

# PROPOSAL FORM FOR BURGLARY AND HOUSE BREAKING INSURANCE (BUSINESS PREMISES)



WITH YOU ALWAYS

**NOTE : PLEASE ANSWER EVERY QUESTION AND FULLY**

This insurance policy provides cover against loss of or damage to accompanied personal baggage of the insured or insured's family member(s) due to fire, theft or accident during the course of journey including stoppages enroute anywhere in India Except as detailed Below.

1. (a) Name and address of the Proposer in full (BLOCK LETTERS)
- (b) Name of the Financial Institution/s (if any financial interest is involved)
- (c) Nature of Trade or Business
2. Address of the premises to be insured
3. (a) Whether Warehouse, godown Shop or Office ?
- (b) How long have you been an occupant Of premises.
- (c) Are you the sole occupant ?
- (d) If not, who are other occupants ?
4. What materials are used for construction ?  
e.g. Concrete, Bricks, Iron Sheet or Timber etc.
- (a) Walls
- (b) Roof
- (c) Floor
5. What protection is provided to ;
- (a) Doors :
- (b) Windows
- (c) Skylights, Ventilators, Exhaust Fans, Lights, Airconditioners Trap Doors ?
- (d) Any other opening
- (e) Mention any special precautions you have adopted for safeguarding your property
6. (a) Are the premises occupied by you at night ?  
if not, by whom ?
- (b) Will the premises be guarded by Watchman ?
- (c) Will the premises at any time be left un-occupied ?
- (d) If so, how often and for how long ?
7. (a) Are all valuables secured in safe(s) outside business hours ?
- (b) Give (1) Maker's Name (2) Height (3) Width (4) Depth and (5) Weight of Safe(s),
- (c) How many keys are there to the Safe(s) and with whom are they kept ? Can the safe(s) be opened by a single key or by a combination of two or more keys?
8. (a) Are Stock and Sales books maintained?
- (b) How frequently are these entered ?
- (c) How after is stock taken ?
- (d) Where are these books kept outside Business hours?

9. (a) Have any premises occupied by you been entered by thieves ?

(b) If so, give full particulars stating when and how access was obtained and the extent of the loss

(c) What precautions have been adopted to prevent such a recurrence ?

10. Is the risk currently insured against Burglary ? If so,

(a) The name of Insurance Company

(b) Policy No.

(c) Period

11. Has any Company in respect of your Burglary Insurance:

(a) Declined your proposal ?

(b) Cancelled or refused to renew your policy?

(c) Accepted your proposal on Special terms and conditions?

13. Amount for which contents are currently Insured against fire and name of the Company

14. Give full description of contents (i.e. the Property to be insured) of the premises

15. Do you need cover against Riot and Strike, terrorist activities on payment Of additional premium ?

16. PROPERTY TO BE INSURED (give full Details )  
SUM TO BE INSURED (Rs.)

(a) Stock-in-Trade (as described in Item 14 above)

(b) Goods held by the Proposer in Trust or on commission for which he is responsible.

(c) Furniture, Fixtures, Fittings, Utensils and Appliances in trade.

(d) Coins and/or Currency Notes in Locked safe

(e) Others (to be specified)  Total Rs.

**N.B.** To obtain full indemnity it is necessary to insure for the full value of the property in the premises. \_\_\_\_\_

17. From \_\_\_\_\_ To \_\_\_\_\_

I/We do hereby declare that the above statements and answer are true and that I/we have not withhold any information whatsoever regarding the Proposal. I/We agree that this proposal and declaration shall be the basis of the contract between me/us and The TATA AIG General Insurance Co., Ltd. whose Policy for the Insurance proposed is acceptable to me/us. I/we undertake to exercise all ordinary and reasonable precautions for safety of the property as if it were uninsured.

Place :

Date :

\_\_\_\_\_  
Signature of Proposer

Note: 1. The liability of the Company does not commence until the proposal has been accepted by the Company and the premium paid.  
2. Premium will be quoted on application.

**Declaration:**

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

Signature of the Proposer : \_\_\_\_\_

Name & Signature of agent/intermediary: \_\_\_\_\_ Code: \_\_\_\_\_

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

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.

Signature/Thumb impression of the Proposer: \_\_\_\_\_

Name & Signature of agent/intermediary : \_\_\_\_\_

**Agent Declaration:**

I, \_\_\_\_\_ (Full Name) in my capacity as an Insurance Advisor/ Specified Person of the Corporate Agent/Authorized employee of the Broker/Relationship Officer, 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.

**PROHIBITION OF REBATE****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.

**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.

**Tata AIG General Insurance Company Limited**

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