

FG BHARAT SOOKSHMA UDYAM SURAKSHA

PROPOSAL FORM

IMPORTANT GUIDELINES: 1. Insurance is the contract of utmost good faith requiring of the Proposer and the Insured not only to disclose all material facts but also not to suppress any material facts in response to the questions in the proposal form. 2. This form can be used to apply for FG Bharat Sookshma Udyam Suraksha. 3. It is important to fill all questions in full. If you have insufficient space to complete any of your answers, please attach a separate signed and dated sheet and identify the question number concerned. 4. Cover shall commence not earlier than the date and the time of acceptance and subsequent to receipt of the premium.

Policy Issuing Office Address & Code	
Intermediary/Agent Name & Code (if any)	
POSP PAN (if applicable)	

A. Details about Proposer and Policy Period

1.	Name of Proposer	
2.	Address of Proposer	
3.	Telephone No. (Landline No.)	
4.	Mobile No.	
5.	Email	
6.	CKYC Number (if available)	
7.	Contact person details (where proposer is not an individual) a. Name b. Designation	
8.	Policy to be issued in favour of (list out all the parties who have insurable interest) including the financial institutions	
9.	Period of Insurance	From To

B. Business and Location of Business

10.	Business of Proposer	
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11.	Location of Risk/business to be covered - full-postal address with Pin code	Sl. No.	Address	Pin code	Occupancy	Age of unit	Floor*

**Floor : Ground Floor (GF) / Mezzanine Floor (MF) / Higher Floor (H)*

C. Details about business covered at the insured location

12.	Details of insured property	Please tick in the space below:
a.	Offices, Shops, Hotels, etc	Yes / No
b.	Industrial / Manufacturing risks	Yes / No
c.	Storage outside Industrial/ Manufacturing risks	Yes / No
d.	Tanks / Gas holders outside Industrial/ Manufacturing risks.	Yes / No
e.	Utilities located outside Industrial/Manufacturing risks.	Yes / No
f.	Boundary wall	Yes / No
g.	Basement storage	Yes / No
		If, yes value stored SI: ₹.....
h.	Others (please specify)	_____
13.	If used as warehouse / godown (not located in a manufacturing unit), please give the list of goods stored.	
14.	If used as an Industrial Manufacturing unit give products manufactured at the location proposed (detailed block plan showing various facilities to be enclosed wherever applicable.)	
15.	If used as an Industrial Manufacturing unit, please state whether the factory is working or silent?	

16.	Fire Protection devices installed	<p>Please tick the correct answer in the box below.</p> <p><input type="checkbox"/> Portable Extinguishers</p> <p><input type="checkbox"/> Small bore hose reels</p> <p><input type="checkbox"/> Trailer Pumps/Fire engines</p> <p><input type="checkbox"/> Hydrant System</p> <p><input type="checkbox"/> Sprinkler System</p> <p><input type="checkbox"/> Fixed Water Spray System</p> <p><input type="checkbox"/> Foam System</p> <p><input type="checkbox"/> Fire Alarm System</p> <p><input type="checkbox"/> Gas Flooding System</p> <p><input type="checkbox"/> Others, please specify below.</p>									
17.	Indicate whether AMC(Annual Maintenance contract) for the Fire Protection Appliances is in force										
18.	Construction details										
a.	Please state material used	Please tick the correct answer in the box.									
i.	Walls	Kutchha / Pucca									
ii.	Floor	Kutchha / Pucca									
iii.	Roof	Kutchha / Pucca									
<p><i>Note:</i> <i>Kutchha : Building(s) having walls and/or roofs of wooden planks/thatched leaves and/or grass/hay of any kind/bamboo/plastic cloth/asphalt/ canvas/tarpaulin and the like are treated as Kutchha Construction.</i> <i>Pucca : Buildings other than Kutchha are treated as Pucca constructions</i></p>											
b.	Number of Floors										
c.	Age of the Building	<table border="1" data-bbox="767 1267 1385 1424"> <tr> <td data-bbox="767 1267 1075 1312">Less than 5 Years</td> <td data-bbox="1075 1267 1385 1312"></td> </tr> <tr> <td data-bbox="767 1312 1075 1357">5-10 Years</td> <td data-bbox="1075 1312 1385 1357"></td> </tr> <tr> <td data-bbox="767 1357 1075 1402">10-20 Years</td> <td data-bbox="1075 1357 1385 1402"></td> </tr> <tr> <td data-bbox="767 1402 1075 1424">Above 20 Years</td> <td data-bbox="1075 1402 1385 1424"></td> </tr> </table>		Less than 5 Years		5-10 Years		10-20 Years		Above 20 Years	
Less than 5 Years											
5-10 Years											
10-20 Years											
Above 20 Years											
19.	Distance between the risk to be covered and nearest Fire Brigade										
20.	Whether You have insured the same property with any other Insurance Company with the same type of coverage (Give details)										
21.	Whether Insurance was declined by any other Company (Give details)										

22.	Premium / Claim details for the past 36 months excluding the expiring policy period	Year	Premium	Claim
			₹	₹
			₹	₹
			₹	₹
			₹	₹
		TOTAL	₹	₹

D. Sum Insured and Other details of Insured Property (Indicate

Sum Insured on the following basis:

For Building, Plant and Machinery, Furniture, Fixture and Fittings and other contents:
Reinstatement Value;

For raw material: **Landed Cost;**

For stock in process: **Input cost;**

For finished stock: **Manufacturing cost** of the finished stock or the **Contract Price*** of goods sold but not delivered, as applicable.

* **Contract Price** is in respect only of goods sold but not delivered, for which You are responsible and with regard to which under the conditions of the sale, the sale contract is cancelled by reason of any Damage insured under this Policy either wholly or to the extent of the Damage. The Company's liability shall be based on the Contract Price).

23	Description of Block	Building including plinth, Basement and additional structures	Plant & Machinery	Furniture & Fixtures, Fittings and other equipment	Raw Material	Stock in Process	Finished Stock	Other Contents (Please Specify)	Total

E. Details for in-built cover for Floater

24.	Floater Cover (for stocks at various locations)		
		Location (Postal Address with Pin code)	Sum Insured(in ₹)
		i) Maximum value at any one location: ₹..... ii) Whether stocks stored in open: Yes/No	

F. Standard Add-On and additional covers

Do You want to opt for Declaration Policy? -- Yes/No (strike off what is not applicable). If Yes, give details below:

25.	Stocks which fluctuate in value to be covered on (monthly) declaration basis: Amount (₹):
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Details of additional covers (add-ons) offered with the policy:

Annexure		Please tick	Sum Insured
Sr. No.	Add On Covers Name		
1	Involuntary Betterment UIN: IRDAN132RP0004V01202021/A0008V01202122		
2	Escalation UIN: IRDAN132RP0004V01202021/A0009V01202122		
3	Claim Preparation Costs UIN: IRDAN132RP0004V01202021/A0010V01202122		
4	Additional custom duty UIN: IRDAN132RP0004V01202021/A0011V01202122		
5	Loss Of Rent Clause UIN: IRDAN132RP0004V01202021/A0019V01202122		
6	Insurance Of Additional Expenses Of Rent For An Alternative Accommodation UIN: IRDAN132RP0004V01202021/A0020V01202122		
7	Accidental Damage UIN: IRDAN132RP0004V01202021/A0016V01202223		
8	Deterioration Of Stocks In Cold Storage Premises UIN: IRDAN132RP0004V01202021/A0021V01202122		

G. Premium Details

Mode of Payment	
Payment Details	
Amount in (₹)	
Date of Payment (DD/MM/YY)	
PAN (If premium is 1 Lac and Above.)	
GSTIN (If more than one GSTIN, kindly attach an annexure with details)	

Note : Please fill up the request for authorization form to receive Claim/Refund payments, if any, directly into your bank account through NEFT if the premium paid is more than Rs 10000/-

H. Declaration by Insured

I/ We hereby declare that the value of insurable assets is less than ₹ 5 Crore (Rupees Five Crore) and the statements made by me / Us in this Proposal Form are true to the best of my / Our knowledge and belief and I / We hereby agree that this declaration shall form the basis of the contract between me/Us and the _____.

If any additions or alterations are carried out in the risk proposed after the submission of this proposal form, then the same should be conveyed to the insurers immediately.

Date:

Place:

Signature of the Proposer

I. Other Declarations

- i. I/We hereby declare and warrant that the above statements are true and complete in all respects and that there is no other information which is relevant to my application for insurance that has not been disclosed to you. I agree that this proposal and the declaration shall be the basis of the contract between me and FUTURE GENERALI INDIA INSURANCE CO LTD (FGIICL) and I/We agree to accept a policy, subject to the conditions prescribed by FGIICL.
- ii. I understand that, if any information/statement given in the proposal is found to be untrue by FGIICL, the corresponding insurance policy, that may be issued, shall be treated as void ab initio and the premium paid shall be forfeited to FGIICL.
- iii. I/We, hereby, declare that the premium amount, corresponding to this proposal, is paid out of the legally declared and assessed sources of my/our income and not out of proceeds of crime related to any offence under the Prevention of Money Laundering Act, 2002 and rules framed thereunder. I/We understand that FGIICL reserves the right to call for documents and information to establish the source of funds, as also the right to reject the said proposal or to terminate the insurance contract unilaterally and/or forfeit the premium amount, if I/We am/are found to be named in any recognized sanction list/happen to have violated any provisions of law. OR

I/We hereby confirm that the premium payment has been paid by _____, who is having an insurable interest in my/our policy under this _____ application form. In case of any refund, please process the same in below mentioned proposer's bank account.

- iv. I/we am/are (please tick all that are applicable)
- High Net Worth Individual/s Non-Resident Indian/s Politically Exposed Person/s
 Jeweller/s Non-Governmental Organization Film Actor/s Producer/s
- v. I agree to receive service-related information from FGIICL and its service providers from time to time, through electronic and telecom modes, including WhatsApp, and understand that no unsolicited information will be sent to me.
- vi. I am aware and agree that the information/data provided by me, through this application, to FGIICL and/ or FGIICL authorized person/ agency, shall be stored by FGIICL, throughout the currency of my relationship with FGIICL, and used for the purposes relating to my proposal for insurance cover and/or servicing policies issued in my favour, whether by FGIICL or its authorized partners. I also understand that the said storage is necessary for my consumption of the services and consent to not hold FGIICL and/or its authorized partners/ agency/ person liable for legitimate utilization of the submitted information/data.
- vii. I consent to the fact that FGII may download my/proposer's CKYC record from the Central KYC Records Registry, in relation to the verification of my/proposer's KYC records as part of this proposal. I understand that acceptable officially valid documents shall be relied upon for the said verification of KYC records. I, also, consent to receive information from the Central KYC Registry through SMS/email on the abovementioned mobile phone number/email address.

Proposer's Signature: _____ **Place:** _____ **Date:** _____

True to our Go Green initiative, we will send a link to your e-mail address and/or mobile number, as you've mentioned in this proposal, and you may download and save the digitally signed and authenticated policy document therefrom. If you still wish for a physical copy, you may tick on this box

J. Vernacular declaration

I hereby confirm that the product features and terms of the above product have been explained to the prospect in detail (including product suitability) and to the prospects' complete satisfaction. (In case prospect signs in a different language/or is not literate). I, further, declare that I have clearly explained the content of this form to the proposer and, thereafter, the proposer has fixed the thumb impression above after fully understanding the content thereof.

Intermediary / Agent Name:

Intermediary / Agent Signature:

Witness Name:

Witness Signature:

Date:

Place

K. BANK DETAILS (REQUIRED FOR REFUND/CLAIMS)

As per Regulatory requirements, we can effect payment of refund/claims only through Electronic Clearing systems (ECS)/National Electronic Fund Transfer (NEFT)/ Real Time Gross Settlement (RGTS)/Interbank Mobile Payment Service (IMPS)

Name of the Account Holder

Name of the Bank

Branch Bank

Account No.

Bank IFSC Code

Account Type SB Account Current Account Others (please specify)

If the premium cheque is not paid from the above mentioned account then a cancelled cheque leaf of the above mentioned Account is to be attached.

#mandatory if annualized premium is more than Rs. 10,000.

ACKNOWLEDGEMENT

We acknowledge with thanks the receipt of your proposal dated _____ (DD/MM/YY) towards Contractor's All Risks Insurance Policy in favour of _____. We also acknowledge receipt of premium amount by way of cash/ cheque/ demand draft/ others, vide instrument/transaction reference no. _____, for an amount of ₹ _____. Please note that neither the submission to us of a completed proposal for insurance nor any payment for any policy sought obliges us to agree to issue a policy, which decision is and always shall be in our sole and absolute discretion. If we accept the proposal, it shall be subject to the policy terms and conditions and we shall have no liability to make any payment if the appropriate premium amount is not received by us in full and in time, or is not realised. If we do not accept the proposal, we will inform you within 15 days from the date of receipt of this proposal and refund any payment received from you without interest.

Date: _____ Place: _____ Signature of Receiver and Official Seal _____

L. For Intermediary Use Only

I, _____, in my capacity as an Insurance Agent/POSP/Specified Person of the Corporate Agent/Authorized Person of the Broker/IMF, declare that I have explained the product features, including its suitability, and the contents of this proposal form, including the nature of the questions and the responses submitted thereto, to the proposer. It has been, further, informed to the proposer that the details provided herein shall form the basis of the contract of insurance between FGIICL and the proposer. It has, also, been explained that if any untrue response(s) is/are contained in this proposal form or there has been any non-disclosure of material facts, the policy issued thereon shall, at the option of FGIICL, be treated as null and void and the premium amount against the policy may be forfeited by FGIICL.

Name of Insurance Agent/POSP/Specified Person of the Corporate Agent/Authorized Person of the Broker/IMF:

Intermediary's Code: _____ Intermediary's Signature: _____

ANTI MONEY LAUNDERING

FGIICL adheres to anti-financial crime practices, including anti-money laundering, counter-financing of terrorism and anti-bribery and anti-corruption, which ensure to not allow use of FGIICL as a tool/platform for financial crimes. The policyholder, beneficiary, claimant, or nominee are, therefore, required to assist FGIICL with relevant records/information/assistance, as may be necessary to address the anti-financial crime practices.

SECTION 41 OF INSURANCE ACT, 1938 – PROHIBITION OF REBATES

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 whole or 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 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 provisions of this section shall be punishable with fine, which may extend to Ten Lakhs Rupees



Future Generali India Insurance Company Limited, IRDAI Regn. No. 132 | CIN: U66030MH2006PLC165287
Regd. and Corp. Office: 801 and 802, 8th floor, Tower C, Embassy 247 Park, L.B.S. Marg, Vikhroli (W), Mumbai - 400083
Call us at: 1800-220-233 / 1860-500-3333 / 022-67837800 | Website: <https://general.futuregeneralii.in> | Email: fgcare@futuregeneralii.in

**Annexure (Addendum) attached to and forming a part of Proposal Form of 'FG Bharat Sookshma
Udyam Suraksha')**

QUESTIONNAIRE

Sr. No	Details	Answer
1.	Is Watchmen on Duty (Round the Clock) available at your Storage Facility?	† YES † NO
2.	Are you following standard housekeeping practices at premises to be covered?	† YES † NO
3.	Please confirm whether your premises has conductive wiring in place ?	† YES † NO