



**TATA-AIG GENERAL INSURANCE COMPANY**  
**Public Liability (act) Insurance Policy**

Liability of the Company will not commence until receipt of premium and statutory contribution towards the Environment Relief Fund.

**PROPOSAL FORM FOR INSURANCE UNDER PUBLIC LIABILITY**  
**INSURANCE ACT 1991**

1. Name of the Proposer owner in full (see note) \_\_\_\_\_
2. Address \_\_\_\_\_  
\_\_\_\_\_ PIN \_\_\_\_\_
3. Business \_\_\_\_\_
4. Paid up capital (See Note) \_\_\_\_\_
5. List of hazardous substances handled and Group  
(See Note) \_\_\_\_\_
6. Details of all accidents during past 3 years and  
compensation paid/claimed but not yet paid \_\_\_\_\_
7. Estimated annual turnover (See note) \_\_\_\_\_  
(a) Proposed Insurance Year \_\_\_\_\_  
(b) Previous Year \_\_\_\_\_
8. Number of (a) Workmen Employees \_\_\_\_\_  
(b) Other employees (See note) \_\_\_\_\_
9. Limit of Indemnity required in respect of Any one  
accident : \_\_\_\_\_

**Tata AIG General Insurance Company Limited**

Registered Office: Peninsula Business Park, Tower A, 15th Floor, G.K. Marg, Lower Parel, Mumbai - 400 013,  
Maharashtra, India. 24X7 Toll Free No: 1800 266 7780 Visit us at [www.tataaig.com](http://www.tataaig.com)  
IRDA of India Registration No: 108 CIN:U85110MH2000PLC128425  
UIN- IRDAN108CP0058V01201819

10. Policy period required From AM/PM  
To midnight of....

**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 ☐

**Other Information (Compulsory)**

1. PAN CARD Number (10 Digit Number)

2. Sources of funds :

☐ Salary ☐ Business ☐ Investments ☐ Other (Please Specify)

3. GSTN No

**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 hereby declare that 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,

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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.

I/we hereby confirm that all premiums paid / payable in future will be from bonafide sources and not paid out of proceeds of crime and that such premiums are not disproportionate to my/our income. I / we understand that the Company has the right to call for documents to establish sources of funds and to cancel the insurance policy in case I / we are found guilty by any competent court of law under any of the statutes, directly or indirectly governing the prevention of money laundering law in India.

I / we are not Politically Exposed Persons \* nor are their close relatives / family members / associates. I / we shall keep the company informed if we subsequently become a Politically Exposed Person / close relative / family member / associate of Politically Exposed Persons. "Politically Exposed Persons" shall have the meaning assigned to it under Prevention of Money-Laundering (Maintenance of Records) Amendment Rules, 2023 as amended from time to time.

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

**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:

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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 –
  - (i) in the case of a firm, any of its partners
  - (ii) in the case of an association, any of its members and
  - (iii) in the case of 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.
4. **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.
5. **Hazardous Substances and Group** means the items listed and grouped under Environment (protection) Act 1986 and the Rules framed thereunder.
7. **Turnover shall mean -**
  - (i) Manufacturing units-Annual Gross Sales of all goods including all levies and taxes.
  - (ii) Godown, warehouse owners-Total Annual rental receipts
  - (iii) Transport operators-Total annual freight receipts.
  - (iv) Others-Total annual gross receipts.
8. **‘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.

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