## Bajaj Allianz General Insurance Company Limited

**BAJAJ** Allianz 🕕

Regd. Office & Head Office : GE Plaza, Airport Road, Yerwada, Pune - 411 006

P - 4092 -

## SHOPKEEPERS INSURANCE POLICY

### **Proposal Form**

Important : This proposal for insurance will be the basis of any subsequent insurance policy that we issue to you. It is essential that you answer fully and accurately all of the questions contained in this proposal, and that you provide us with any and all additional information relevant to the risk to be insured or our decision as to the acceptance of the risk or the terms upon which it should be accepted. Your failure to comply with this obligation now may result in the rejection of your claim and the avoidance of your policy when a claim is made. If you are in any doubt about the information to be given, please seek the advice and guidance of your insurance advisor or agent. If there is insufficient space in this proposal for you to provide relevant information, whether as requested or otherwise, please attach a separate sheet to this proposal and return it to us.

#### 1. Name of Proposer

### 2. Address of Premises Proposed for Insurance

#### 3. Business Address of Proposer

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b.	BUILDING OCCUPANCY	
	(i) Is the building solely occupied by the proposer ?	Yes No
	If 'No' give brief details of other occupancies :	
с.	Do you wish to opt for terrorism cover extension	Yes No
d.	Do you own the building ?	Yes No
	If yes, sum to be insured for insurance	
	(Please take the reinstatement value)	Rs.
e.	CONTENTS	
	What is the value of contents	
	(other than money and electronic equipments) ?	
	(i) Saleable items (Please take sales value)	
	(Please give a description of items)	Rs.
	(ii) Furniture, Fixture, Fittings	
	(Please take the reinstatement value)	Rs.
	(iii) Machinery / Equipments, if any	Rs.

# Burglary and Robbery

a.	What is the value of contents (other than money)?	
	(i) Saleable items (Please take sales value)	D-
	(Please give a description of items)	Rs.
	(ii) Furniture, Fixture, Fittings	D-
	(Please take the reinstatement value)	Rs.
b.	Describe in detail the nature of the Safes or :	
	Strong Rooms if any, in the Insured Premises	
	which are used to contain money	
C.	All money in safe	De
	(Restricted to one day's collection)	Rs.
d.	All money in, till/counter	De
	(Restricted to one day's collection)	Rs.
e.	Whether 24-hrs security provided for	
	(i) The complex/building housing the shop	Yes No
	(ii) Whether any burglar alarm or similar security devices	
	are provided	Yes No
	If 'Yes' please specify	

f.	Are there any special recommendations in regard to the	
	maintenance of these installations or is there any special	
	schedule of maintenance that has to be complied with in	Yes No
	order to keep the above installations in good running	
	condition.	
	If 'Yes' are you in compliance with the same ?	Yes No

### Money

a.	Money in transit (Please indicate the limit required per transit)	Rs.
b.	Is there a daily written record of the money in transit and is	Yes No
	it updated every day ?	

### Plate Glass

a.	Please provide a description & location of the	
	Plate Glass, which you wish to insure, and its value	

## Breakdown of Business Equipment

(we do not cover equipments which are more than 10 years old)

a.	Please provide in respect of all business equipment
	which you wish to insure, the following information $:$
	i. Description
	ii. Reinstatement Value
	iii. Date of manufacture
b.	Please provide details of breakdown and
	Repair cost incurred during the last 3 years :
	For the above equipments
	(Please attach separate sheet if required)

## Neon Sign / Glow Sign

Plea	se provide in respect of all the neon signs and / or	
glow	signs that you wish to insure, the following information :	
i.	Description	
ii.	Year of Production	
iii.	Name of manufacturer	
iv.	Reinstatement value for which you wish to insure :	
	glow i. ii. iii.	ii. Year of Production iii. Name of manufacturer

## Electronic Equipment

Note : We will not provide insurance cover in respect of Electronic equipments, which are more than Ten years old from the date of manufacture of such equipments.

a.	Please provide in respect of all the Electronic equipment that	
	you wish to insure the following :	
	i. Description	
	ii. Type of the items	
	iii. Date of manufacture	
	iv. Name of manufacturer	
	v. Reinstatement Value	
b.	Please provide details of breakdown and Repair cost	
	incurred during the last 3 years	
	For the above equipments	
	(Please attach separate sheet if required)	
С.	Do you require cover for data media and software?	
	If so, provide	
	i. Reinstatement value of data media	Rs.
	ii. Repurchase cost for software	Rs.
d.	Do you require cover for reproduction of data lost	Yes No
	following indemnifiable damage to data media ?	
	If 'Yes', what is the limit required ?	Rs.
e.	Do you wish to opt for terrorism cover extension to protect	
	your equipment from terrorism damage	Yes No
	Fidelity Guarantee	
a.	Please provide the following information in respect of all the	
	employees in respect of whom insurance cover is sought :	
	i. Name	
	ii. Designation	
	iii. Monthly Salary	
	iv. Amount of Cash / Stock held by the employee	
	(Please attach separate sheet if necessary)	
b.	Is there a system to obtain references from previous	
	Employers ? If not, specify practice followed	
С.	Has there been any occasion to question honesty or conduct	Yes No
	of any person proposed for guarantee ?	Yes No
	If yes, please provide details	
d.	How often are the employees required to account	
u.	for money ?	

e.	Are books of accounts balanced everyday ?	Yes No
f.	What independent system is there to check that all sums	
	received by employees are accounted for	
g.	Have there been any reported losses	
	(whether insured or not) due to fraud or dishonesty of	
	employees, partners or directors during the last five years ?	

### Personal Accident

a.	Do you want personal accident cover for:	
i.	Yourself	Yes No
ii.	Family members (who assist you in the business)	Yes No
iii.	Other employees	Yes No

### b. Please give the following details for all persons to be covered under this section (If necessary please attach separate list)

Name of the person	Relationship with the proposer	Nature of functions	Date of Birth	Sum to be insured (Rs)

(\*Please limit the sum insured to 5 times annual income of the person to be covered)

## Public Liability / Workmen's Compensation

a.	Please provide the limit of Indemnity required : For Any One Accident and Any One Year (Maximum limit Rs. 10 lacs)	Rs.
b.	Please provide following information if Workmen	
	compensation cover is required	
	i. Number of Workers	
	ii. Nature of Work	
	iii. Any security measures to prevent accidents	
	iv. Any past history of accidents in the premises	

### BUSINESS INTERRUPTION COVER

a.	What is the Turnover for last 12 months	Rs.
	Answer b to c if TO is more than Rs.10 lacs	
b.	What is the estimated Turnover for next 12 months	Rs.
C.	What is the sum to be insured	Rs.

NB : The sum to be insured is estimated Gross Profit for next 12 months which is Turnover less purchases and other variable business expenses

d.	What is the estimated Net Profit for the next 12 months	Rs.
e.	What is the indemnity period opted (Max 12 months)	6 / 9 / 12 months
f.	Do you maintain upto date books of accounts	Yes No
g.	Do you wish to opt for terrorism cover extension	Yes No
	(You can opt for terrorism extension for this section, only if you opt it for the fire section)	

### **Declarations and Warranty**

I/We hereby declare and warrant that the above statements are true and complete in all respects and that there is no other information, which is relevant to my application for insurance that has not been disclosed to you. I/We agree that this proposal and the declarations shall be the basis of the contract between me/us and Bajaj Allianz and I/We agree to accept a policy, subject to the conditions prescribed by Bajaj Allianz and to pay premium on the amount estimated above at the end of each policy period. I/We undertake to exercise all ordinary and reasonable precautions for safety of the property as if it were uninsured.

Date \_\_\_\_\_

#### **Proposer's Signature**

Note : The liability of the Company does not commence until the proposal has been accepted by the Company and the full premium paid

### **Prohibition or Rebates**

- No person shall allow or offer either, directly or indirectly as an inducement to any person to take out or renew or continue and insurance in
  respect of any kind or 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 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 provision of this Section shall be punishable with fine, which may extend to five hundred rupees.

## FOR OFFICE USE ONLY

#### **Premium Calculation**

Total Premium	Rs.
Discount for Covering more	Rs.
than 4 Sections :%	кз.
Net Premium :	Rs.
Service Tax ;	Rs.

- IMD Code : 100000
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