

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. Communication Address _____

PIN _____
3. Permanent Address _____

PIN _____
4. Business _____
5. Email id of the proposed insured : _____
6. Mobile no. of the proposed insured : _____
7. Bank account details :
 Account no. _____
 Account Type(Saving/Current) _____
 Name of the Bank & Branch _____
 MICR Code(9 digit) _____
 IFSC Code (11 character code) _____

8. Nomination details:

	1 st Nominee	2 nd Nominee	3 rd Nominee	4 th Nominee
Name of Nominee				
Date of Birth of Nominee	DD/MM/YYYY	DD/MM/YYYY	DD/MM/YYYY	DD/MM/YYYY
Percentage of Nomination	_____%	_____%	_____%	_____%
Relation with the Insured				
Mobile No.				
Email ID				
Present Address				

Permanent Address				
Details of authorised person in case if the nominee is a minor-				

Bank account details of the nominee

	1 st Nominee	2 nd Nominee	3 rd Nominee	4 th Nominee
Account no.:				
Account Type- Saving/Current:				
Name of the Bank & Branch:				
MICR code(9 digit)				
IFSC code(11 character code):				

Note: In case of more than 1 nominee, please attach a separate annexure mentioning all the detail of the nominees with their share in %:

9. Do you wish to avail a physical copy of your policy documents? ☐ Yes ☐ No.

10. Paid up capital (See Note) _____

11. List of hazardous substances handled and Group (See Note) _____

12. Details of all accidents during past 3 years and compensation paid/claimed but not yet paid ____

13. Estimated annual turnover (See note)

(a) Proposed Insurance Year _____

(b) Previous Year _____

14. Number of

(a) Workmen Employees _____

(b) Other employees (See note) _____

15. Limit of Indemnity required in respect of Any one accident : _____

16. Policy period required: From _____ AM/PM To midnight of _____

Declaration for compliance with anti money laundering regulations

- 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.
- e) I/We hereby give my/our consent to Raheja QBE General Insurance Company Limited ('the Company') to verify and obtain my/our identity/address proof as well as the identity /address proof of the insured through Central KYC Registry or UIDAI or through any other modes for the purpose of undertaking KYC.
- f) I/We hereby declare and confirm that the premium has been paid out of legally acquired sources of income and the subsequent premiums if any, will continue to be paid out of legally declared and assessed source of income.
- g) I/We agree that the Policy shall become voidable at the option of the Company, in the event of any untrue or incorrect statement, misrepresentation, non-description or non-disclosure in any material particular in the personal statement, declaration and connected documents, or if any material information has been withheld by me/us or anyone acting on my/our behalf to obtain any benefit under this Policy.
- h) I hereby declare and warrant that to the best of my knowledge and belief the answers given above and documentation submitted are true, complete and accurate and that I have not withheld any information material to this proposal. I agree that the information in this form and the accompanying documentation submitted shall form the basis of the contract proposed between me and the Company.
- i) Are you or any of the proposed applicants/beneficial owner a PEP* or a close relative of a PEP*? YES / NO

If yes, please give details:.....

*Politically Exposed Persons (PEPs) are individuals who are or have been entrusted with prominent public functions in a foreign country, e.g., Heads of States/ Governments, senior politicians, senior government/judicial/military officers, senior executives of state-owned corporations, important political party officials, etc.

Declaration when the proposal form is filled by a person other than the proposer/ the proposer signs in a vernacular language/ proposer is illiterate.:

I hereby declare that I have read out and explained the content of this proposal form and all other connected documents incidental to availing the insurance policy from Raheja QBE GIC Ltd.

to the proposer and that he/ she confirmed that he/ she has understood the same and that he/ she agrees to abide by all the terms & conditions of the same.

I hereby declare that I have fully explained to the proposer the answers to the questions that form the basis of the contract of insurance have also explained the contents in this form to the proposer in _____ language, that I have truly and correctly recorded the answers give by the

proposer and that the proposer has affixed his/ her thumb impression on the proposal form in my presence, after fully understanding the contents thereof. Further, this declaration does not confirm issuance of policy or assumption of risk thereof.

I hereby state that the contents of the form and documents have been fully explained to me and that I have fully understood the significance of the proposed contract.

Data protection requirement

"I/We hereby understand, declare, consent and authorize the Company that all details of the policy and financial information, as provided to the Company may be utilized for processing the claim made under the Policy. I/We hereby also understand, declare and consent that the Company shall have right to retain and disseminate the same to any service provider for providing services related to insurance"

Sharing of information clause

The information sought from the insured is strictly for the purpose of policy issuance and policy servicing. This information sought and the details of policy are kept confidential and will not be shared with any external party in any circumstances whatsoever. However, in instances when such information/ details is sought by any governmental bodies / regulatory authorities or when the Company is directed to share such information in accordance with any law/ regulations or direction from any such governmental bodies / regulatory authorities, the Company will be bound to abide to such directions.

Name of Proposer _____ Name of Witness _____

Signature of Proposer _____ Signature of Witness _____

Date: _____ Place: _____

Relationship with Proposer: _____

Address of Witness: _____

Place:

Date:

Signature of the Proposer

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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 ten lakh rupees.

FORM - III

ERF Scheme under the Public Liability Insurance Act 1991

- 1 Control No. (To be Allotted by Fund Manager): _____
- 2 Name of Insured Owner: _____

- 3 Business: _____
- 4 Address: _____

- 5 Territorial Limits: _____
- 6 Name & Quantities of Hazardous substances handled by owner: *Please attach list as a separate sheet*
- 7 Address of Collector under which Territorial limit is the unit handling hazardous substance falls: _____

- 8 Annual turn - over: _____
- 9 Paid up capital as defined Sec. 4 (2A) OF the Act (as on the date of the Policy): _____

- 10 Policy Period: _____
- 11 Indemnity Limit: _____
- 12 Premium: _____
- 13 Contribution to the Environment Relief Fund: _____
- 14 Date of Proposal and Declaration: _____
- 15 Address of Policy Issuing Office to whom payment has been made: _____

- 16 Date and Particulars of Payment to Insurer: _____

Date

Place
(Owner)

For

Name & Designation Authorized Signatory

NOTE : One copy each of the duly signed form is to be sent directly to the General Insurance Company, the District Collector or District Magistrate and Ministry of Environment and Forests by the owner and two copies are to be submitted to the Insurer will send one copy to the Fund Manager duly signed along with contribution towards ERF.