



ISSUING OFFICE:

## The Oriental Insurance Company Limited

Head Office: A 25/27, Asaf Ali Road, New Delhi -110002

### PROPOSAL FORM FOR INSURANCE UNDER PUBLIC LIABILITY INSURANCE ACT 1991

LIABILITY OF THE COMPANY WILL NOT COMMENCE UNTIL RECEIPT OF PREMIUM AND STATUTORY  
CONTRIBUTION TOWARDS THE ENVIRONMENT RELIEF FUND

1. Name of the Proposer in full: \_\_\_\_\_
2. Address \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_ PIN \_\_\_\_\_
3. Business \_\_\_\_\_
4. Paid up capital (See Note) \_\_\_\_\_
5. List of hazardous substances handled and Group  
(See Note) \_\_\_\_\_
6. Details of all accidents during past 3 years and  
compensation paid/claimed but not yet paid \_\_\_\_\_
7. Estimated annual turnover (See Note)
  - (a) Current Year: \_\_\_\_\_
  - (b) Previous Year: \_\_\_\_\_  
(As per Audited Account)
8. Number of (a) Workmen Employees \_\_\_\_\_  
(b) Other Employees (See note) \_\_\_\_\_
9. Limit of Indemnity required \_\_\_\_\_
10. Policy period required From \_\_\_\_\_ AM/PM  
To midnight of \_\_\_\_\_.

I/We hereby declare that (a) all statutory provisions relating to my/our business proposed for insurance are complied with. (b) the above statements and particulars are true. (c) I/we have not omitted, suppressed, misrepresented or misstated any material fact and (d) I/we agree that this declaration shall be the basis of the contract between me/us and the Company and be incorporated therein. I/We agree that no liability will attach to THE ORIENTAL INSURANCE CO. LTD. Only on issuance of this proposal form.

Place :

Date :

Signature of the Proposer

**Note:**

1. **Owner** means a person, who owns , or has control cover handling any hazardous substance at the time of accident and includes-
  - (i) in the case of a firm, any of its partners
  - (ii) in the case of an association, any of its members and
  - (iii) in the case of a company, any of its directors, managers, secretaries or other officers who is directly in charge of, and is responsible to the company for the conduct of the business of the company.
2. **Paid up Capital** means in the case of an owner not being a company, the market value of all assets and stocks of the undertaking on the date of contract of insurance.
3. **Hazardous Substances and Group** means the items listed and grouped under the Manufacturer, Storage and Import of Hazardous Chemical Rules under the Environment (Protection) Act 1986.
4. **Turnover shall mean-**
  - (i) Manufacturing units-Annual Gross Sales of all goods including all levies and taxes.
  - (ii) Godown-warehouse owners- Annual rental receipts.
  - (iii) Transport operators- annual freight receipts.
  - (iv) Others- annual gross receipts.
5. **‘Workmen Employee’** shall mean such employees within the definition of “Workman” under the Workmen’s Compensation Act, 1923, irrespective of whether the said is applicable.

There is separate policy covering LEGAL LIABILITY other than the Act Liability proposed for insurance in this proposal details of which can be obtained from the Company’s offices.

**PROHIBITION OF REBATES**

The following is the copy of Section 41 of the Insurance Act 1938.

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 live or property in India, any rebate of the whole or part of the commission payable or any rebate of the premium shown in the policy; nor shall any person taking out or renewing continuing a policy accept any rebate, except such rebate as may be allowed in accordance with the published prospectuses of rebates of the Insurer.
2. Any person making default in complying with the provisions of this section shall be punishable with fine which may extend to five hundred rupees.