



Policy No .....

**KERALA STATE GOVERNMENT INSURANCE DEPARTMENT**  
**PROPOSAL FOR INSURANCE OF CONTENTS OF BUSINESS PREMISES**  
**AGAINST HOUSEBREAKING AND BURGLARY ONLY (i.e. excluding Larceny)**

1.	Name of Proposer ( in full)		
	Address (in full)		
	Trade or Occupation		
	Address of the premises where Property is kept or stored		
2.	(a) Description of premises, i.e. Shop Ware-House, factory, etc.	(a)	(b)
	(b) Are you the sole occupier?		
	(c) If not, describe how premises are otherwise Occupied	(c)	
	(d) State rental per annum?		
	(e) How long have the premises been occupied By You?	(d)	(e) Years
	(f) Are the premises left unoccupied at any time?	(f)	(g)
	(g) If so, for how long and how often?		
3.	(a) Are all valuables secured in Burglar-resisting Safes when premises are closed?	(a)	
	(b) If so, state name of maker of safe and cost	(b)	
	(c) Dimension of the safe	(c)	
	(d) Is it fixed in the wall or on floor if not how it is Kept?	(d)	
	(e) Number of keys and by whom held?	(e)	
4.	State how the following are secured and protected:-	(a)	
	(a) External doors on ground floor and basement	(b)	
	(b) Front and back windows on ground floor and basement	(c)	
5.	(a) Are stock and sale books kept?	(a)	
	(b) How frequently are these entered and where are they deposited at night?	(b)	
6.	(a) Have the premises been entered at any time by thieves or have any attempts been made by thieves to gain entry in to the premises?	(a) Date or Dates	Amount of Loss Rs
	(b) How was access gained and what precautions have been adopted to prevent a recurrence?	(b)	
	(c) Have you ever claimed upon any company or Underwriters for loss by burglary or housebreaking? If so, state name of each	(c)	
7.	(a) Have you ever proposed for burglary insurance to any Company or Underwriters?	(a)	
	(b) If so, state name of each?	(b)	
	(c) Was the proposal accepted or declined?	(c)	
	(d) Has the renewal of your Insurance ever been declined or not invited? If so, by whom?	(d)	
	(e) Has an increased rate been required?	(e)	
8.	State (a) The approximate total value of the Stock-in-Trade including Goods in Trust or on Commission for which Proposal is responsible	(a) Rs.....	
	(b) The amount for which the Stock is insured against fire	(b) Rs.....	
	(c) The name of the Company	(c) .....	

PARTICULARS OF PROPERTY (Give Full Details)	Sum Insured	Rate Percent	Premium	
	Rs			
(1) Stock – in – Trade (i.e)				
(2) Goods in Trust or on Commission for which Insured is responsible				
(3) Fixtures, Fittings and Utensils- in Trade				
(4) Cash or valuables whilst contained in locked safe				
Total Rs.....				
Note: - Deeds, Bonds, Bills of Exchange, Promissory Notes, Money or Securities for Money Stamps, Stamp Collections, Medals, Coins, Precious Stones (unset), Books of account or Manuscripts are not included in this insurance		Annual Premium Rs.		

From .....

Policy to.....

To .....

Renewal Notice to.....

The special attention of the insured is drawn to section 41 of the Indian Insurance Act, 1938, which came into force on 1st July, 1939 and which read as follows:

1. No person shall allow, or offer to allow either directly or indirectly, as an inducement to any person to effect 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 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 rebates as may be allowed in accordance with the published prospectus or tables of the insurer.

2. Any person making default in complying with the provisions of the Section shall be punishable with fine which may extend to FIVE HUNDRED Rupees.

To

The Kerala State Government Insurance Department, Trivandrum.

I/We hereby declare that the above statements and particulars are true and that the amount proposed for insurance represents that full value of the Articles to be insured, and I/We agree that this Declaration shall be the basis of the Contract between me/us and the Governor of Kerala

Date : .....

Proposer's

Signature .....

The liability of the Government does not commence until the acceptance of the Proposal has been intimated by the Government or official cover not issued.