



general insurance

INDUSTRIAL ALL RISK INSURANCE POLICY

Please fill this form in **Block Letters** and **Tick the Boxes** where appropriate PAI
 (Please answer all questions completely. This policy commences only after the proposal is accepted and subject to realisation of premium.)

INTERMEDIARY DETAILS

Name Code
 Branch Code
 Manager's Name Code
 Business Type Rural Non-rural

PROPOSER'S DETAILS

Name M/s.

 Contact Person (in case of Corporate) Mr./Ms.

 Communication (Postal) Address

 Pin code State
 Contact Nos. Mobile No. Office +91
 Residence +91 E-mail ID
 Policy Period To
 Paid up Capital Crs

FINANCIER DETAILS

1) Name of Financier
 Address of Financier

 Pin code
 2) Name of Financier
 Address of Financier

 Pin code

BAGI/PF/IAR/M/06-Downloaded from www.insureatlick.com - Broker : Loyal Insurance Brokers Ltd.

RISK DETAILS

Brief Description of Business/
Business Activity

RISK LOCATION DETAILS

1) Risk Location Address

Pin Code

State

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District

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2) Risk Location Address

Pin Code

State

--

District

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In case of more risk locations kindly provide same information in separate sheet

CONSTRUCTION DETAILS

1) Risk Location

Type of construction Superior Standard Kutcha

Height of Building (in Mtrs.)

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No. of Floors (excl. Basement)

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No. of Basement Levels

--

Age of Building

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2) Risk Location

Type of construction Superior Standard Kutcha

Height of Building (in Mtrs.)

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No. of Floors (excl. Basement)

--

No. of Basement Levels

--

Age of Building

--

FEA DETAILS

Type of Appliance

Risk Location nos.

1) Hand Appliances & Trailer Pumps/Fire Engines

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2) Hand Appliances & Hydrant System

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3) Hand Appliances & Independent Sprinkler/
Fixed Water Spray System

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4) Hand Appliances + Hydrant System &
Independent Sprinkler/Fixed Water Spray System

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SECTION I - MATERIAL DAMAGE

Sum Insured Details for Section I - (Material Damage)

SI. No.	Particulars	Risk Location				Remarks
		1	2	3	4	
1	Building					
2	Plant & Machinery					
3	Furniture & Fixtures					
4	Piping					
5	Cabling					
6	Stock & Stock in process					
	Total Sum Insured					

SECTION I - ADD ON COVERS

Sum Insured

SI. No.	Particulars	Risk Location			
		1	2	3	4
1	Architects, Surveyors & Consulting Engineers fees				
2	Debris removal				
3	Omission to Insure additions alternation extension				
4	Terrorism				

VOLUNTARY DEDUCTIBLE DETAILS - SECTION I

Do you want to opt for Voluntary Deductible? Yes No

In case of Yes please select the slab mentioned below:

Voluntary Deductible Slabs

Please Tick

- | | |
|---|--------------------------|
| 1) 5% of the claim amount subject to minimum of Rs.10 lakhs | <input type="checkbox"/> |
| 2) 5% of the claim amount subject to minimum of Rs.15 lakhs | <input type="checkbox"/> |
| 3) 5% of the claim amount subject to minimum of Rs.20 lakhs | <input type="checkbox"/> |
| 4) 5% of the claim amount subject to minimum of Rs.25 lakhs | <input type="checkbox"/> |

SECTION II - BUSINESS INTERRUPTION

Amounts to be insured - Section II (Business Interruption Fire)

SI. No.	Particulars	Amount of Insurance
1	Gross Profit	
2	Auditor's Fee	
	Total Sum Insured	

Please specify the Indemnity Period in Months Months

VOLUNTARY DEDUCTIBLE DETAILS - SECTION II (BUSINESS INTERRUPTION FIRE)

Do you want to opt for Voluntary Deductible? Yes No

In case of Yes please select the slab mentioned below:

Please Tick

- | | |
|---|--------------------------|
| 1) 7 days Gross Profit subject to minimum of Rs.10 lakhs | <input type="checkbox"/> |
| 2) 14 days Gross Profit subject to minimum of Rs.15 lakhs | <input type="checkbox"/> |
| 3) 21 days Gross Profit subject to minimum of Rs.20 lakhs | <input type="checkbox"/> |
| 4) 28 days Gross Profit subject to minimum of Rs.25 lakhs | <input type="checkbox"/> |
| 5) 35 days Gross Profit subject to minimum of Rs.30 lakhs | <input type="checkbox"/> |

Do you wish to extend Section II (Business Interruption) to Machinery Loss of Profits? Yes No

In case of Yes please fill the details mentioned below

Please specify the Indemnity Period in Months - Machinery Loss of Profits Months

Time Excess 7 Days 14 Days 21 Days 28 Days 45 Days 60 Days

In case of Machinery Loss of Profits, please give details for Critical Machines as per the format below

Sl. No.	Description Critical Machinery	Relative Importance (%)	Reserve Capacity (Yes/No)	Spare Parts Available (Yes/No)	No. of Shifts	Age	Foreign Machinery (Yes/No)	Remarks

CLAIMS EXPERIENCE DETAILS

Please give premium and claim details for last 3 policy periods?

1) Policy Period Premium Paid
 Incurred Claim Amount Nature of Claim/Section
 (Paid+Outstanding)

2) Policy Period Premium Paid
 Incurred Claim Amount Nature of Claim/Section
 (Paid+Outstanding)

3) Policy Period Premium Paid
 Incurred Claim Amount Nature of Claim/Section
 (Paid+Outstanding)

PREMIUM PAYMENT DETAILS

Kindly select one Cheque D.D./P.O. Credit Card Cash

Cheque/D.D./P.O. no. Dated

Bank Name

Credit Card no. Master Visa

Expiry Date Premium Amount Rs.

In words _____

DECLARATION

I / We hereby declare that the statements, answers given by me / us in this proposal form are true to the best of my knowledge and belief. It is hereby understood and agreed that the statements, answers and particulars provided herein above are the basis on which this insurance is being granted and that if, after the insurance is effected, it is found that any of the statements, answers or particulars are incorrect or untrue in any respect, the Company shall have no liability under this insurance.

If any additions or alterations are carried out in the risk proposed after the submission of this proposal form, then the same would be conveyed to Bharti AXA General Insurance Co. Ltd.

Date: _____

Place: _____

_____ Signature

PROHIBITION OF REBATES (SECTION 41) OF THE INSURANCE ACT 1938

- 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 prospectus 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.

Insurance is the subject matter of the solicitation.