

**Public Liability Insurance
Proposal Form**

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.

Name of the Intermediary:

Intermediary Code:

SECTION I: CLIENT INFORMATION

1. Name : _____

2. Registered Address of the Insured: _____

3. Names of all subsidiaries and / or associated companies to be insured: _____

4. Website: _____

5. Description of business operations : _____

6. Do you have a subsidiary, affiliate or representative in the outside India? Yes No

If yes, please provide Name and Addresses of such affiliation: _____

7. Operating Since : _____

8. Name and Registered Address of Additional Insured, if any: _____

SECTION B: INSURANCE REQUIREMENT

1. Limits of Insurance (Amount in Indian Rupees):
 Any one Occurrence Limit _____
 Any one Year Limit _____
2. Policy Period: _____
3. Retroactive Date: _____
4. Territory: India Worldwide excl. USA and Canada Worldwide incl. USA and Canada
5. Jurisdiction: India Worldwide excl. USA and Canada Worldwide incl. USA and Canada

SECTION C: RISK INFORMATION

1. Please give full description of activities that are to be covered by this insurance : _____

2. List all premises to be insured in India and overseas: (Please use additional sheet if required)

Location (Country)	Manufacturing Units		Warehouses/Godowns/Shops/Depots/ Tank Farms/Offices	
	No. of locations	Nature of Risk	No. of locations	Nature of Risk

3. Annual Sales Turnover of last three years (Amount in Indian Rupees):

Year	Premises Operations
Projected	
Current	
Last Year	

4. Please describe in brief surrounding areas and third party property close to each location to be insured : (Please use separate sheet if desired)

	Manufacturing Unit/ Industrial Area	Agricultural Area	Residential Area	Others
North				
East				

South				
West				

5. Do you handle or use gases, pressure-storage, explosive, hazardous substances, asbestos, toxic, radioactive materials and hydrocarbons? If so, please give the following details :

Sl. No.	Detail of goods	Quantity	Storage	Handling	Precautions

6. Is there a safety plan in place for fire / explosion incidents? If so, please indicate:

(a). Type of alarm systems: _____

(b). Availability of service organisation in case of such incidents (fire brigade, specialists in environmental protection and toxicology): _____

(c). Provisions made for supply of power, water etc. in case of emergency: _____

7. Do your employees handle or come into contact with any industrial dust of know harmful nature (e.g. asbestos, silica, and cotton), radioactive materials, or any other substance harmful to health? If yes, please specify the same? _____

8. Does your use and storage of all toxic substances comply with all statutory regulations? Yes No

9. 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

10. If yes, please provide details. _____

11. Does your waste disposal or waste storage comply with Government Regulations and By-Laws? Yes No

SECTION D: CLAIMS INFORMATION

1. Please enter all claims or losses (regardless of fault and whether or not insured) or any occurrences or incidents, conditions, defects, circumstances or suspected defects, which may give rise to a claim; over the last five years under Public Liability and/or Products Liability (Amount in INR):

Date of Occurrence	Description of Claim	Date of Claim	Amount Paid	Amount Reserved	Claim Status
					Open
					Closed
					Open
					Closed
					Open
					Closed

SECTION H: EXPIRING / PREVIOUS INSURANCE DETAILS

1. Please provide details of expiring policy:

Type	Insurer	Limit of Liability	Premium	Deductible
Public Liability Act				
Public Liability				
Product Liability				
Combined General Liability				

Declaration (in respect of all sections)

I hereby declare and warrant on my behalf and on behalf of all those persons to be insured and after enquiry that to the best of my knowledge and belief that the answers given above, documents or papers submitted, are complete and accurate 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 and any information provided hereafter shall form the basis of the contract proposed between me and the Company.

Signature(s): _____

Date: _____

Title: _____

Section 41 of Insurance Act 1938 - PROHIBITION OF REBATES

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