



## The Oriental Insurance Company Limited

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

### PROPOSAL FORM FOR BAGGAGE INSURANCE

DEV. OFFICER/ AGENTCODE-  
ADDRESS OF ISSUING OFFICE-

ACCEPTED BY	
DATE & TIME	
REMARKS	
POLICY NO	
COLLECTION NO	
SCROLL NO	

#### SCOPE OF THE COVER

This insurance policy provides cover against loss of or damage to accompanied personal baggage of the insured or insured's family member(s) due to fire, theft or accident during the course of journey including stoppages enroute anywhere in India except as detailed below.

#### EXCLUSIONS

The Policy does not cover:

- (a) loss or damage arising from war, civil war and the like, civil commotion, depreciation, wear and tear, moth, mildew, vermin, the process of cleaning, dyeing, repairing, damage to watches and clocks by over winding, damage caused by mechanical derangement or electrical breakdown, breakage of glass articles of brittle nature, theft from unattended vehicles, detention or confiscation by customs or other authorities and consequential loss.
- (b) Money, securities, manuscript, deeds, bonds, bills of exchange, promissory note, stock of or share certificates, stamps, business books and documents.
- (c) Articles while being worn or in actual use at the time of such loss or destruction or damage.

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**THE FOREGOING IS ONLY A BROAD INDICATION OF THE COVER OFFERED. FOR DETAILS PLEASE REFER TO ANY OFFICE OF THE COMPANY.**

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**NOTE: PLEASE ANSWER EVERY QUESTION AND FULLY**

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1. (a) Name of the Proposer in full  
(In Block Letters)
  - (b) Residential Address
  - (c) Occupation/Profession
2. DESCRIPTION OF BAGGAGE TO BE COVERED:  
Description of packages belonging to the proposer and family member(s) (i.e. suitcase, trunk, hold-all etc.).

Give value of the contents of each including the values of the packages themselves, jewellery and valuables such as Furs, Field Glasses, Cameras, Tape recorders, Radios and similar items should be separately specified and values stated.

SR NO.    DESCRIPTION OF THE PROPERTY                      SUM TO BE INSURED(RS.)

- 1.
- 2.
- 3.
- 4.

(Attach separate sheet, if required )

- N.B.    1. Articles acquired enroute are not covered unless specifically declared.  
2. To obtain full indemnity it is necessary to insure the package for full value.

**3. Period of Insurance-** From.....to .....

- (a) What is probable duration of Journey?
- (b) Whether cover is also required outside India?  
If Yes, give details.

N.B. : If you are a frequent traveler you can opt for an annual policy.

4. Is the property currently insured under Baggage Insurance Policy? If so, please state:

- (a) Name of the Insurance Company\_\_\_\_\_
- (b) Policy No.\_\_\_\_\_
- (c) Period\_\_\_\_\_

5. Have you suffered any loss relating to baggage in the past?

If so, give full details thereof as under: (Irrespective of whether insured or not)

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<b>Date of occurrence -</b>	<b>Details of Loss</b>	<b>Amount-Rs. -</b>	<b>Name of the Insurer</b>
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6. Has any Company in respect of baggage Insurance:

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

I/We do hereby declare that the above statement 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 Company Ltd. whose policy for the insurance proposed is acceptable to me/us. I/We undertake to exercise all ordinary and reasonable precaution for safety of the property as if it were uninsured.

Place:

Date:

Proposer's Signature

**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.  
Officer / A/AO-D

Signature of Dev.

DATE:  
PLACE:

**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.
3. Insurance is the subject matter and solicitation.

**PROHIBITION OF REBATES**  
**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 or 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 in 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 published prospectuses or tables of the Insurer.
2. Any person making default in complying with the provision of this section shall be punishable with fine which may extend to five hundred rupees.