

**UNITED INDIA INSURANCE CO. LTD**  
**(Regd H.O. : No.24, Whites Road, Chennai – 600 014.)**

BRANCH / DIVISIONAL OFFICE í í í í í í í í í í í

**PROPOSAL FORM FOR COMBINED FIRE AND THEFT INSURANCE**  
**(PRIVATE DWELLINGS)**

Please reply fully to all the following questions. If the answer to any question is none state NONE

1. (a) Name of Proposer  
(in full)(BLOCK LETTERS)
- (b) Address
- (c) Address of the premises in which  
the contents are to be insured

DETAILS OF PROPERTY TO BE INSURED

2. i ) Furniture, Personal Effects and Household goods Sum to be Insured (Rs)  
of every description belonging to the Proposer or to  
any member of the Proposer's family permanently  
residing with him on the said premises EXCEPT  
Jewellery and valuables insurable under item (ii)  
(No one article other than furniture is deemed to be  
more than 5% of the sum proposed for insurance  
under this item unless separately specified hereunder  
and the value stated)
- ii ) Jewellery, Watches, Articles of Gold, Silver Platinum, Pianos and other musical instruments and  
other similar valuables to be separately specified below and their respective values stated.

<u>Sl.No</u>	<u>DESCRIPTION OF PROPERTY</u>	<u>Sum to be insured (Rs.)</u>
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- iii ) Other items  
(to be specified separately)

3. (a) Construction of the premises with reference to  
external walls and roof
- (b) State whether solely occupied by the proposer as  
residence only. If not, give details of other  
occupants and trade, if any carried on
- (c) State whether the building is completely detached on

all four sides. If not, give particulars of how attached.  
 (d) Are all the openings including doors and windows adequately secured?

4. State what precautions are taken for the safety of the property proposed
5. Has any insurer previously granted a cover in respect Of the risk proposed for insurance? If so, please state
  - (a) Name of the Insurer
  - (b) The period of Insurance

6. (a) Has the proposer ever suffered any loss by Fire Burglary and / or Housebreaking, Theft or any other cause? If so, give particulars.

(b) Has the proposer made any claim in respect of any such loss? If so please give below details

<u>Details of Loss</u>	<u>Date of Occurrence</u>	<u>Name of Insurer</u>	<u>Amount recovered (Rs.)</u>	<u>Amount to be recovered (Rs.)</u>
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7. Has any insurer in respect of any fire, burglary, all risks or other cover
  - (a) declined a proposal from the proposer or
  - (b) cancelled or declined to renew the policy or
  - (c) demanded an increased rate or
  - (d) required any special terms to insure or grant any renewal?

8. Period of Insurance

From í ..  
 To í ..

I/We hereby declare that the above statements and answers are true and correct and that no material fact has been with-held, mis-stated or mis represented I/We agree that this proposal and declarations shall be the basis of the contract between me/us and United India Insurance Co.Ltd., whose standard policy for the insurance proposed is acceptable to me/us.

Place : \_\_\_\_\_ Signature of the Proposer

Date :

Note : The liability of the company does not commence until the proposal has been accepted by the Company and premium paid.

**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 commission payable or any rebate or the premium- shown on

the policy not shall any person taking out or renewing continuing a policy except any 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.

The standard Combined Fire & Theft Policy (Private Dwellings) provides cover in respect of furniture, personal effects and household goods of every description and jewellery and Valuables against loss or damage by fire, lighting, explosion of gas in domestic appliances, theft and any damage to the premises resulting from theft.

Property not covered :

- (a) money, securities for money, stamp, stamp collections, bullion, livestock, motor vehicles and pedal cycles,
- (b) deeds, bonds, bills of exchange, manuscript, documents of any kind and unset precious stones unless specially declared.

Risks expected : The policy does not cover loss or damage arising from war and the like, riot strike and civil commotion, depreciation, wear and tear, damage caused by electrical breakdown to electrical appliances, apparatus etc and consequential loss.

Premium will be quoted on application.

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

Ensure that the property is correctly described and insured for full value to get adequate indemnity.