

# **PROPOSAL FORM FOR ALL RISKS INSURANCE**

## **SCOPE OF COVER**

This Insurance Policy provides cover against Loss or Damage to Gold and Silver Ornaments, Jewellery, Watches, Cameras and other valuables due to Fire, Theft or Accident from any Fortuitous cause, anywhere in India except as detailed below :

## **EXCLUSIONS**

The Insurance Policy does not cover:-

- (a) Loss or damage arising from War, War like operations, Civil Commotion, Terrorism, Depreciation, wear and tear, moth, mildew, vermin, the process of cleaning, dyeing, repairing, over winding of clocks and watches, mechanical derangement, electrical breakdown, breakage of glass, china and articles of brittle nature, theft from unattended vehicles, detention or confiscation by Customs or other Authorities and consequential loss.
- (b) Money, Securities, Manuscripts, Deeds, Bonds, Bills of Exchange, Promissory Notes, Stock or Share Certificates, Stamps, Business Books and documents, articles dispatched under contract of affreightment

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

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This type of Insurance is also available under Section III of Householders Policy

NOTE : PLEASE ANSWER EVERY QUESTION AND FULLY

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- 1.
  - (a) Name of Proposer in Full  
(In BLOCK LETTERS)
  - (b) Residential Address
  - (c) Occupation / Profession & Address  
Paid Up Capital (if applicable):
- 2. Property to be insured

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SR NO.	FULL DESCRIPTION OF PROPERTY (Make/Weight/Carritage/Yr. Of Mfg./Type/Model, etc.)	SUM INSURED RS.
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(Ensure that the property is correctly described and insured for full value to get adequate Indemnity)

3. Has Jewellery been recently examined and valued by an approved Valuer? If so, furnish the Valuation Certificate.

4. Whether cover is also required out-side India.

If yes, give details:

5. Is the risk currently insured against Fire?

Theft or All Risks? If so, please state:

(a) Name of the Company

(b) Policy No. & Period

6. (a) Have you suffered any loss or damage

to Jewellery and/or valuables in the past?  
(irrespective of whether insured or not)

(b) If so, give full details thereof as under

Date of Occurrence	Details of Loss	Amt. of Loss Rs.	Name of the Insurers
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7. Has any Company in respect of All Risks Insurance

(a) Declined your Proposal?

(b) Cancelled or refused to renew your Policy?

(c) Accepted your proposal on special terms & conditions?

Period of Insurance FROM \_\_\_\_\_ TO \_\_\_\_\_

I/We do hereby declare that the above statements and answers are true and that I/We have not withheld any information whatsoever regarding the proposal. I/We agree that this proposal and declaration shall be the basis of the contract between me/us and the Insurer, who's Policy for the Insurance proposed is acceptable to me/us. I/We undertake to exercise all ordinary and reasonable precautions for safety of the property as if it were uninsured.

**PLACE:**

**DATE:**

**Signature of 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.

