



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

PROPOSAL FORM FOR JEWELLER'S BLOCK INSURANCE

Please reply in full to all the following questions, if the answer to any question is none state "NONE"

Please provide values in Rupees (₹)

1.Name and Address							
a	Name of Proposer (in full)						
b	Address to which all communication should be sent						
c	State address of all premises to which the Policy is to apply (If more than one please attach a statement. The floor(s) on which your premises are situated in each location may also be specified).						
d	Since when established and Turnover.			Year:		Turnover	
2.Nature of Business							
2	Nature and Type of Business (Jeweller/Diamantaires/Jewellery & Diamantaires)				(a) Wholesale (b) Retail (c) Manufacturing		
3.Details of Safe, Vaults and Safety Measures							
a	How many safes and vaults are there in your premises? Please provide separate details floor and location wise details:						
S. NO.	Location & Floor	Name Of safe maker	Dimension (LxBxH)	New/ Second hand	Mounted or Fixed on the ground/wall	Numerical combination lock /key or Both	Biometric Combination Lock
b	Will the premises be occupied at night by the Proposer ?						
c	Will there be a watchman on the insured premise(s). If yes specify :- (Answer for all premises). (i) Whether he / they is / are your employees and is / are Employed for all the 24 hours of the day? or (ii) Whether he / they is / are common watchman for the whole building / locality, if so whether during day time only / Night watchman or 24 hours ? or (iii) Watchman is provided for the whole locality or no watchman is provided.					(i) (ii) (iii)	

d	<p>Are there any special security features provided. Give details,</p> <ul style="list-style-type: none"> i. Built in vaults ii. strong rooms iii. close circuit T.V. systems iv. round the clock armed guards with fire alarms v. Is a burglar alarm system installed, vi. Is the Burglar alarm system secured. vii. Internal or external shutters which can be activated during a raid and used for overnight protection. viii. Fogging devices installed in the premises. ix. CCTV images should be recorded in real time e.g. Minimum 25 frames per second (fps). x. Secured CCTV recording equipment xi. All external points of entry, including skylights and roof access points should be linked to the main alarm system with day-time activation if opened xii. All access points Doors / windows of robust steel construction, ideally with integrated steel frames. xiii. Rear doors incorporating viewing facility (Spy hole, CCTV, Camera intercom, etc.) xiv. Any other special means of protection adopted ? If so state what protection? 	<ul style="list-style-type: none"> i. Yes/No ii. Yes/No iii. Yes/No iv. Yes/No v. Yes/No vi. Yes/No vii. Yes/No viii. Yes/No ix. Yes/No x. Yes/No xi. Yes/No xii. Yes/No xiii. Yes/No xiv. Yes/No
f	Are your display windows, protected by Roller Shutter outside business hours ?	
g	How are the doors secured outside business hours ?	
h	How are the windows protected ?	
i	How are Skylights if any, protected ?	
j	What are your usual business hours and days of business?	
k	How many show windows in premises	
l	What will be the maximum value of stock in show windows during business hours	
4.Basis of Valuation		
4	<p>Basis of valuation for Stock of Gems, jewelry and Diamonds For GOLD (Market Value or cost +10% or cost) For DIAMONDS (cost +10%) Note: Cost is the purchase price as entered in books of account</p>	
5. Accounts		
a	Are you maintaining Books of account on day to day Basis	
b	Please specify methods used for maintenance of stocks if done through computerized accounting system whether backup taken.	
c	What is the frequency of taking written physical stock Inventory	

6 Claims		
a	Have you ever sustained a loss or losses?	
b	If so, give statement covering past five years with particulars. Year	
		Nature of loss
		Amount
c	Were you insured and if so, give the name of the insurance Company and whether they paid the claim in full or a part thereof? (Please specify amount paid)	
SECTION - I		
7	Property to be insured Anywhere in India. If more than one premises covered please provide sum insured location-wise(please attach separate sheet)	Sum Insured
(a)	i) Property Insured on the premises.	
	ii) Sum Insured in locked safe	
	iii) Maximum sum Insured in any one safe	
	iv) Percentage of property insured to be kept outside after close of business hours. Note: Maximum 5% property insured under 7(a)(i). Higher limits at additional premium	
(b)	Cash and Currency Notes. Note: Cash and currency shall be covered if kept in Safe after close of business Hours	
(c)	Property Insured in Bank Lockers/Private Lockers subject to insured maintaining a separate register to record all deposits/ withdrawals in such lockers Address of the Branch of the Bank.	
(d)	Goods in held in trust / or on approval basis/ or for repairs in Insured Premises (Subject to due maintenance of records)	
	Total Sum Insured -Sec I	
SECTION - II		
8.	Coverage for Outdoor risk	Limit of any one loss
(a)	Property excluding cash & currency notes in the custody of the insured, his partners and his employees duly constituted attorneys./ employees / Sorters /Broker / agents / cutters / goldsmiths	
(b)	Property insured by the Insured excluding cash & currency notes whilst in the custody of brokers or employees or agents or cutters or goldsmith or sorters of diamonds not in regular employment of the Insured, whether directly entrusted by the Insured or otherwise, subject to appropriate documentary evidence being available relating to such entrustment.	
(c)	Property in custody of Registered Hall Marker Note: Maximum sum insured opted can be 25% of sum insured under sec I	
	Total sum insured -Section II	

SECTION - III		
9	The property insured excluding cash & currency notes whilst in transit within India by-	Limit of any one loss
(a)	Registered Parcel Post(Maximum 5% of sum insured Under Sec I)	
(b)	Air Freight (minimum 2% value to be declared to the Airlines.)	
(c)	Angadia	
(d)	Please provide Named logistics and couriers if cover required Total of (a),(b)(c) & (d) should not exceed 25% of Sum Insured Under Section I	
Total Sum insured- Sec III		
SECTION - IV		
10.	Furniture, Fixture, Fittings, Safe and Machinery ,equipment at business premises	Sum Insured
NOTE- The sum to be insured on Trade Equipments and office Furniture, Fixtures & Fittings, Machinery Plant all other contents (except your stock & goods in trust) represent the full market value.		
Total sum insured-Sec IV		
Terrorism cover		
a.	Do you require Terrorism cover applicable Note Coverage for Section(I+IV)	
b	Limit of Indemnity	
PERIOD OF INSURANCE		From _____ To _____

I/We the undersigned, do hereby warrant & declare the truth of all the above statements and that we have not withheld any material information and it is agreed that this Form shall be the basis of Contract should the Policy be issued.

I/We agree that if this insurance is completed the protection and/or safeguards mentioned above shall not be withdrawn or varied to the detriment of the interests of the Underwriters without their consent.

Date _____ Place _____

Signature of Proposer

Proposal form completed by

The Proposer is known to me/my Agent for ___ years & I recommend acceptance of this proposal.

Date-
Place-
Code-

Sign. Of Broker / Agent

Sign. Of Dev. Officer
Code-

Please complete the Additional Questionnaire for Supplementary Covers



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

PROPOSAL FORM FOR ADD ON COVERS TO JEWELLER'S BLOCK INSURANCE

Please reply in full to all the following questions, if the answer to any question is none state "NONE"

Please provide values in Rupees / ₹

1.Festival Escalation		
a.	Do you require a Seasonal Increase in your Stock during festivals	YES/NO
B	If yes please indicate percentage of increase in the sum insured of Section I opted Note: Maximum allowed is 20% of sum insured under section I	
C	The period for the increase(maximum three periods of 15 days each)	I. From to II From to III From to
D	Name the festivals	I. II III
2.Out of Safe After Business Hours		
A	Do you wish to take cover for stocks in your premises insured under Section I of the Policy after business hours beyond 5% of Sum insured under Section I of policy.	Yes/No
B	Please provide the Maximum amount of such stock out of locked safe outside business hours including temporary closing Note: Maximum allowed is 30% of sum insured under Section I inclusive of 5% of free cover.	
3.Show Window Smash Limits		
A	Do you wish to cover loss to stocks displayed on smashing show windows.	
B	How many show Windows have you	
C	Do you have windows shutters/Grills covering show windows	
D	What will be the maximum value of all stock in display windows at any one time	
	Outside Business Hours	During Business Hours
Any one window		
In all windows		
Any one item		
4.Exhibitions And Fairs		
A	Do you wish to take cover for stocks to Jewellery Trade Fairs and Exhibitions ?	YES/NO
B	Please state the annual limit Note :Maximum stock per exhibit will be Rs.20cr and each participation would have to be declared in advance and policy endorsed for the participation.	1. Limit per exhibition : Rs. 2. Number of Exhibition

5. Money in transit		
Please provide the following information		
i. Amount of Limit per transit		
ii. Total annual turnover for money in transit		
6. Fidelity Cover		
A	Do you require Fidelity cover to employees	Yes/No
B	Total number of employees	
C	Please provide list of Named Employee	
D	What limit do you require per employee	
E	What is the Total annual Loss limit required	
7. Cover for Storm, Tempest Flood Inundation Peril		
Do you require cover for STFI ?		Yes/No
8. Cover for Earthquake		
Do you require cover for EARTHQUAKE ?		Yes/No
9. Boiling Risk		
	If cover for Boiling risk under Section I and Section II is required .Please provide sum insured	
10. Cover for transit during Export and Import		
	Consignment carried by employee to Customs House and back (subject to limits under sec II and not covered by any marine policy)	
11. Neon Sign		
	Value of Neon & Glow Sign /illuminated sign / hoardings Please specify value for coverage of : i. Neon sign ii. Glow sign	
12. Plate Glass Insurance		
	Sum Insured for plate Glass.(Glass fixed in display and other windows and doors of building)	
13. Public Liability		
A	Do you require cover for PUBLIC LIABILITY?	YES/NO
B	What Limit of Indemnity do you require? AOA:AOY	
C	Please provide your Estimated Turnover for the coming 12 months.	
14. Employers Liability		
A	Do you require EMPLOYERS LIABILITY cover? Give details of wages / salaries per annum	YES/NO
B	No. of employees / workers / artisans / Managerial and Clerical Staff, Shop Assistants and Travelers etc	
C	Monthly wages / salaries for each category of employee covered	

UIN:OIC-OT-P15-53-VO2-14-15

PERIOD OF INSURANCE from _____ to _____

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I/We agree that if this insurance is completed the protection and/or safeguards mentioned above shall not be withdrawn or varied to the detriment of the interests of the Underwriters without their consent.

Date _____ Place _____

Signature of Proposer _____

Proposal form completed by

The Proposer is known to me/my Agent for __ years & I recommend acceptance of this proposal.

Date-
Place-

Sign. Of Broker / Agent
Code-

Sign. Of Dev. Officer
Code-

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 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.

Note

1. The liability of the company does not commence until the proposal has been accepted by the Company and full premium paid.
2. Insurance is the subject matter of solicitation.