

TRADE

protector

Proposal form for insurance cover for traders

Thank you for applying to ITGI TRADE PROTECTOR. To help us process your policy quickly, please fill the form completely. If you have any queries, please call our Customer Care Centre. We are committed to bringing you the best through ITGI's products and services, to give you the The Life You Deserve



Dear Customer,

At IFFCO-TOKIO GENERAL INSURANCE CO. LTD. (ITGI), it is our constant endeavour to provide you with the widest range of insurance products and services, each tailor-made to suit your needs. But helping us achieve our goal will be your support in sharing your personal information with us. This will enable us to create individual databases for your clients.

Our personnel will constantly be in touch with you - updating every single detail you provide about yourself. This will help us in bringing you innovative policies in answer to your changing needs.

While all this is part of our everyday business, we at ITGI take special care to safeguard every bit of information you provide us. That's simply because we respect your right to privacy. With us, your information is in safe hands.

Thank you

(Please answer all question completely using BLOCK LETTERS)

ABOUT YOURSELF

Title: Mr. Ms. Dr. Others

Name: _____

Correspondence Address: _____

Pin Code: _____ Tel.No. _____ Mobile No.: _____ E-mail: _____

Business or Trade details: _____

Address of Premises to be insured: _____

Pin Code: _____

Tel.No. _____

Name and Address of the Financial Institution if their interest is involved: _____

Period of insurance: From _____ a.m./p.m. To _____

Do you store hazardous goods beyond 5% of the total stock in Trade value?

Yes No

(List of hazardous goods is given on the last page)

Do you desire Terrorism cover to be included for Sections 1, 5 and 9 Yes No

NOTE

1. A minimum of 5 (five) Sections are compulsory including Section 1 Part A.
2. The insured premises should not be of kutcha construction.
3. In respect of Sections 1, 2, 4, 5, 6 & 7 the insurance is on Reinstatement Value basis and Sum Insured should represent value of new property including freight, duties, etc. and cost of erection as applicable. This does not apply to Part A item 4 of Section 1 & 2 where insurance is on Market Value Basis.
4. In case space is insufficient for describing the items under any Section, please use additional sheets for giving full details

Section 1: Fire and Allied Perils

Part A CONTENTS

	Sum Insured
Item 1 Stock in Trade	Rs.
Item 2 Business and Office Furniture & Electric Installation	Rs.
Item 3 Interior Decoration	Rs.
Item 4 All Other Contents	
i) Patterns, Moulds, Plans, Records, Manuscripts Printed Books and Stationery, Models, Deeds, etc.	
ii) Computer System Records	Rs.
iii) Telephone and Gas	Rs.
iv) Partner's Director's, Customer's Visitor's, Employee's Personal Effects (Limit Rs. 5,000/- per person)	Rs.
v) Any Other Items	Rs.
TOTAL	Rs.

Part B BUILDING

Including outbuildings, boundary walls, gates/fences plinths and foundations	Rs.
OPTIONAL EXTENSIONS	
Item 1 Temporary Removal of Stock [Limit: 10% of S.I. for item 1: Stock in Trade]	Rs.
Item 2 Debris Removal [Limit: 10% of Total S.I. under Section 1]	Rs.
Item 3 Professional Fees [Limit: 7.275% of Total S.I. Under Section 1]	Rs.
TOTAL	Rs.

Section 2 Burglary and Other Perils

Part A CONTENTS

	Sum Insured
Item 1 Stock in Trade	Rs.
Item 2 Business and Office Furniture, and Electrical Installation	Rs.
Item 3 Interior Decoration	Rs.
Item 4 All Other Contents	
i) Patterns, Moulds, Plans, Records, Manuscripts, Printed Books and Stationery Models, Deeds, etc.	Rs.

ii) Computer System Records	Rs.
iii) Telephone and Gas	Rs.
iv) Partner's, Director's, Customer's, Visitor's, Employee's Personal Effects (Limit Rs. 5,000/- per person)	Rs.
v) Any other item	Rs.
TOTAL	Rs.

Part B BUILDING

Including outbuildings, boundary walls, gates/fences plinths and foundations	Rs.
OPTIONAL EXTENSION	
Temporary Removal of Stock [Limit: 10% of S.I. for Item 1: Stock In Trade]	Rs.

Section 3: Money & Fidelity Guarantee

Part A Money

	Sum Insured (Limit Any One Loss)
i) Money in direct transit from or to the Premises	Rs.
ii) Money in direct transit between collection/ payment center and bank	Rs.
iii) Money in premises during business hours	Rs.
iv) Money in locked safe, strongroom steel almirah or standard cash box outside business hours	Rs.
TOTAL	Rs.

Part B FIDELITY GUARANTEE

a) Total number of your employees
b) Total number of employees for whom the guarantee is proposed*
Sum Insured	
c) Amount of guarantee to be floated among insured employees	Rs.

*NOTE: If the number of employees proposed for Fidelity Guarantee Insurance is less than the total strength of our employees, then please attach names of employees and designation of employees to be covered.

Section 4: Fixed Glass and Sanitary Fittings

Item 1 Plate Glass - details with dimensions and description of tinted, embossed ornamental or painted items.

S.No.	Description	Dimensions	Sum Insured
i)			Rs.
ii)			Rs.
iii)			Rs.
iv)			Rs.

Item 2 Sanitary Fittings - details of items covered

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 Rs.....

TOTAL	Rs.
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Section 5: Electronic Equipment

S.No.	Description of Item	Year of mfg.	Sum Insured
i)			Rs.
ii)			Rs.
iii)			Rs.
iv)			Rs.

Item 2 Value of Data Carrying Material Rs.....
TOTAL Rs.

Please state whether the Electronic Equipment is maintained under an approved Maintenance Agreement with manufacturer or other concerns approved by manufacturer Yes No

Section 6: TV, Portable Computer & All Risk

PART A TELEVISION/VIDEO EQUIPMENT

S.No.	Description of Item	Year of mfg.	Sum Insured
i)			Rs.
ii)			Rs.
iii)			Rs.
iv)			Rs.

PART B PORTABLE COMPUTER, MOBILE PHONES, ELECTRONIC DIARY

S.No.	Description of Item	Year of mfg.	Sum Insured
i)			Rs.
ii)			Rs.
iii)			Rs.
iv)			Rs.

Item 2 Value of Data Carrying Material Rs.....
TOTAL Rs.

Please state whether the Portable Computer is maintained under an approved Maintenance Agreement with manufacturer or other concerns approved by manufacturer Yes No

PART C

	ALL RISK	Sum Insured
Item 1	Neon and Illuminated Signs at premises	Rs.
Item 2	Hoardings at premises	Rs.
Item 3	Other Trade Equipments (Fill up details)	Rs.
	i)	Rs.
	ii)	Rs.
	iii)	Rs.
	iv)	Rs.
	TOTAL	Rs.

Section 7: Breakdown & Deterioration of Goods

PART A BREAKDOWN OF ELECTRICAL/MECHANICAL APPLIANCES*

S.No.	Description of Item	Year of mfg.	Sum Insured
i)			Rs.
ii)			Rs.
iii)			Rs.
iv)			Rs.
		TOTAL	Rs.

*Please note that the Appliances should not be more than 7 (seven) years old

PART B DETERIORATION OF REFRIGERATED GOODS

Description of Refrigerated Goods Sum Insured

 Rs.....

Section 8: Personal Accident

S.No.	Name	Age	Monthly Income	Assignee or Nominee	Sum Insured
i)					Rs.
ii)					Rs.
iii)					Rs.
iv)					Rs.
v)					Rs.
vi)					Rs.

(Please note that the age limit of the Insured Persons for the purpose of this Section is 18 to 70 years).

Section 9: Business Interruption

a) Gross Profit Sum Insured
 Rs.....
 b) Accountant's Charges Rs.....
TOTAL Rs.

Please list out the Standing Charges for which insurance is desired by You

Section 10: Baggage

Limit of loss for any one event and all events during Policy Period	Sum Insured Rs.
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Section 11: Liability Insurance

Part A Public Liability	Sum Insured
Limit of liability for any one accident and all accidents during Policy Period	Rs.

Part B Workmen's Compensation

S.No.	Number of Employees	Nature of Work	Annual Earning	Sum Insured
i)				Rs.
ii)				Rs.
iii)				Rs.
			TOTAL	Rs.

Section 12: Goods in Transit

Description of Goods to be transported	Sum Insured
..... Limit of sending for transit (single or multiple) at any one time	
i) Non-Hazardous Goods	Rs.
ii) Hazardous Goods as listed on Page 5.	Rs.
TOTAL	Rs.

Are the premises occupied by you at night Yes No
 If no, then occupied by whom _____

Will the premises be guarded by watchmen Yes No
 If yes, how many and during what time _____

Will the premises at any time be left unoccupied Yes No
 If yes, how often and for how long _____

Is the risk currently insured against any of the insured perils Yes No
 If yes,
 a) The name of Insurance Company _____
 b) Policy Type _____
 c) Period _____

Has any Company in respect of any insurance cover
 a) Declined your proposal Yes No
 b) Cancelled or refused to renew your Policy Yes No
 c) Accepted your Proposal on special terms and conditions Yes No
 Have you ever claimed upon any Company for loss by any of the insured perils ? Yes No
 If yes, give details. _____

DECLARATION:

I/We hereby declare that:

1. All reasonable steps to safeguard the property against loss or damage will be taken.
2. All the proofs, evidences and documents required in case of a claim will be provided to the Insurer.
3. I/We have disclosed all the facts which could influence the acceptance of this Proposal or the term (s) to be approved.

Date.....
 Place.....

.....
 Signature of the proposer

LIST OF HAZARDOUS GOODS

- | | | |
|----------------------------|---------------|------------------------------|
| 1. Celluloid Goods | 5. Hay/Straw | 9. Methylated Spirit |
| 2. Coir Loose | 6. Hemp | 10. Nitro-Cellulose Plastics |
| 3. Crackers and Fire works | 7. Jute Loose | |
| 4. Explosives of any kind | 8. Matches | |
11. Oils/Ether /Industrial Solvents and other inflammable liquids flashing at and below 32°C (Closed Cup Test)
 12. Paints with inflammable base having flash point below 32°C (Closed Cup Test) other than in sealed tins or drums
 13. Varnishes having flash point below 32°C (Closed Cup Test) other than in sealed tins or drums
 14. Disinfectant liquids and liquid insecticides- other than in sealed tins or drums
 15. Vegetable fibers of any kind including rayon fiber.

PROHIBITION OF REBATES

Section 41 of the Insurance Act 1938 provides as follows:

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 the premium shown on the policy 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 the Section shall be punishable with fine which may extend to five hundred rupees.



For more information call the ITGI Customer Care Centre
 at 1-600-333303 (toll free)

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