



Universal Sompo General Insurance Co. Ltd.

(A Joint Venture of Allahbad Bank, Indian Overseas Bank, Karnataka Bank Limited, Dabur Investments Corp. and Sompo Japan Nipponkoa Insurance, Inc.)

Registered and Corporate Office: Unit No 401, 4th Floor, Sangam Complex, 127, Andheri Kurla Road, Andheri (East), Mumbai - 400 059, Maharashtra. Fax# 022 - 29211844, Email: contactus@universalsompo.com

PROPOSAL AND QUESTIONNAIRE FOR ADVANCED LOSS OF PROFITS (EAR & CAR) INSURANCE

(The liability of the Company does not commence until this proposal has been accepted by the Company and the premium paid) Information given herein will be treated in strict Confidence.
Put a () mark wherever applicable.

Sr. No.	Details	Answer
1.	Name of Proposer (Principal to be insured)	
2.	Address of Proposer (Principal to be insured)	
3.	Address of Proposer (Principal to be insured)	
4.	Any existing plant or surrounding property in proposer's possession or care, custody or control on the above site or adjacent to it (Please attach site layout plan)	
5.	The project is	a) The extension or renovation of existing works <input type="checkbox"/> b) A new venture <input type="checkbox"/>
6.	Can loss or damage to existing structures/plants and/ or surrounding property, which was caused by the erection/ construction work, cause a delay in the completion of the project to be insured?	Yes <input type="checkbox"/> No <input type="checkbox"/> If yes, please specify -
7.	Can loss or damage to existing structures/plants and/ or surrounding property, which was caused by the erection/ construction work, lead to loss of profits, and is this to be insured?	Yes <input type="checkbox"/> No <input type="checkbox"/>
8.	The intended business or service activities making special mention of bottlenecks (Please attach flow sheet)	
9.	Has the method of production or services been employed by the proposer previously?	Yes <input type="checkbox"/> No <input type="checkbox"/> If Yes, than for how many years. _____ Per Day _____ Hours _____ In shifts Per Week _____ Hours Per Year _____ Hours
10.	Intended normal working hours.	
11.	Anticipated Gross Profit (annual turnover less costs of supplies of goods, raw materials, electricity, water, gas etc.) for the first year of operation (monthly figures)	
12.	If indemnity period required is longer than 12 months -	Indemnity period required _____ Gross profit of required period _____
13.	In the event that a specific date of completion is not met	Is any one loss likely to arise ? Yes <input type="checkbox"/> No <input type="checkbox"/> If so, please specify Date _____ Amount _____ Reasons _____
14.	Are the seasonal events likely to affect the gross profit ?	
15.	Desired time excess (minimum one week, per 6 months of construction period)	
16.	Maximum Indemnity period required to be insured	
17.	Question 19 is only in respect of power generation equipments at the project to be insured supplying power to this project and is only to be answered if electricity can be drawn from the public power network in the event of damage to the power generation equipment at the project to be insured.	
17.	Is the additional expenditure caused by using external power supply to the insured?	Yes <input type="checkbox"/> No <input type="checkbox"/>
18.	Power requirements of the plant (KW, KWH, PA)	

Sr. No.	Details	Answer
19.	Percentage of the requirements met by the plant's own power generation equipments.	
20.	Costs of KWH own plant, external of power drawn from	
21.	To what extent may electricity be drawn from an external source?	
22.	What is the maximum demand charge perKW and with in what period it is due? (Please attach a copy of contract)	
23.	Annual maximum demand charges	
24.	Date of inception of EAR/ CAR cover	
25.	Date of commencement of works	
26.	Testing period if any	From _____ to _____
27.	Anticipated date of completion (handover following a possible testing period.)	
28.	Schedule date of commencement of insured business.	
29.	At which date after completion of the project (and a possible testing period) is full production to be reached?	
30.	Is it possible to reduce that period?	Yes <input type="checkbox"/> No <input type="checkbox"/> If so, by which means?
31.	What allowance exists for delays due to accidents or otherwise?	
32.	Please attach time schedule giving the phasing of the work (date of arrival on site, site installation, main work, erection, testing and commissioning, handover) regarding all plant sections, and major items, please also attach bar chart for various activities.	
33.	Details of any penalty agreements in connection with the contract works.	
34.	Any add on cover required? Please specify with limits of indemnity required & scope of cover desired.	
34.	Remarks.	

Declaration by Insured

I/We the undersigned hereby declare that the above statements and particulars are true and complete and I/We declare and agree that this declaration and the answers given above shall be held to be promissory and shall be the basis of the contract between me/us and the company.

Place _____
Date _____
Signature of Proposer _____

SECTION 41 OF INSURANCE ACT, 1938

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

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