



RELIANCE GENERAL INSURANCE COMPANY LIMITED

Regd Office: 3rd Floor, Maker Chambers IV, Nariman Point, Mumbai 400 021

PROPOSAL FOR STANDARD FIRE & SPECIAL PERILS POLICY

Acceptance of this proposal is subject to the rates & regulations of Tariff Advisory Committee's All India Fire Tariff

(The Property proposed for insurance is not covered until the proposal is accepted and premium paid)

Area Office Code/Service Centre Code		Code	
Broker/Agent Name & code			

Proposer Details

1. Name of the Proposer																	
2. Address of the Proposer	Plot No/Door No.	Building name															
	Road																
	Area																
	City	Pincode															
	State																
	Phone No.																
E-mail Id																	
3. Business of the Proposer																	
4. Paid up Capital of the Company																	
5. Financial interests	1.	2.															
	3.	4.															
	5.	6.															
	7.	8.															
6. Location of risk to be covered	Plot No/Door No.	Building name															
	Road																
	Area																
	City	Pincode															
	District	State															
	Phone No.																
E-mail Id																	
7. Period of Insurance	From							To									
8. Do you want to delete																	
a) Flood, Cyclone, group of perils	Yes/No																
b) Riot, Strike & Malicious damage, Terrorism	Yes/No																
9. Do you want the Plinth & Foundation along with the building	Yes/No																
10. Add-on covers required																	
Architects Consulting & Engineers Fees (in excess of 3% claim amount)																	
Debris Removal (in excess of 1% claim amount)																	

Deterioration of Stocks in cold storage premises due to power failures, due to an insured peril			
Forest Fire			
Vehicle Impact damage due to insured's own vehicles			
Spontaneous Combustion			
Omission to Insure additions			
Earthquake			
11. Whether you have insured the same Property with any other insurance company with the same type of coverage (Give details)			
12. Whether Insurance was declined by any other company or imposed any special conditions (Give details)			
13. Premium / Claim details for the past 3 policy periods	Year	Premium in Rs.	Claims in Rs.
	Total		

DETAILS ABOUT PROPERTY COVERED AT THE INSURED LOCATION

14. The Insured Property is	
Residence, Office, Shops, Hotel etc	Yes/No
Industrial/Manufacturing risks	Yes/No
Storages outside industrial risks	Yes/No
Tanks/Gas Holders outside Industrial Manufacturing risks	Yes/No
Utilities located outside Industrial Manufacturing risks	Yes/No
15. Is used as Shop please declare whether the goods handled are as per the following list. If yes, whether the stock value will exceed 5% of shops value	
1.Celluloid goods, 2.Coir Loose, 3.Crackers & Fire Works, 4.Explosives of any kind, 5.Hay/Straw, 6.Hemp, 7.Jute Loose, 8.Matches, 9.Methylated Spirit, 10.NitroCellulose Plastics, 11.Oils/Ether/Industrial Solvents and other inflammable liquids flashing at and below 32°C(Closed cup Test), 12.Paints with inflammable base having flash point below 32°C(Closed Cup test)-Other than in sealed tins or drums, 13. Varnishes having a Flash point below 32°C (Closed cup Test)-ither than in sealed tins or drums. 14. Disinfectant liquids and liquid insecticides-Other than in sealed tins or drums, 15.Vegetable fibres of any kind including Rayon fibre.	
16. If used as warehouse / go-down (not located in a manufacturing unit) please give the list of goods stores.	
17. If used as an Industrial	

Manufacturing unit give products manufactured at the location proposed	
18. If used as an Industrial Manufacturing unit please state whether the factory is working or silent	

19. Fire Protection devices installed	Please Tick in the box below	
	Portable Extinguishers	
	Trailer Pumps	
	Fire Engine	
	Hydrant System	
	Sprinkler System	
Fixed Water		

SUM INSURED

20. The basis proposed for insurance (Building /Machinery/FFF)	
Market Value Basis	Yes/No
Reinstatement Value Basis	Yes/No

21. a) Construction details	Please state material used
b) Height of Building	i) Walls
c) Age of Building	ii) Floor
	iii) Roof
	Metres
	Less than 5 Years <input type="checkbox"/>
	5-10 Years <input type="checkbox"/>
	10-20 Years <input type="checkbox"/>
	Above 20 Years <input type="checkbox"/>

Note: Buildings having walls and/or roofs of wooden planks/thatched leaves and or grass /hay of any kind/bamboo/plastic cloth/asphalt cloth/canvas/tarpaulin and the like are treated as "Kutchha" construction.

22. Building-wise values (Please include the kutchha buildings also in this list and give individual values against such buildings)

Description of Block	Amount in Rupees						Total	Age (Yrs)	Height (metres)	Construction
	Building including Plinth	Mach & Acc	F & F And other Equipm	Stocks and WIP **	Property to be insured separately					

Note:** Indicates those stocks which are covered on normal basis and do not fall under Serial No.23 A, B,C and D below

23. Special coverage for Stocks only
Please Tick in the box below and give the amount to be insured against each

A. On Floater Basis		
Stocks at various locations (warehouses/go-downs and / or open etc.,) can be covered on floaters basis for a single Sum Insured		
	Tick	Amount Rs.
Floater Basis		

B. On Declaration Basis		
Stocks which fluctuate in value can be covered on (monthly) declaration basis		
	Tick	Amount Rs.
Declaration Basis		
Note: 1. Minimum Sum Insured is Rs.1 Crore, and policy not issued on short period basis. 2. Stocks in process and stocks stored at Railway sidings are not covered		

C. On Floater Declaration Basis		
Stocks which fluctuate in value as well as stored in various locations can be covered on (monthly) floater declaration basis.		
	Tick	Amount Rs.
Floater Declaration Basis		
Note: 1. Minimum Sum Insured is Rs.2 Crores 2. Stocks in process and stocks stored at Railway sidings are not covered.		

D. Stocks stored in Open		
	Locations	Amount Rs.
Stocks in open (located outside the factory compound)		

24. Total Sum Insured (as per relevant serial numbers shown against each)							
		Clause / Peril code	Risk code	Rate Code	Rate	Sum Insured	Premium
Plinth and foundation							
Architects & Engineers fees							
Debris Removal							
Deterioration of stocks in cold storage premises on account of power failure due to insured peril							
Forest fire							
Impact damage due to insured's own vehicle							
Spontaneous Combustion							
Omission to insure additions							
Alternation extension							
Earthquake							
Building-wise values							
Stocks – Floater Basis							
Stocks – Declaration Basis							
Stocks – Floater Declaration Basis							
Stocks – In open – outside factory compound							
Grand Total							



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Schedule attached and forming part of Standard Fire and Special Perils Policy

Policy No:		Issuing Office	
Customer ID		Plot No/Door No.	
Agent/Broker		Road	
Date of Proposal		Area	
Period of Insurance		City	
From		State	
To		Phone No.	
Receipt No. & Dt		E-mail Id	

Insured's Name			
Address			
Plot No/Door No.			Location of Risk:
Road			
Area			
City			
State			PINCODE
Phone No.			Occupied As:

Noting of Financial Interest

1)		2)	
3)		4)	

Risk covered	
Deletions	
Add-ons	
Subject to clauses	
Excess	
Special conditions	

Sum Insured

S.No.	Description	Sum Insured in Rs.
1	Building	
2	Machinery & Accessories	
3	Stock & stock-in-process	
4	Furniture, fixtures & fittings	
5	Other Property	
	Total Sum Insured	

Rate

Basic Rate	:
Less: Deletion for STFI/RSMTD	:
Add: Extra for 'Kutchra' const.	:
Discount for Claims Experience	:
FEA Discount	:
Net Rate	:
'Add On' Rates	:

Total Sum Insured (in words)

Premium:

Service Tax:

Total:

In witness whereof this policy has been signed at..... On thisday of.....

For and on Behalf of
Reliance General Insurance Company Limited

Authorised Signatory

Declaration by Insured

I/We hereby declare that 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 Reliance General Insurance Company Limited.

In any additions/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 Insured

SECTION 41 OF INSURANCE ACT, 1938

No person shall 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.

Any person making default in complying with the provisions of this section shall be punishable with fine, which may extend to Five Hundred Rupees.



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RGICL/FIRE/Form 2(a)

A) FLOATER POLICY – Forming part of Standard Fire & Special Perils Policy no.

In consideration of floater extra charged over and above the policy rate the sum insured in aggregate under the policy is available for any one, more, or all locations as specified in respect of movable property.

At all times during the currency of this policy the insured should have a good internal audit and accounting procedure under which the total amount at risk and the locations can be established at any particular time if required.

The changes in the address of locations specifically declared at inception should be communicated.



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RGICL/FIRE/FORM2(b)

B) DECLARATION POLICY – Forming part of Standard Fire & Special Perils Policy no.

1. In consideration of the premium by this policy being provisional in that it is subject to adjustment on expiry of each period of insurance.

The insured agrees to declare to Reliance General Insurance Company Limited in writing the value of his stocks (other than retail) less any amount insured by policies other than declaration policies, in each separate building or non-communicating compartment or in the open on the following basis namely

- 1) average of the highest value at risk on each day,
- 2) highest value on any day of the month

and to make such declaration(s) within thirty days of the succeeding month, such declaration(s) to be signed by the insured or by a responsible person authorised to sign on his behalf.

If other policies on declaration basis cover the stocks hereby insured, the declarations shall be made so as to apportion to each policy a share of the value of the stocks insured under such declaration policies, PRO RATA to the respective amounts named in the policies.

In the event of a declaration not being made within the thirty days mentioned above then the insured shall be deemed to have declared the sum hereby as the value at risk.

On the expiry of each period of insurance the premium shall be calculated at the rate ofon the average sum insured namely, the total of the values declared or deemed to have been declared divided by the number of declarations deemed to have been made.

If the resultant premium is less than the provisional premium, the difference shall be repaid to the insured but such repayment shall not exceed 50% of the provisional premium.

2. The basis of value for declarations shall be the market value and any loss hereunder shall be settled on the basis of the market value immediately anterior to the loss.
3. If at the time of any loss, there be any subsisting insurance or insurances on other than a declaration basis, whether effected by the insured or by any other person or persons, covering the stocks hereby insured, this policy shall apply only to the excess of the value of such stocks at the time of the loss over the sum insured by such other insurance or insurances, and this company shall not be liable to pay or contribute more than that proportion of such loss which such excess (or, if there be other declaration insurances covering the same stock a rateable proportion of such excess) but not exceeding the sum insured hereby, bears to the total value of the stocks.



Annexure II

RGICL/FIRE/Form 2(b)

4. If after occurrence of the loss, it is found that the amount of the last declaration previous to the loss is less than the amount that ought to have been declared, then the amount which would have been recoverable by the insured shall be reduced in such proportion as the amount of the said last declaration bears to the amount that ought to have been declared.
5. Notwithstanding the occurrence of loss it is understood that the sum insured will be maintained at all times during the currency of the policy and the Insured therefore undertakes to pay extra premium on the amount of any loss pro rata from the date of such loss to the expiry of the period of insurance, the premium being calculated at the rate applicable to the stocks destroyed and such extra premium shall not be taken in to account in, and shall be distinct from, the final adjustment of premium.
6. In the event of this policy being cancelled by the insured during its currency (whether stocks exist or not) the premium to be retained by the company shall be the PRO RATA proportion of the premium calculated on the average amount insured upto the date of cancellation or 50% of the provisional premium whichever is greater; but if the policy is cancelled by the insured after a loss had occurred the premium to be retained by the company shall be the PRO RATA proportion of the premium calculated on the average amount insured upto the date of cancellation plus the PRO RATA proportion of the premium from the date of loss to the expiry of the period of insurance on the amount of loss paid, or 50% of the provisional premium which ever is greater.
7. The maximum liability of the company shall not exceed the sum insured hereby and premium shall not be receivable on value in excess thereof. The sum insured may, however, be increased by prior agreement with the company in which event the new sum insured and the date from which it is effective will be recorded on the policy by endorsement. In the event of an increase in sum insured being agreed to, the company shall charge on such increased sum an additional provisional premium on a basis proportionate to the unexpired period of the policy and upon the expiry of each period of insurance the total provisional premium so paid shall be adjusted as provided for in clause I of this special conditions. If during the currency of the policy the rate for the class of risk to which the insurance applies is revised, and an increase in sum insured under a declaration policy is agreed to, the company shall charge on such increased sum an additional provisional premium on a basis proportionate to the unexpired period of the policy at the rate at which the insurance was originally effected and upon expiry of each period of insurance the total provisional premium so paid shall be adjusted as provided for in clause 1 of these special conditions.
8. If the stocks hereby insured shall at the time of loss be collectively of greater value than the sum insured thereon, then the insured shall be considered as being his own insurer for the difference and shall bear a rateable proportion of the loss accordingly. Every item, if more than one, on stocks shall be separately subject to this condition
9. It is warranted that every other policy on a declaration basis covering the stocks insured hereby shall be identical in wording with this policy.
10. This insurance is subject in all respects to the printed conditions of the policy except in so far as they may be varied by these special conditions.



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1. ARCHITECTS, SURVEYORS AND CONSULTING ENGINEERS FEES (Forming part of Standard Fire & Special Perils Policy no.....)

It is hereby declared and understood that the expenses incurred towards Architects, Surveyors and Consulting Engineers fees for plans, specification tenders, quantities and services in connection with the superintendence of the reinstatement of the Building, Machinery, Accessories and equipment insured under this policy upto 3% of the adjusted loss, but it is understood that this does not include any cost in connection with the preparation of the insured's claim or estimate of loss in the event of damage by insured perils.

When Add-on cover is sought for additional amount, the endorsement will contain the following also:

However, on payment of additional premium of Rs..... the policy is extended to cover an additional amount of Rs..... as declared by the Insured towards such expenses for Architects, surveyors and Consulting Engineers fees in excess of 3% of claim amount not exceeding the amount declared above.



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2) DEBRIS REMOVAL (Forming part of Standard Fire & Special Perils Policy no.....)

"It is hereby declared and agreed that the expenses incurred upto to 1% of the claim amount is covered on

- a. Removal of debris from the premises of the Insured
- b. Dismantling or demolishing
- c. Shoring or propping

Note: (b) & (c) above should be deleted when neither building nor machinery are covered.

When Add-on cover is sought for additional amount, the endorsement will contain the following also:

However, on payment of additional premium of Rs..... the policy is extended to cover an additional amount of Rs..... towards costs and expenses necessarily incurred by the insured in excess of 1% of claim amount not exceeding the amount declared above.



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**3) DETERIORATION OF STOCKS IN COLD STORAGE PREMISES DUE TO POWER FAILURE FOLLOWING DAMAGE DUE TO AN INSURED PERIL
(Forming part of Standard Fire & Special Perils Policy no.....)**

In consideration of the payment of additional premium of Rs..... it is hereby agreed and declared that notwithstanding anything to the contrary in this policy or in any of its conditions this policy covers destruction of or damage to the property hereby insured caused by change of temperature in consequence of failure of electric supply at the terminal ends of the electric service feeders from which the insured obtains electric supply directly due to damage caused by any perils insured against under this policy to property at insured premises or any electric station or substation of public electric supply undertaking from which insured obtains electric supply.

Provided that the Company shall not be liable for any loss occasioned by the deliberate act of the Government, Municipal or local authority or supply authority not performed for the sole purpose of safeguarding life or protecting any part of the supply undertaking's system or by the exercise by such authority of its power to withhold or restrict or ration supply not necessitated solely by damage to the Supply Undertaking's generating or supply equipment by an insured peril.

Provided further that the Company shall not be liable for any loss unless duration of each such failure exceeds 24 hrs.

Subject otherwise to the terms, extensions, condition and limitations of this policy.



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4) FOREST FIRE
(Forming part of Standard Fire & Special Perils Policy no.....)

In consideration of the payment of additional premium of Rs..... the insurance under the policy shall extend to include loss of or damage to the property insured directly caused by burning whether accidental or otherwise of forest, jungles and clearing of lands by fire.



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- 5) **IMPACT DAMAGE DUE TO INSURED'S OWN VEHICLES, FORKLIFTS & THE LIKE AND ARTICLES DROPPED THEREFROM**
(Forming part of Standard Fire & Special Perils Policy no.....)

"In consideration of a premium of Rs..... it is hereby agreed and declared that the policy is extended to cover loss and/or damage by direct impact to insured's property caused by insured's own power driven vehicle and/or caused by articles dropped therefrom."



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6) **SPONTANEOUS COMBUSTION**
(Forming part of Standard Fire & Special Perils Policy no.....)

In consideration of the payment by the Insured to the Company of additional premium of Rs.....the Company agrees notwithstanding what is stated in the policy to the contrary that the insurance by (items..) of this policy shall extend to include loss or damage by **fire only** of or to the property insured caused by its own fermentation, natural heating or spontaneous combustion.



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7) OMISSION TO INSURE ADDITIONS, ALTERATIONS OR EXTENSIONS CLAUSE (Forming part of Standard Fire & Special Perils Policy no.....)

The Insurance by this Policy extends to cover Buildings and/or Machinery, Plant and other Contents as defined in Columns.....hereof which the insured may erect or acquire or for which they may become responsible:-

- a. at the within described premises
- b. for use as factories

- i. The liability under this Extension shall not exceed 5% of the Sum Insured.
- ii. The Insured shall notify the Insurer of each additional insurance as soon as it shall come to their knowledge and shall pay the appropriate additional premium thereon from the date of inception.
- iii. Following the advice of any additional insurance as aforesaid, cover by this extension shall be fully reinstated.
- iv. No liability shall attach to the insurers in respect of any Building, Machinery, Plant or other Contents while such property is otherwise insured.

N.B.:

1. An additional premium on 5% of the Sum Insured on Buildings and/or Machinery, Plant and other Contents as stated in the above clause should be collected in advance.
2. 'Other Contents' in the above clause shall mean 'Furniture and Fittings' and does not include 'Stocks'
3. This clause should be incorporated at the time of issuing the policy



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8) EARTHQUAKE (Forming part of Standard Fire & Special Perils Policy no.....)

In consideration of an additional premium of Rs.....it is hereby agreed and declared that this Insurance is extended to cover loss or damage (including loss or damage by fire) to any of the property Insured by this policy occasioned by or through or in consequence of earthquake including flood or overflow of the sea, lakes, reservoirs and rivers caused by Earthquake except when STFI cover is opted out.

Provided always that all the conditions of this policy shall apply (except in so far as they may be hereby expressly varied) and that any reference therein to loss or damage by fire shall be deemed to apply also to loss or damage directly caused by any of the perils which this insurance extends to include by virtue of this endorsement.



Annexure III

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RATES FOR 'ADD-ON' COVERS

Sr. No.	'Add - on' Cover	Suggested Rate										
1	Architects, Surveyors & consulting Engineers fees (in excess of 3% of claim amount)	Average rate of policy to be charged on selected amount										
2.	Debris Removal (in excess of 1% of claim amount)	Average rate of policy to be charged on selected amount										
3.	Deterioration of stocks in cold storage	25% of the rate of policy for cold storage										
4.	Forest Fire	Rs. 5.00 'per mille'										
5.	Impact damage due to insured's own vehicle	5% of the rate of policy on the entire sum insured										
6.	Spontaneous Combustion	<table><thead><tr><th>Category</th><th>Rate</th></tr></thead><tbody><tr><td>I.(Low)</td><td>0.25%o</td></tr><tr><td>II. (Moderate)</td><td>0.50%o</td></tr><tr><td>III. (Variable)</td><td>0.75%o</td></tr><tr><td>IV. (High)</td><td>1.00%o</td></tr></tbody></table> (List of categories enclosed)	Category	Rate	I.(Low)	0.25%o	II. (Moderate)	0.50%o	III. (Variable)	0.75%o	IV. (High)	1.00%o
Category	Rate											
I.(Low)	0.25%o											
II. (Moderate)	0.50%o											
III. (Variable)	0.75%o											
IV. (High)	1.00%o											
7.	Ommission to insure additions & alterations	Average rate of policy to be charged on selected sum insured but not exceeding 5% of total sum insured										
8.	Earthquake	Tariff Rate										

Note: The above are the rates suggested by GIC as a guide. However, the actual rates to be charged by us in respect of the above 'Add-on' covers (excluding Earthquake cover) may increase or decrease depending upon the Claim Experience and Hazard factors (With reasons duly recorded therefor)



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RGICL/FIRE/Form 4

STANDARD FIRE & SPECIAL PERILS CLAIM FORM

Area Office Code/Service Centre Code															
Broker/Agent Name & code										Code					
1. Name of the Insured															
2. Customer ID															
3. Address of the Insured		Plot No/Door No.				Building name									
		Road													
		Area													
		City						Pin code							
		State													
		Phone No.													
		E-mail Id													
Please give following details pertaining to all the policies involved in fire accident:															
Policy No.		Risk Covered		Location			Sum Insured(Rs)			Estimated amount of loss(Rs)					
Period of insurance:				From:				To:							
Date & time of loss				Date	d	d	m	m	y	y	y	y	Time		AM/PM
Nature & cause of loss (please describe the circumstances leading to the loss)															
Give details of insurance with any other insurance company on the risk involved in fire/accident															
If insured is not sole owner, the nature of his/their interest in the property and details of other interests															
Whether the loss is intimated to															
a. Police															
b. Fire Brigade															



<p>Was any claim reported in the past on the same property during current policy period? If so, give details regarding</p> <ul style="list-style-type: none">a. Causeb. Date of accidentc. Claim numberd. Policy issuing officee. Amount of claim paid/outstanding	
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<p><u>Declaration by Insured</u></p>	
<p>I/We hereby declare that the statements made by me / us in this claim form are true to the best of my / our knowledge and belief.</p>	
<p>Date</p>	
<p>Place</p>	
<p>Signature of Insured</p>	