



**The Oriental Insurance Company Limited**  
**Head Office: A 25/27, Asaf Ali Road, New Delhi -110002.**  
CIN: U66010DL1947GOI007158

**(BUSINESS PREMISES)**

**SCOPE OF COVER**

This insurance policy provides cover against loss or damage by Burglary or House-breaking (i.e. theft following an actual, forcible and violent entry of and/or exit from the premises) in respect of contents of offices, Warehouses, Shops, etc. and cash in safe or strong room and also damage caused to the premises, except as detailed below

**Exclusions:**

The policy does not cover loss or damage arising from war and warlike operations. Riots and strikes , Civil Commotion, Terrorist activities, Convulsions of nature and or Consequential Loss, by us of the keys to safe unless obtained by force or threat caused by Insured's employee(s) or Members of the family.

However, on payment of additional premium cover can be extended to include Riot and strike Risks and Terrorist activities.

NOTE: PLEASE ANSWER EVERY QUESTION FULLY

1. (a) Name and Address of Proposer  
(in full) (BLOCK LETTERS)  
  
(b) Name of Financial Institution/s  
  
(If any financial interest is involved)  
  
(c) Nature of or trade or business
2. Address of the premises to be Insured
3. (a) whether warehouse, Godown , Shop or Office?  
  
(b) How long have you been an occupant of premises?  
  
(c) Are you the sole occupants?  
  
c) If not, who are other occupants?
4. What materials are used for construction?  
e.g. concrete, Bricks, Iron sheet or Timber etc.

- (a) Walls \_\_\_\_\_
- (b) Roof \_\_\_\_\_
- (c) Floor \_\_\_\_\_

5. What protection is provided to?

- (a) Doors?
- (b) Windows?
- (c) Skylights, Ventilators, Exhaust Fans, Lights?
- (d) Airconditioners , Trap doors?
- (e) Any other openings?
- (f) Mention any special precautions you have adopted for safeguarding your property.

6. (a) Are the premises occupied by you at night?

If not, by whom?

(b) Will the premises be guarded by watchmen?

If so, by how many and during what-time?

(c) Will the premises at any time be left unoccupied?

d) If so, how often and for how long?

7. (a) Are all valuables secured in safe(s), outside business hours?

(b) Give(1) Maker's Name n(2) Height (3) Width (4) Depth and (5) Weight of safe(s)

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

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

8. (a) Are Stock and sales books maintained?

(b) How frequently are these entered?

Scope of Cover and Exclusions as above is only a broad indication of the cover offered for details please refer to any office of the company

(c) How often is stock taken?

(d) Where are these book kept outside business hours?

9. (a) Have any premises occupied by you been entered by thieves?

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

(c) What precautions have been adopted to prevent such a recurrence?

10. Is the risk currently insured against Burglary? If so

(a) The name of Insurance company

(b) Policy No.

(c) Period

11. Has any company in respect of your burglary insurance

(a) Declined your proposal?

- (b) Cancellation or refused to renew your policy?
- (c) Accepted your proposal on special terms and conditions?

12. Have you ever claimed upon any company for loss by Burglary or House Breaking? If so , give details.
13. Amount for which contents are currently insured against Fire and name of the company
14. Give full description of contents (i.e. the property to be insured) of the premises.
15. Do you need cover against Riot and Strike terrorist activities on payment of additional premium?
16. PROPERTY TO BE INSURED SUM TO BE INSURED  
(Give full details) Rs.

- (a) Stock-in Trade (as described in item 14 above)
  - (b) Goods held by the Proprietor in trust or on commission for which he is responsible
  - (c) Furniture, Fixture, Fittings, Utensils and Appliances in trade
  - (d) Coins and/or Currency Notes in locked safe
  - (e) Others ( to be specified) Total Rs.
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N.B. To obtain full indemnity it is necessary to insure for the full value of the property in the premises.

17. Period of Insurance

From \_\_\_\_\_ To \_\_\_\_\_

I/We do hereby declare that the above statements and answers are true and that I/We have not withheld any information whatsoever regarding the proposal. I/We agree that this proposal and declaration shall be the basis of the contract between me/us and the Oriental Insurance Co. Ltd. Whose policy for the insurance proposed is acceptable to me/us , I/We undertake to exercise all ordinary and reasonable precautions for safety of the property as if it were uninsured.

Place

Date

Signature of Proposer

Note: (1) The liability of the company does not commence until the proposal has been accepted by the Company and the premium paid

(2) Premium will be quoted on application.

#### Development Officer's Reports

The Proposer is known to me/my agent for \_\_\_\_\_years and I recommend acceptance of the proposal.

Date \_\_\_\_\_

Signature of Dev. Officer

Place \_\_\_\_\_

Name and Code No.

PROHIBITION OF REBATES  
Section 41 of Insurance Act. 1938

1. No. person shall allow or offer the above , 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 live 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 prospectus or tables of the insurer.
2. Any person making default in complying with the provisions of this section shall be punishable with the fine which may extend to Ten Lakhs rupees.