

**Liability Insurance Policy (Under Public Liability Insurance Act 1991)  
Proposal Form**

*Liability of the Company will not commence until receipt of premium and statutory contribution towards  
the Environment Relief Fund.*

1. Name of the Proposer owner in full (see note) \_\_\_\_\_
2. Address \_\_\_\_\_  
\_\_\_\_\_ PIN \_\_\_\_\_
3. Business \_\_\_\_\_
4. Paid up capital (See Note) \_\_\_\_\_
5. List of hazardous substances handled and Group (See Note) \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_
6. Details of all accidents during past 3 years and compensation paid/claimed but not yet paid \_\_\_\_\_  
\_\_\_\_\_
7. Estimated annual turnover (See note)  
(a) Proposed Insurance Year \_\_\_\_\_  
(b) Previous Year \_\_\_\_\_
8. Number of  
(a) Workmen Employees \_\_\_\_\_  
(b) Other employees (See note) \_\_\_\_\_
9. Limit of Indemnity required in respect of Any one accident : \_\_\_\_\_
10. Policy period required: From \_\_\_\_\_ AM/PM To midnight of \_\_\_\_\_

I / We hereby declare that

- a) all statutory provisions relating to my / our business proposed for insurance are complied with;
- b) the above statements and particulars are true;
- c) I/ We have not omitted, suppressed, misrepresented or misstated any material fact and
- d) I/We agree that this declaration shall be the basis of the contract between me/us and the Company and be incorporated therein.

**Place:**

**Date:**

**Signature of the Proposer**

**NOTE TO ITEMS:**

1. Owner means a person who owns, or has control over handling any hazardous substance at the time of accident and includes in case of :
  - (i) a firm, any of its partners
  - (ii) an association, any of its members and
  - (iii) a company, any of its directors, managers, secretaries or other officers who is directly in charge of, and is responsible to the company for the conduct of the business of the company.
2. Paid up Capital means in the case of an owner not being a company, the market value of all assets and stocks of the undertaking on the date of contract of insurance.
3. Hazardous Substances and Group means the items listed and grouped under Environment (protection) Act 1986 and the Rules framed hereunder.
4. Turnover shall mean -
  - (i) **Manufacturing units** - Entire Annual Gross Sales Turnover including all levies and taxes of manufacturing units handling hazardous substances as defined in the PLI Act 1991. For the purpose of this insurance, the term "Units" shall mean all operations being carried out in the manufacturing complex in one location.
  - (ii) **Godown, warehouse owners** - Total Annual Rental Receipts of premises handling hazardous substances as defined in the PLI Act 1991.
  - (iii) **Transport operators** - Total annual freight receipts.
  - (iv) **Others** - Total annual gross receipts.
5. 'Workmen Employees' shall mean such employees within the definition of "Workmen" under the Workmen's Compensation Act, 1923.

There is a separate policy covering LEGAL LIABILITY other than the Act Liability proposed for insurance in this proposal details of which can be obtained from the Company's offices.

**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.