

**PROPOSAL FORM**

**IMPORTANT NOTICE**

**Prohibition of Rebates (Section 41 of the Insurance Act 1938)**

1. No person shall allow or offer to allow either directly or Indirectly as inducement to any Person to take out 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 such 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 provision of this section shall be punishable with fine which may extend to five hundred rupees only.

**PROPOSER (Insured)** \_\_\_\_\_

**Additional Insured (Include address)** (Agreed Bank Clause) \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

**Mailing Address** \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_ PINCODE \_\_\_\_\_

**Period of Insurance desired** From: \_\_\_\_\_ To: \_\_\_\_\_

**Address of Location to be Insured** \_\_\_\_\_  
\_\_\_\_\_ PINCODE \_\_\_\_\_

**Description of Business** \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

**Particulars of premises** Age of structure - \_\_\_\_\_ years  
Construction - Cement walls & roof / Cement walls & metal roof / Fully steel / cement wall & wooden tiled roof / Other (describe) \_\_\_\_\_  
Situation - Within office complex / commercial complex /residential complex /industrial complex / stand alone premises  
Location - Basement / Below street level / Ground floor / \_\_\_\_\_ floor (s)  
Fire Fighting facilities -Hand held extinguishers only  
Hand held extinguishers and Hydrants only  
Hand held extinguishers and Sprinklers only  
Hand held extinguishers, Hydrants and Sprinklers  
Type of safe - \_\_\_\_\_

**Previous Loss record**

| Coverage | Date | Cause | Amount (Rs) |
|----------|------|-------|-------------|
|          |      |       |             |
|          |      |       |             |
|          |      |       |             |

The liability of the insurer shall be limited to those Coverages and Extensions stated hereunder and Indemnity under the Insurance shall be limited in the annual aggregate to the maximum amounts of the Limit of Liability specified herein.

| Coverage Section  | Particulars of Insured interest   | Total Sum Insured/ Limit of Indemnity   | Rate       | Premium   |
|---|---|---|------------|-----------|
| <b>A Fire and Perils</b>  | Building  | Rs _____  |            | Rs _____  |
|   | Contents (describe) _____   | Rs _____  |            | Rs _____  |
| <b>Extensions desired</b>   | ◆ <b>Earthquake</b>   |   | <b>Yes</b> | <b>No</b> |
|   | Sum insured: Rs. _____  |   | <b>Yes</b> | <b>No</b> |
|   | ◆ <b>Terrorism</b> (with Riot, Strike, Malicious Damage only)   |   | <b>Yes</b> | <b>No</b> |
|   | ◆ Reinstatement Value Clause (excludes stocks)  |   | <b>Yes</b> | <b>No</b> |
|   | ◆ Local Authorities Clause (with Reinstatement Value only)  |   | <b>Yes</b> | <b>No</b> |
|   | ◆ <b>Loss of Rent cover</b>   |   |            |           |
|   | Rent sum insured : Rs _____   |   |            |           |
|   | Term of Rent insured : _____ (days)   |   |            | Rs _____  |
|   | ◆ <b>Additional Rent for alternate accommodation</b>  |   |            |           |
|   | Rent sum insured : Rs. _____  |   |            |           |
| Term of Rent insured : _____ (days)   |   |   | Rs _____   |           |
|   |   |   |            | (Premium) |
|   |   |   |            | (Premium) |
| <b>Restrictions Desired</b>   | ◆ DELETE Storm Tempest Flood Inundation perils  |   | <b>Yes</b> | <b>No</b> |
|   | ◆ DELETE Riot Strike Malicious Damage perils (no cover will be granted for terrorism alone)                                 |   | <b>Yes</b> | <b>No</b> |
| <b>B Burglary</b>   | Contents (excluding Money) within fully enclosed premises only  | Rs. _____   |            |           |
|   |   | Being total sum insured at the location. Subject to FIRST LOSS Limit Rs _____   |            |           |
|   |   | Premium Rate _____ Premium Rs. _____  |            |           |
| <b>C Money in Safe</b>  | Money (Indian Currency/ monetary instruments in Indian currency) belonging to the Business                                  | Rs. _____   |            |           |
|   |   | any one occurrence (one or more safes) and in the annual aggregate. Sub-limited to limits to be advised per individual safe at each location  |            |           |
|   |   | Premium Rate _____ Premium Rs. _____  |            |           |
| <b>D Public Liability</b>   | Legal Liability for third party death and/or third party bodily injury occurring and claimed during the Period of Insurance | Rs. _____   |            |           |
|   |   | Being the combined single indemnity limit (bodily injury and/or property damage) in respect of any one occurrence and in the aggregate of all occurrences during the Period of Insurance. |            |           |
|   |   | Premium Rate _____ Premium Rs. _____  |            |           |
| Any one occurrence shall mean one loss/claim or a series of losses/claims arising out of one fortuitous event or cause. |   |   |            |           |

**Additional Coverage** \_\_\_\_\_  
**Riders (Proposals)** \_\_\_\_\_  
**attached & included** \_\_\_\_\_

**AML Guidelines**

1. 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.
2. 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."

**Declaration by Proposer**

I/We hereby declare that the statements made by me/ us herein and in attachments hereto are true to the best of my / our knowledge and belief and I/ We hereby agree that this Proposal shall form the basis of the insurance contract between me / us and TATA AIG General Insurance Company Ltd. (referred to as the Company) I/We further confirm that if any additions or alterations are carried out in the risk proposed for insurance herein after the submission of this Proposal then particulars of such shall be forthwith conveyed to the Company / I We further agree that the submission of this Proposal to the Company and its receipt thereof shall not constitute an acceptance of the risk by the Company

Date : \_\_\_\_\_ Signature of Proposer : \_\_\_\_\_

Place : \_\_\_\_\_ Name & Title of Signatory : \_\_\_\_\_

**Payment Details** Rs \_\_\_\_\_ **vide CASH/Cheque No** \_\_\_\_\_ **Dated** \_\_\_\_\_