations)

Details of premises occupied by you for the purpose of conducting the Business.

	Premises 1	Premises 2	Premises 3
Location	_____	_____	_____
	_____	_____	_____
	_____	_____	_____
Occupied as	_____	_____	_____
Age of premises _____ years	_____ years	_____ years	_____ years
Please circle	Owned Leased	Owned Leased	Owned Leased

For any additional premises please attached a schedule supplying details as above.

5. Estimated Payroll

Estimated Annual Payroll (including earnings of principals, directors, partners)

	INR	No. of Staff
Management, Clerical and Sales	_____	_____
Manufacturing	_____	_____
Work away from premises	_____	_____
Payment to contractors and/or sub-contractors	_____	_____
Other (please specify)	_____	_____

6. Product Information / Estimated Annual Turnover

(a)

Description of Product	(M) Manufacture (I) Import (D) Distribute	Total Turnover (INR)	Exports (INR)	Destination
TOTAL				

Attach product brochures, Annual Reports or other material if applicable.

(b) Do you operate a Quality Control / Recording System? Yes No

If yes, please provide details including International or other relevant standards applicable.

(c) Estimated turnover for USA / Canada INR _____

7. Pollution

(a) Does your use and storage of all toxic substances comply with all statutory Regulations and By-Laws? Yes No

(b) Do any of your trade processes produce toxic waste and other pollutants which have the potential to cause injury to persons or damage to property or otherwise harm the environment? Yes No

If yes, please provide details

(c) Does your waste disposal or waste storage comply with Government Regulations and By-Laws? Yes No

Please give full details of any chemicals, gases, explosives, radioactive or toxic substances used &/or stored

8. Care Custody and Control

Do you require cover for property of others in your care, custody or control? Yes No

(no coverage is afforded unless specifically endorsed to the policy)

If Yes,

(a) What limit of indemnity do you require? INR _____

(b) What is the total value of such property at all locations INR _____

(c) What is the maximum value of any one Item INR _____

Give brief description of such property

(d) Is coverage afforded by any other Policy of Insurance? Yes No

If yes, please provide details

9. Contractual Liability

Do you assume liability under contract or hold others harmless (other than lease liability)? Yes No

If yes, please provide full details and attach copies of all agreements (other than lease liability)

10. Professional Exposure

Do you provide any advice, design or specification to third parties (a) for a fee Yes No
 (No coverage is afforded unless specifically endorsed to the policy) (b) for no fee Yes No
 If Yes, please provide details

11. Do you currently or have you in the past been involved in the manufacture, distribution or sale of the following:

Aircraft (including component parts)	<input type="checkbox"/> Yes <input type="checkbox"/> No	Pesticides	<input type="checkbox"/> Yes <input type="checkbox"/> No
Ethical Drugs	<input type="checkbox"/> Yes <input type="checkbox"/> No	Fungicides	<input type="checkbox"/> Yes <input type="checkbox"/> No
Industrial chemicals	<input type="checkbox"/> Yes <input type="checkbox"/> No	Liquid or gas fuels	<input type="checkbox"/> Yes <input type="checkbox"/> No
Petrochemicals	<input type="checkbox"/> Yes <input type="checkbox"/> No	Watercraft (exceeding 15 metres in length)	<input type="checkbox"/> Yes <input type="checkbox"/> No
Class 1 dangerous goods or ammunition	<input type="checkbox"/> Yes <input type="checkbox"/> No	Spacecraft or satellites	<input type="checkbox"/> Yes <input type="checkbox"/> No
Fertilisers	<input type="checkbox"/> Yes <input type="checkbox"/> No	Radioactive material or any product containing asbestos	<input type="checkbox"/> Yes <input type="checkbox"/> No

If yes, please provide details

12. Claims and/or Loss Experience

(a) After investigation please provide claims experience and/or uninsured loss experience over the last five years for losses and claims that would have been covered under the proposed insurance. Please show claim amount after the application of any excess.

	No. Claims Reported	Amount paid and outstanding	Applicable Excess	Description
___/___/___ to ___/___/___				
___/___/___ to ___/___/___				
___/___/___ to ___/___/___				
___/___/___ to ___/___/___				
___/___/___ to ___/___/___				

(b) After investigations are there any circumstances of which you are aware which could give rise to a claim under the proposed Policy and which are not mentioned above. Yes No

If yes, please provide details:

(c) Is there any additional information or detail of which your are aware and which may assist the Underwriter to better assess the nature of the risk? Yes No

If yes, please provide details:

13. Previous Insurance History

After investigation has any proposed insured ever had any:

- | | | |
|--|------------------------------|-----------------------------|
| (i) Insurance declined or cancelled? | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| (ii) Renewal refused? | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| (iii) Special conditions imposed? | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| (iv) Increased excess imposed? | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| (v) Claims denied for this class of insurance? | <input type="checkbox"/> Yes | <input type="checkbox"/> No |

Declaration

I hereby declare and warrant that to the best of my knowledge and belief the answers given above, documents or papers submitted, are complete in all respects and represent the true position and that I have not withheld any information material to this proposal. I agree that this proposal, the declarations and accompanying documents or papers shall form the basis of the contract proposed between me and Raheja QBE.

Signature(s): _____

Date: _____

Title: _____

PROHIBITION OF REBATES

No person shall allow or offer to allow, either directly or indirectly as an inducement to any person to take out renew or continue an insurance in respect of any kind of risks 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 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.