



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

**PROPOSAL FORM FOR PUBLIC LIABILITY INSURANCE**  
(For Industrial Risks and Storage Risks)

LIABILITY OF THE COMPANY DOES NOT COMMENCE UNTIL THE  
PROPOSAL HAS BEEN ACCEPTED AND THE PREMIUM PAID

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NOTE: THE TERRITORIAL LIMIT AS APPLICABLE TO THIS POLICY IS ANYWHERE IN INDIA

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All questions should be answered with respect to each plant/manufacturing units.

1. Name of the Proposer (in full) :
2. Registered Address of the Proposer:  
  
Registered Address of the Subsidiaries & Associate Companies:
3. Business Address of the Proposer:
4. Location and address of all premises proposed for Insurance.
5. (a) Do you wish to Insure Depots, Warehouses, Godowns, Tankfarms etc. If so, their locations and turnover.  
  
(b) Are these warehouses, Godowns, Tank-farms, etc. occupied by you solely or shared with hired to other parties ?

6. (a) Please give full description

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of activities for which  
cover is required. :

7. Please give details of technical  
know-how/collaboration. :

8. Do you have any assets and/or  
representation and/or any  
domiciled operations and/or  
activities and/or association  
(financial, technical or  
otherwise) in USA/Canada &  
other foreign countries ?

If so, please furnish details of  
association.

9. How long have you been in the  
business?

10. Please describe in brief surrounding  
areas and third party property  
for each unit :

(a) Industrial area within an  
approx. radius of 2 kms.

(b) Agricultural area within an  
approx. radius of 2 kms.

(c) Residential area within an  
approx. radius of 2 kms.

11. (a) Do you handle or use gases,  
pressure-storage, explosive,  
hazardous substances, asbestos,  
toxic, radioactive materials  
and hydrocarbons ?

If so, please give details of  
their quantity, storage,  
handling and precautions taken.

(b) Have you complied with statutory  
provisions, rules and regula-  
tions in respect of the above ?

12. (a) Are the premises fenced and/or

locked ?

- (b) What security arrangements are available ?
- (c) Are customers/visitors permitted unaccompanied on the premises ?

13. Are the premises, plant & machinery in sound condition and will they be kept in good order ? Please give maintenance Schedule.

14. Is there a programme for the prevention of fire, explosion incidents?

If so, please indicate -

- (a) -type of detection and alarm system

- availability of service organisation in case of such incidents (fire brigade, specialists in environmental protection and toxicology)

- provisions made for supply of energy, water etc. in an emergency

- (b) Is there any welding, gas cutting or hot work being undertaken? If so, what are the precautions taken ?
- (c) Is there any vibrations from heavy machinery? If so, what are the precautions taken ?
- (d) Are the machines protected by fences or guarded ?

- (e) Is there any possibility of

leakage of chemical or gas resulting into injury to third party property damage and/or bodily injury ?

If so, please give full details of alarm system, preventive measures and particulars of periodical inspection.

15. Have any sub-contractors within the premises taken Public Liability Policy ? If so, give full details.

16. Please give claims history for the last three years in the following format :

Year	20..	20..	20..
No. of claims	..	..	..
Total amount paid:	Rs.	Rs.	Rs.
Bodily injury	...	...	...
Property damage	...	...	...
Cost of defence actions	...	...	...
Total amount of pending claims:			
Bodily injury	...	...	...
Property damage	...	...	...
Cost of defence actions	...	...	...

17. Are you aware of any incidents, conditions, defects, circumstances or suspected defects which may result in a claim ?

18. (a) Has your proposal or renewal been declined or premium been increased or special terms been imposed by any insurer? If so, please give particulars.

(b) Are you at present insured under the Public Liability Policy :-

- (i) for premises risk?
- (ii) for transportation risk?
- (iii) if so, please give details

(c) Do you have a Public Liability Insurance Policy as per the Public Liability Insurance Act, 1991? If so, please furnish -

- (i) Name and address of the

Insurance Company

(ii) Policy No.

(iii) Amount of premium paid

(Please enclose a certified copy of the receipt for payment of premium excluding the contribution to the Environmental Relief Fund)

19. Please give details of -

(a) On site emergency plan :

(b) Off site emergency plan :

20. Please give (unit-wise)

Estimated total annual wages :

Total No. of staff employed :

21. Please give (unit-wise)

(a) Actual annual sales turnover of last year : Rs.

(b) Estimated annual sales turnover for the proposed year of insurance :

22. Please indicate the limit of indemnity required :

(a) Any one accident : Rs.

(b) Aggregate during the Policy period : Rs.

23. Please indicate the Voluntary: Excess... (This Excess will apply to each and every claim) ....per cent of Limit of Indemnity per accident.

24. Do you require extension of Public Liability cover for transportation of materials and/or dangerous/hazardous substances ?  
If so, specify -

(a) particulars of such materials;

(b) expected turnover of such materials in transit in a year (Incoming raw materials and despatch of finished products)

(c) Whether pollution risk required

(d) mode of transportation (whether by road/rail/pipe line)

(e) Limits of indemnity required  
(This should form part of overall indemnity limits as required under question No. 22 above)

(i) Any one accident : Rs.

(ii) Aggregate during the policy period : Rs.

(Note: This transportation coverage is applicable only for full load - part load is not covered)

If by pipe line, state -

- (i) dimensions of the pipe;
- (ii) total length of the pipe;
- (iii) terminal points;
- (iv) whether underground/overhead/submerged
- (v) system of supervision and monitoring pipe lines against leakage/damage
- (vi) Lay out of pipeline showing surrounding areas alongside the route

25. (a) Is effluent discharged from your plant outside the premises by pipeline ?

(b) Is such effluent treated before discharge in an effluent treatment plant conforming to the prevailing pollution laws ?

(c) Do you require coverage for such effluent discharge ?

(d) If yes, what is the length of pipeline from the compound wall of your premises to the disposal point ?

26. Do you require Accidental

Pollution Cover ? If so, please submit details as per additional questionnaire attached. |

27. Policy period required From (time) of \_\_\_(date) to 12.00 midnight of \_\_\_ (date)

I/We desire to effect an insurance in terms of the Public Liability Policy of the Company against the limits of indemnity specified above. I/We hereby declare that all statutory provisions relating to my/our business proposed for insurance are complied with. I/we further declare that the above statements and particulars are true, and I/We have not omitted, suppressed, misrepresented or misstated any material fact and I/We agree that this declaration shall be the basis of the contract between me/us and the Company, and be incorporated therein.

Place :

Date :

Signature of the Proposer

**Note** 1. The liability of the company does not commence until the proposal has been accepted by the

Company and full premium paid.

2. If space is found insufficient, please attach separate sheets for details.

3. Insurance is the subject matter of solicitation.

4. Premium will be quoted on application.

**PROHIBITION OF REBATE -- 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 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 rebates 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.

**FOR OFFICE USE -**

***MARKETING / DEVELOPMENT OFFICER'S REPORT***

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

Name and Code No.

/ A/AO-D

Signature of Dev. Officer

ACCEPTED BY	DATE & TIME	RATE	REMARKS
CODES - OFFICE / DEV. OFFICER / AGENT / BROKER-			
COLLECTION / SCROLL NO		POLICY NO.	

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