



PROPOSAL FORM FOR MONEY INSURANCE

The liability of the company does not commence until the Company has accepted the proposal and the premium received in full by the Company.

1. Name of Proposer (in full)				
2. Address:				
PIN Code:				
3. Business or Trade:				
4. Description of Money to be Insured, (If no insurance is required for any item, insert "NIL")				
Money in Premises Coverage	Insured Premises & Location	Particulars of each Safe		Limit Of Liability any one occurrence
In safe				Rs.
Out of safe during Business hours				Rs.
Loss or Damage to insured safe				Rs.
Money in Transit Coverage	Location	Transit Between / From	To	Limit Of Liability any one occurrence
For payment of Wages/ salaries		(Bank)	(Insured's Premises)	Rs
Being other than Wages/ salaries		(Bank)	(Insured's Premises)	Rs
Others (to be described)				Rs
With reference to the Limit of Liability, any one occurrence shall mean one claim or a series of claims under one or more Coverages for loss or damage arising out of one fortuitous event or cause.				



The following information is solely for the computation of Deposit Premium under Money in Transit coverage(s) Estimated Annual Carrying of Money		
Wages/Salaries Rs.	Other than Wages/Salaries Rs.	Transits as described Rs.

5. Are employees authorised to handle/carry money covered under Fidelity Guarantee Policy? If yes, give details.	
7. How is the money normally carried?(i.e.) whether in bags, trunks etc?	
8. What means of transport do the persons carrying the money normally use i.e., own car/ public transport etc.?	
9. Are the persons carrying the money accompanied by armed guard/s? If not, state what protection if any, is provided for them.	
10. Is there any other material information relevant to the acceptance of this proposal which must known by the Company?	
11. For what period is insurance required	From To
12. Do you need additional covers If so details	



Extension Covers		Limit of Liability any one occurrence
1. Damage to Clothing/Personal Effects (Assault) Clause		Rs.
2. Money in overnight custody Clause		Rs.
3. Personal Accident (Assault) Clause		Rs.
4. Infidelity cover Clause		Rs.
13. Details of additional items, if any, to be included in the definition of 'Money'.		
12.a) State following particulars of safe/s and/ or strong room in which money will be kept outside business hours		
Maker's Name	Dimensions & Weight	Identification Number
b) Addresses of premises where safe is kept? c) Is it fixed to the walls or floor? d) Who holds the keys of the safe(s) and/or strong room? e) Are all such keys removed from the premises outside business hours? f) Will the Premises be guarded whilst they are closed for business? If so, by whom?		
13. If money is kept in any container, other than safe, please furnish details.		
14. Have you ever sustained any loss of money whilst in transit or whilst on your premises? If so, give full particulars.		
15. Frequency of Transit in a day (no. of times / trips)		



<p>15. Has any company in respect of Money Insurance</p> <p>(a) declined your proposal ?</p> <p>(b) accepted your proposal on special terms & conditions?</p> <p>(c) cancelled or refused to renew your policy?</p>	
<p>17. Has the risk been previously Insured? If so,</p> <p>a. Name of the Insurance Company</p> <p>b. Policy No.</p> <p>c. Period</p> <p>d. Rate charged</p> <p>e. Any special terms and conditions imposed</p>	
<p>18. Is this risk insured with any other Company? If so, details?</p>	
<p>19. Any other material particulars :</p>	
<p>20. Period of Insurance From..... To.....</p>	
<p>I/We hereby declare and warrant that the above statements are true and complete and that I/We have withheld no information whatsoever which is material for the acceptance of this proposal. I/We agree that this declaration and the answers given above shall be the basis of the contract between me/us and the Company and shall be deemed to be incorporated in such contract and that if any untrue statement be contained or any material information is withheld or not disclosed therein the said contract shall become absolutely null and void. I/We undertake to exercise all reasonable precautions and care to safeguard the property and I/We agree to accept the Policy in the form issued by the Company subject to the terms, exceptions and conditions prescribed therein or endorsed on the Policy.</p> <p>Place:</p> <p>Date: Signature of Proposer</p> <p>N.B. If the above space is not sufficient for answer please continue on a separate sheet and attach hereto.</p>	



SECTION 41
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 the whole 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 provisions of this section shall be punishable with fine which may extend to Rs 500/- (Rupees Five Hundred)