

# PROPOSAL FORM

# BURGLARY INSURANCE

  
General Insurance Company Ltd.

## PROPOSAL FORM FOR BURGLARY INSURANCE

(The property proposed for insurance is not covered until the proposal is accepted and premium paid)

1) Agent/Broker Name	
2) Agent/Broker Code	
3) Name of the Insured (Policy to be issued in favor of)	
4) Address of the proposer	
5) Phone Number	
6) Email id	
7) Bank Account No.[Optional if desired by the proposer]	
7) Paid up capital of the firm	
9) Name of the Insured (Policy to be issued in favor of)	
108) Do you wish to cover the interest of any financial institution-if yes, give the names of all financial institutions.	
9) Location details (Complete Address) of the risk to be insured. <b>Note:</b> Burglary Insurance is a Location Specific policy-In case of any change in location, the same does not get covered unless informed to the insurer and agreed by the insurer by means of an endorsement to the policy)	
10) District in which the risk is located	
11) State in which the risk is located	
12) Pin code of the location of risk	
13) Risk Occupancy  Note: Please describe the activities carried out in the premises. 14) Are you a sole occupant?	Residence/Shops/Office/Warehouse/Industrial premises

15) If not, who are other occupants, their names and nature of occupancy					
16) Period of Insurance: Start Date (dd/mm/yyyy). <b>Note:</b> Please ensure that the policy date and time is on or after the date of payment of premium to us.					
17) Period of Insurance: End date (dd/mm/yyyy) <b>Note:</b> Policy period should be for a maximum of one year. If you choose a shorter period than one year, then our short period scales of premium computation shall be adopted.					
18) Construction Details	Walls (Brick/RCC/Concrete Blocks/Stone/AC Sheet/Open Sided)  Yes/No	Roof (RCC/AC Sheet/Tiles/Thatched/Open)  Yes/No	Age of the buildings	Height of the building	Number of storeys
<b>Note:</b> If there are many blocks with mixed construction, please mention the construction details of the blocks with majority of the Sum Insured. In the remarks column, please state construction details of other blocks.					
19) What protection is provided to:  NB: Mention any specific precautions you have adopted for safeguarding your property	Doors	Windows	Skylights, ventilators, exhaust fans, lights, airconditioners, trap doors		
20) Are the premises occupied by you at night? If not by whom ?		Yes/No			
21) Are the premises guarded by exclusive armed Watchmen?					
22) Are the premises at any time left unoccupied? If so how often and for how long?					

23) Are all valuables secured in a safe(s) outside business hours ?

Whether the safe is fixed to a wall or concrete bed?

Give

- (1) Maker's name
- (2) Height
- (3) Width
- (4) Depth and
- (5) Weight of Safe (s):

24) How many keys are there to the safe (s) and with whom are they kept?

Can the safe(s) be opened by single key or by a combination of two or more keys?

25 a) Are stock and sales book maintained? Yes/No

b) How frequently are these entered? Monthly/ Quarterly/Half yearly/Yearly

c) How often is stock taken? : Monthly/ Quarterly/Half yearly/Yearly

d) Where are these books kept out of business hours?

26) Have any premises occupied by you been entered by thieves ?

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

What precautions have been adopted to prevent such a recurrence?

27)The name of your existing insurance company

Policy No.

Period.

28) Has any company in respect of your Burglary Insurance:

Declined your proposal?

Cancelled or refused to renew your policy?

Accepted your proposal on special terms and conditions?

29) a) Have you ever claimed upon any insurance for loss by burglary or house breaking?

Yes/No

b) If yes Please provide the Premium and Claims paid/outsatanding for the last five years/available years

Year	Premium	Claims Paid & Outstanding	Claims Ratio
Year 1			
Year 2			
Year 3			
Year 4			
Year 5			
Total			

30) Amount for which contents are currently insured against fire and name of the Insurer.

32) Is the insured location protected by a burglar alarm system ?

Yes/No

(33) Are there any other security systems or aids deployed, and if so, provide details

34) Is the burglar alarm system under a maintenance contract?

35) Do you intend to cover Burglary as result of Riot, Strike and Malicious Damage on payment of additional premium?

36) Do you want to cover losses due to theft peril also on limit of liability basis in addition to Burglary on payment of additional premium?

37) Do you intend to take floater cover or declaration cover? Please tick the correct option.

Floater Cover

Declaration Cover

**37) PROPERTY TO BE INSURED (GIVE FULL DETAILS)**

Sr. No.	Item	Total Value at Risk	Limit of Liability opted (you may choose 10%/15%/20%/25%/30%/40%/50%/75%/total value)	Specify Basis of valuation Market Value
A	Stock in trade			
B	Goods held in trust or on commission for which the insured is responsible			
C	Furniture, fixture, fittings, utensils and appliances used in your business			
D	Coins and currency notes in a locked safe			
E	Valuables (please specify)			
F	Others (Please specify).....			
<b>TOTAL</b>				

**N. B: 1**

To obtain full indemnity it is necessary to insure for the full value the property in the premises.

**NB:2**

Market Value (for other than stocks) represents the replacement value of the item as New at time of Damage or Loss less due allowance for betterment, wear and tear and/or depreciation. Market value for stocks means the procurement value of stocks from the same or similar source.

## DECLARATION

I / We hereby declare 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 the "-----  
- Co. Ltd."

I/We also declare that any additions or alterations are carried out after the submission of this proposal form then the same would be conveyed to the insurers immediately.

Place

Signature of Proposer

Date



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 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.

Any person making default in complying with the provisions of this section shall be punishable with fine, which may extend to Five Hundred Rupees.

\*\*\*\*\*