

Tata AIG General Insurance Company Limited

PROPOSAL FORM FOR PUBLIC LIABILITY INSURANCE POLICY (INDUSTRIAL RISK)

 LIABILITY OF THE COMPANY DOES NOT COMMENCE UNTIL THE PROPOSAL HAS BEEN
 ACCEPTED AND THE PREMIUM PAID

 THE TERRITORIAL LIMIT AS APPLICABLE TO THIS POLICY IS ANYWHERE IN INDIA

All questions should be answered with respect to each plant/manufacturing units.

1. Name of the Proposer (in full) :
2. Registered Address of the Proposer :
 Registered Address of the Subsidiaries :
 & Associate Companies :
3. Business Address of the Proposer :
4. Location and address of all premise proposedfor Insurance :
5. (a) Do you wish to Insure Depots, Warehouses :
 Godowns, Tankfarms etc. :
 If so, their locations and turnover. :
- (b) Are these warehouses, Godowns, Tank-farms, :
 etc. occupied by you solely or shared with/hired :
 to other parties? :
6. (a) Please give full description of activities for which :
 cover is required :
- (b) Please attach Lay-Out Plans of the manufacturing:
 units proposed for Insurance. :
7. Please give details of technical know-how/ :
 collaboration. :
8. Do you have any assets and/or representation and/ or:
 any domiciled operations and/or activities and/or
 association (financial, technical or otherwise) in
 USA/ Canada & other foreign countries?
 If so, please furnish details of association :
9. How long have you been in the business? :
10. Please describe in brief surrounding areas and third :
 party property for each unit :
- (a) Industrial area within an approx.radius of 2 kms :
- (b) Agricultural area within an approx. radius of 2 kms:
- (c) Residential area within an approx. radius of 2 kms:

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11. (a) Do you handle or use gases, pressure-storage, :
explosive, hazardous substances, asbestos, toxic,
radioactive materials and hydrocarbons?

If so, please give details of their quantity, storage, :
handling and precautions taken.

(b) Have you complied with statutory provisions, :
rules and regulations in respect of the above?

12. (a) Are the premises fenced and/or locked? :

(b) What security arrangements are available? :

(c) Are customers/ visitors permitted unaccompanied:
on the premises?

13. Are the premises, plant & machinery in sound :
condition and will they be kept in good order?
Please give maintenance Schedule.

14. Is there a programme for the prevention of fire, :
explosion incidents?

If so, please indicate –

(a) - type of detection and alarm system :

- availability of service organization in case of :
such incidents (fire brigade, specialists in
environmental protection and toxicology)

- provisions made for supply of energy, water :
etc. in an emergency

(b) Is there any welding, gas cutting or hot cutting or:
hot work being undertaken?

If so what are the precautions taken? :

(c) Is there any vibration from heavy machinery? :

If so, what are the precautions taken? :

(d) Are the machines protected by fences or :
guarded?

(e) Is there any possibility of leakage of chemical or :
gas resulting into injury to third party property
damage and/or bodily injury?

If so, please give full details of alarm system, :
preventive measures and particulars of periodical
inspection.

15. Have any sub-contractors within the premises taken :
Public Liability Policy? If so, give full details

16. Please give claims history for the last 3 years in the following format:

Year	:	....	.....	.....
No. of claims	:	.....	.....	.....

- | | | | | |
|-------------------------------------|---|-------|-------|-------|
| Total amount paid: | : | Rs. | Rs. | Rs. |
| Bodily injury | : | ..... | ..... | ..... |
| Property damage | : | ..... | ..... | ..... |
| Cost of Defence actions | : | ..... | ..... | ..... |
|
Total amount of pending claims: | : | | | |
| Bodily injury | : | ..... | ..... | ..... |
| Property damage | : | ..... | ..... | ..... |
| Cost of defence actions | : | ..... | ..... | ..... |
17. Are you aware of any incidents, conditions, defects :
circumstances or suspected defects which may result in
a claim?
18. (a) Has your proposal or renewal been declined or :
premium been increased or special terms been
imposed by any insurer? If so, please give
particulars. :
- (b) Are you at present insured under the Public :
Liability Policy:-
- (i) for premises risk? :
- (ii) for transportation risk? :
- if so, please give details :
- (c) Do you have a Public Liability Insurance Policy
as per the Public Liability Insurance Act, 1991?
If so, please furnish :
- (i) Name and address of the Insurance Co. :
- (ii) Policy No. :
- (iii) Amount of premium paid :
- (Please enclose a certified copy of the receipt for
payment of premium excluding the contribution to the
Environmental Relief Fund)
19. Please give details of -
- (a) On site emergency plan :
- (b) Off site emergency plan :
20. Please give (unit-wise)
- Estimated total annual wages :
- Total No. of staff employed :
21. Please give (unit-wise)
- (a) Actual annual sales turnover of last year : Rs.
- (b) Estimated annual sales turnover for the proposed:
year of insurance
22. Please indicate the limit of indemnity required
- (a) Any one accident: : Rs.
- (b) Aggregate during the Policy period : Rs.
23. Please indicate the Voluntary Excess :
(This Excess will apply to each and every claim) : per cent of limit of
Indemnity per accident.

24. Do you require extension of Public Liability cover :
for transportation of materials and/or dangerous/
hazardous substances?
- If so, specify –
- (a) particulars of such materials; :
- (b) expected turnover of such materials in transit in :
a year (incoming raw materials and dispatch of
finished products)
- (c) Whether pollution risk required :
- (d) mode of transportation (whether by road/ rail/ :
pipeline)
- (e) Limits of indemnity required (This should form :
part of overall indemnity limits as required under
question No. 22 above)
- (i) Any one accident : Rs.
(ii) Aggregate during the policy period :
(Note: this transportation coverage is applicable
only for full load – part load is not covered)
- If by pipe line, state -
- (i) dimensions of the pipe :
(ii) total length of the pipe :
(iii) terminal points :
(iv) whether underground/ overhead/ submerged:
(v) system of supervision and monitoring pipe :
lines against leakage/ damage
(vi) Lay out of pipeline showing surrounding :
areas alongside the route
25. (a) Is effluent discharged from your plant outside the:
premises by pipeline?
- (b) Is such effluent treated before discharge in an :
effluent treatment plant conforming to the
prevailing pollution laws?
- (c) Do you require coverage for such effluent :
discharge?
- (d) If yes, what is the length of pipeline from the :
compound wall of your premises to the
“disposal point”
26. Do you require Accidental Pollution cover? :
If so, please submit details as per additional
questionnaire attached.
26. Policy period required From _____ (date)
to _____ (date)
27. PAN CARD Number (10 Digit Number)

28. Sources of funds :

Salary Business Other (Please Specify)

29. GST No.

Additional Details: (compulsory)

Nationality: Indian Non – Indian
If Non-Indian, please specify Country:

Type of Organization:

Corporations Governments Non Governmental Organizations Society
International Organization Trust Partnership Cooperatives
Section 25 Company

Section 41 of Insurance Act 1938 (Prohibition of rebates)

1.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 of risk relating to lives or property in India, any rebate of the whole or part of the commission payable or any rebate of 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."

2.Any person making default in complying with the provisions of this section shall be liable for penalty which may extend to ten lakh rupees.

Section 64 VB of the Insurance Act 1938

Commencement of risk cover under the policy is subject to receipt of premium by Tata AIG General Insurance Company Limited.

Declaration (in respect of all sections)

I / We do hereby solemnly declare and state that all information given above is true to my / our knowledge. In case such information is found at any time in future to be false or misleading or it is found by the insurer that I / We have not disclosed any fact which is material to the assessment of the risk, the insurance cover granted to me / us shall be deemed to be null and void and I / We shall not be entitled to any benefit hereunder.

I/we hereby confirm that all premiums have been/will be paid from bonafide sources and no premiums have been/will be paid out of proceeds of crime related to any of the offence listed in Prevention of Money Laundering Act, 2002. I understand that the Company has the right to call for documents to establish sources of funds. The insurance company has right to cancel the insurance contract in case I am/ have been found guilty by any competent court of law under any of the statutes, directly or indirectly governing the prevention of money laundering in India.

I/We desire to effect an insurance in terms of the Public Liability Policy of the Company against the limits of indemnity specified above. I/We hereby declare that all statutory provisions relating to my/our business proposed for insurance are complied with. I/We further declare that the above statements and particulars are true, and I/We have not omitted, suppressed, misrepresented or misstated any material fact and I/We agree that this declaration shall be the basis of the contract between me/us and the Company, and be incorporated therein.

The content of this form along with product benefits, terms/conditions and exclusions have been clearly explained to me/us. I/we have understood these and confirm to abide by the policy terms & conditions.

Place :

Date :

Signature of the Proposer

Tata AIG General Insurance Company Limited

Vernacular Declaration by the intermediary
(Certification in case the proposer has signed in vernacular/thumb print):

I, _____ (Full Name) in my capacity as an Insurance Advisor/ Specified Person of the Corporate Agent/ Authorized employee of the Broker/ Relationship Officer of the Broker, do hereby declare that I have explained all the contents of this Proposal Form, including the nature of the questions contained in this Proposal Form to the Proposer including statement(s), information and response(s) submitted by him/her in this Proposal Form to questions contained herein or any details sought herein will form the basis of the Contract of Insurance between the Company and the Proposer, if this Proposal is accepted by the Company for issuance of the Policy. I have further explained that if any untrue statement(s)/ information/ response(s) is/are contained in this Proposal Form/including addendum(s), affidavits, statements, submissions, furnished/to be furnished, the Company shall have the right to vary the benefits which may be payable and further more if there has been a non-disclosure of any material fact, the policy issued to his/her favor pursuant to this Proposal may be treated by the Company as null and void and all premiums paid under the Policy may be forfeited to the company.

The content of this form along with product benefits, terms/conditions and exclusions have been clearly explained by me in vernacular to the proposer who has understood and confirmed the same.

Name of the specified Person and code:

Place:

Date:

Signature of Agent/ intermediary: