



## **The Oriental Insurance Company Limited**

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

### **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 of activities for which cover is required. :
- (b) Please attach Lay Out Plans Of Manufacturing units proposed For Insurance :

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 regulations 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 contri-  
bution 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 : Rs.

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: ....per cent of Limit  
Excess... (This Excess will apply of Indemnity per  
to each and every claim) 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 cover-  
age 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.

**Section 41 of the Insurance Act 1938 ----- PROHIBITION OF REBATE**

(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 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.

(2) Any person making default in complying with the provisions of this section shall be liable for a penalty which may extend to ten lakh 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.	