IndusInd GENERAL INSURANCE
FORMERLY RELIANCE GENERAL INSURANCE

Proposal Form No:_____

INDUSIND STANDARD FIRE & SPECIAL PERILS POLICY (RETAIL) - PROPOSAL FORM

(The liability of the Company commences only when this proposal is accepted by the Company and the premium is received.)

INTERMEDIARY DETAILS (To be filled in BLOCK LETTERS)

Intermediary Name		Code	
Branch Name		Code	
Sales Manager Name		Code	

PROPOSER DETAILS (To be filled in BLOCK LETTERS)

1. Proposer's Full Name	☐ Mr. ☐ Ms. ☐ Mrs. F I R S T M I D D L E L A S T		
2. Address of Communication			
Flat/Building		Road/Street/Sector	
Area		City	
Pin Code		State	
Country			
Phone		Mobile	
Email		Fax	
3. Source of Funds	☐ Business ☐ Profession ☐ Salary ☐ Agricultural Income ☐ Savings ☐ Others		
4. Monthly Income	☐ Upto ₹ 20,000 ☐ ₹ 20,001 to ₹ 50,000 ☐ ₹ 50,001 to ₹ 1,00,000 ☐ ₹ 1,00,001 and above		
5. PAN No.		6. UID Aadhaar No.	
7. CIN (In case of Corporate)		8. Date of Birth / Date of Incorporation	D D / M M / Y Y Y Y
9. Do you have a GST Registration Number			☐ Yes ☐ No
If Yes, please specify			
10. Business of the Proposer			
11. Paid up Capital of the Company			

12. Policy to be issured in favour of (list out all the parties who have insurable interest including the financial institutions)

a.		b.	
c.		d.	
e.		f.	
g.		h.	

13. Loan Account No.	
14. Location of Risk to be Covered	

IRDAI Registration No. 103 IndusInd General Insurance Company Limited (Formerly known as Reliance General Insurance). An ISO 9001:2015 Certified Company For complete details on the benefits, coverage, terms & conditions and exclusions, do read the sales brochure, prospectus and policy wordings carefully before concluding sale. Registered & Corporate Office: 6th Floor, Oberoi Commerz, International Business Park, Oberoi Garden City, Off. Western Express Highway, Goregaon (E), Mumbai-400063. Corporate Identity Number: U66603MH2000PLC128300. IndusInd Standard Fire & Special Perils Policy (Retail). UIN No.: IRDAN103RP0001V01200102. IGI/MCOM/CO/FI-01/ISF&SPP-(RETAIL)/PF/Ver.1.0/060326.

Flat/Building		Road/Street/Sector	
Area		City	
Pin Code		State	
Country			
Phone		Mobile	
Email		Fax	
15. Period of Insurance	From D D / M M / Y Y Y Y To D D / M M / Y Y Y Y		

16. Do you want to delete any of the following covers from the basic cover ?

a) Flood, Cyclone, group of perils	☐ Yes ☐ No
b) Riot, strike & malicious damage Cover	☐ Yes ☐ No

17. Do you want the plinth & Foundation along with the buildings to be covered? ☐ Yes ☐ No

_____

_____

18. Whether you have insured the same Property with any other insurance company with the same type of coverage (Give details)

_____

_____

19. Whether insurance was declined by any other insurance company or any special conditions were imposed. (Give details)

_____

_____

20. Premium / Claim details for the preceding 36 months Excluding the expiring policy period

Year	Premium (₹)	Incurred (paid+net O/S) Claims (₹)
Total		

DETAILS ABOUT PROPERTY COVERED AT THE INSURED LOCATION

21. The insured Property is

Residence, Office, Shops, Hotel etc.	☐ Yes ☐ No
Industrial/manufacturing risks	☐ Yes ☐ No
Storages outside industrial risks	☐ Yes ☐ No
Tanks/Gas holders outside industrial/manufacturing risk	☐ Yes ☐ No
Utilities located outside industrial manufacturing risk	☐ Yes ☐ No
22. If used as shop please declare whether the goods handled are as per the following list	☐ Yes ☐ No
If yes, whether the stock value will exceed 5% of shop value	☐ Yes ☐ No

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1. Celluloid goods, 2. Coir Loose, 3. Crackers & Fire Works, 4. Explosives of any kind, 5. Hay/Straw, 6. Hemp, 7. Jute (Loose), 8. Matches, 9. Methylated Spirit, 10. Nitro Cellulose Plastics, 11. Oils/Ether/Industrial Solvents and other inflammable liquids flashing at and below 32°C (Closed Cup Test), 12. Paints with inflammable base having flash point below 32°C (Closed Cup Test) - Other than in sealed tins or drums, 13. Varnishes having a Flash point below 32°C (Closed Cup Test) - Other than in sealed tins or drums. 14. Disinfectant liquids and liquid insecticides - Other than in sealed tins or drums, 15. Vegetable fibres of any kind including Rayon fibre.

23. If used as warehouse / godown (not located in a manufacturing unit), please give the list of goods stores.

_____

_____

24. If used as an Industrial / Manufacturing unit, please give products manufactured at the location proposed (detailed block plan showing various facilities to be enclosed)

_____

_____

25. If used as an Industrial / Manufacturing unit, please state whether the factory is operating or not functional at present

_____

_____

26. Fire Protection devices installed (Please Tick in the box below)

a) List out the various blocks and indicate the type of protection provided for each block

b) Indicate whether annual maintenance contract for the appliances is in force ☐ Yes ☐ No

☐ Portable Extinguishers	☐ Yes ☐ No
☐ Trailer Pumps	☐ Yes ☐ No
☐ Fire Engine	☐ Yes ☐ No
☐ Hydrant System	☐ Yes ☐ No
☐ Sprinkler System	☐ Yes ☐ No
☐ Fixed Water spray system	☐ Yes ☐ No
☐ Foam systems	☐ Yes ☐ No
☐ Fire alarm systems	☐ Yes ☐ No
☐ Gas flooding systems	☐ Yes ☐ No
☐ Small bore hose reels	☐ Yes ☐ No

27. The basis proposed for insurance (Building / Machinery / FFF)

Market Value Basis	☐ Yes ☐ No
Reinstatement Value Basis	☐ Yes ☐ No
Whether escalation clause is required	☐ Yes ☐ No

28. a) Construction details

Note: Buildings having walls and/or roofs of wooden planks/thatched leaves and or grass/hay of any kind/bamboo/plastic cloth/asphalt + cloth/canvas /tarpaulin and the like are treated as " Kutcha" construction.

Please specify whether you have used any of the mentioned materials in the above note in

i. Wall	☐ Yes ☐ No
ii. Floor	☐ Yes ☐ No
iii. Roof	☐ Yes ☐ No

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b) Height of Building	_____ Meters
c) Age of Building	☐ Less than 5 years ☐ 5-10 Years ☐ 10-20 Years ☐ Above 20 Years
29. Building-Wise values (please include the kutcha buildings also in this list and give individual values against such buildings)	Amount (₹) _____

Description of Block	Plinth & Foundations	Super Structure	Building including Plinth	Machinery & Accessories	F & F and other Equipment	Stock and stock in process **	Property to be insured separately	Total
Total								

Note: ** indicates those which are covered on normal basis and do not fall under serial No. 28 A, B, C and D below.

30. Special coverage for stocks only (Please Tick in the box below and give the amount to be insured against each)

A. On Floater Basis

Stocks at various location (warehouses/godowns /process block and/or open) can be covered on floaters basis for a single Sum Insured.

Floater Basis ☐ Amount (₹) _____

B. On Declaration Basis

Stock which fluctuate in value can be covered on (monthly) declaration basis.

Declaration Basis ☐ Amount (₹) _____

Note 1. Minimum Sum Insured is ₹ 1 Crore, and policy not issued on short period basis.
2. Stocks in process and stocks stored at Railway sidings are not covered

C. On Floater Declaration Basis

Stocks which fluctuate in value as well as stored in various locations can be covered on (monthly) Floater Declaration Basis

Floater Declaration Basis ☐ Amount (₹) _____

Note 1. Minimum Sum Insured is ₹ 2 Crores
2. Stocks in process and stocks stored at railway sidings are not covered.

D. Stocks stored in open	Location	Amount (₹)
Stocks in open (located outside the factory compound)		

31. Total Sum Insured under Add-Ons (Tick in the box, is applicable)

	Clause/ Peril code	Risk code	Rate code	Rate (%0)	Sum Insured (₹)	Premium (₹)
☐ Arcthitects & Engineers Fees						
☐ Debris Removal						

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Deterioration of Stocks in Cold Storage						
Premises on account of						
☐ (a) Accidential Power Failures due to Damage at Power Station due to an Insured Peril.						
☐ (b) Change in Temperature Arising out of Loss or Damage to the Cold Storage Machinery(ies) in the Insured Premises due to Poertion of Insured Peril						
☐ Forest Fire						
☐ Impact Damage due to Insured's Own Vehicle						
☐ Spontaneous Combustion						
☐ Omission to Insure Additions, Alternation Extension						
☐ Earthquake (Fire & Shock)						
☐ Spoilage Material Damage Cover						
☐ Leakage and Contamination Cover						
☐ Temporary Removal of Stocks						
☐ Loss of Rent						
☐ Additional Expenses of Rent for an Alternate Accommodation						
☐ Start up Expenses						
☐ Molten Metal Spillage						
☐ Building-Wise Values						
Stocks – Floater Basis						
Stocks – Declaration Basis						
Stocks – Floater Declaration Basis						
Stocks – In open – outside Factory Compound						
☐ Terrorism						
☐ Accidental Damage						
☐ Additional Customs Duty Clause						
☐ Aggravation Clause						
☐ Brand and Trademark Clause						
☐ Capital Additions upto _____% Sum Insured						
☐ Catalyst and Consumable (Including Lining and Refractory) Interest in Process						
☐ Claim Preparation Clause						
☐ Cleaning up and other Costs Clause						
☐ Decontamination Expenses Clause						

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☐ Deliberate Damage						
☐ Expenses for Loss Minimization / Loss Prevention						
☐ Highest Single Deductible						
☐ Hire Purchase or Lease Agreements / Properties Under Consignment, Care, Custody and Control						
☐ Immediate Repairs						
☐ Inadvertent Omission upto _____% of SI Excluding Stock						
☐ Inland Transit						
☐ Landscaping Cost Clause						
☐ Leak search / Finding Cost Clause						
☐ Margin Clause upto _____% of Sum Insured						
☐ Non Invalidation						
☐ Non-Vitiation Clause / Multiple Insured Clause						
☐ Obsolete Equipment Clause						
☐ Obsolete Parts Clause						
☐ Pair and Set Clause						
☐ Personal Effects Clause / Property of Employees and Visitors						
☐ Plans, Documents & Computer Systems Records						
☐ Professional Fees						
☐ Property in Course of Construction / Minor Works						
☐ Protection and Preservation of Property						
☐ Removal of Debris (Including External Debris)						
☐ Shutdown / Startup Costs						
☐ Spontaneous Combustion for Coal						
☐ Temporary Removal (Excluding Stocks)						
☐ Testing and Commissioning Clause						
☐ Unoccupancy Clause						
☐ Un-specified Locations						
☐ Vehicle Load Clause						
☐ Waiver of under- Insurance						
☐ Waivers of Rrecourse						
Grand Total						

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PAYMENT DETAILS

☐ Cheque ☐ DD

Cheque or DD Amount		Amount in words	
Bank Name			
Cheque / DD No		Cheque / DD Date	DD / MM / YYYY

PROPOSER'S BANK DETAILS

32. Name of the Bank Account Holder	☐ Mr. ☐ Ms. ☐ Mrs. FIRST MIDDLE LAST		
33. Bank Account No.:		34. Account:	☐ Saving ☐ Current
35. Name of the Bank			
36. Branch			
37. MICR Code (9 digit MICR code number of the bank and branch appearing on the cheque issued by the bank)			
38. IFSC Code (11 character code appearing on your cheque leaf)			

☐ I understand that any refund due on the premium payment / any payment / claims to be directly credited to my aforesaid Bank Account.*

*As per IRDAI, its mandatory that all payments made to the insured are only through electronic mode.

PEP DECLARATION:

Are you a Politically Exposed Person (PEP)?	☐ Yes ☐ No
If yes, please mention the position held	
Is any of your close relation or family member a PEP?	☐ Yes ☐ No
If yes, please mention the name and relation and the position held by such close relative/family member.	

I hereby declare that in future if me, any of my close relatives or any of my family member attains a position of PEP then I shall confirm the same to IndusInd General Insurance Co. Ltd as a mandate. I understand that this is a crucial information under the PMLA Rules and AML/CFT Guidelines and shall confirm that the answers given by me is true. In case the company comes to know that this is a misrepresentation and concealment of information then the policy shall be put on hold for scrutiny by the company and I shall be solely responsible for the same.

Note :

"**Politically Exposed Persons" (PEPs)** shall have the meaning assigned to it under sub clause (db) of clause (1) of Rule 2 of the Prevention of Money Laundering (Maintenance of Records) Rules, 2005."

(db) "Politically Exposed Persons" (PEPs) are individuals who have been entrusted with prominent public functions by a foreign country, including the heads of States or Governments, senior politicians, senior government or judicial or military officers, senior executives of state-owned corporations and important political party officials".

AML Guidelines

1. 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 offense listed in Prevention of Money Laundering Act,2002.
2. I Understand that the Company has the right to call for document to established sources of funds.
3. The Insurance Company has right to cancel the insurance contract in case I am/have been found guilty by competent court of law under any of the statutes, directly or indirectly governing the prevention of money laundering in India.

Place: _____

Date: _____

_____
Signature of Proposer

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GENERAL DECLARATION:

I understand that as per the new AML/CFT Guidelines issued IndusInd General Insurance Co. Ltd will be verifying my details pertaining to KYC and PAN provided at the time of proposal.

I further, do hereby agree and consent that in the case of the event of a mismatch of information provided by me in the proposal form, identification proof, and address proof at the time of issuance of the policy. I request IndusInd General Insurance Company Limited to issue the policy with the details appearing as per my proposal form. I will be solely responsible for any consequences arising out of the difference in detail given by me during the verification of supporting documents provided by me at the time of issuance of the policy or otherwise.

DECLARATION

I/We hereby declare and warrant that the statements made by me/us in this Proposal Form are true to the best of my/our knowledge and belief and I/We hereby agree that this declaration shall form the basis of the contract between me/us and IndusInd General Insurance Company Limited. In any additions/alterations are carried out in the risk proposed after the submission of this proposal form then the same shall be conveyed to the IndusInd General Insurance company Limited immediately

I/We further agree and undertake not to receive from IndusInd General Insurance Company Limited any rebate other than that mentioned in the published prospectus in accordance with the provisions Section 41 of the Insurance Act, 1938 as amended by Insurance Laws (Amendment) Act, 2015.

I/We here by state that the above mentioned address shall be taken as address on record for the purpose of GST.

"I/we hereby agree to be notified by insurer on my registered mobile number/ email id through mail or SMS or any such mode, information about various insurance policy services."

I/We hereby confirm that the contents of the proposal form and connected documents have been fully explained to me/us and I/We have fully understood the significance of the proposed contract

Place: _____

Date: _____ _____

Signature of Proposer

Note: If the proposer omits to give full information or gives false information in reply to any question, the policy proposal will be voidable at the instance of the company

Prohibition of Rebates - Section 41 of the Insurance Act, 1938 as amended by Insurance Laws (Amendment) Act, 2015.

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

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