



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 Kuria Road, Andheri (East), Mumbai - 400 059, Maharashtra. Fax# 022 - 29211844, Email: contactus@universalsompo.com

PROPOSAL AND QUESTIONNAIRE FOR CONTRACTOR'S ALL RISKS 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.	a) Name & Address of the Principal	
	b) Trade or business	
	c) Name & Address of the Contractor Trade or business	
	d) Name & Address of the Sub Contractor, if any, Trade or Business	
THE INSURED INTERESTS		
2.	Whose Interests are to be Insured?	Contractor <input type="checkbox"/> Sub-contractor <input type="checkbox"/> Principal <input type="checkbox"/>
	THE CONTRACT WORKS	
3.	a) Full description of the Contract	
	b) Please give details -	
4.	i) Building (type of construction, number of storey etc.)	
	ii) Blasting operation	
	iii) Excavation work	
	iv) Pile driving	
	v) Tunneling	
	vi) Dam Construction or diversion of water	
	vii) Others (Specify)	
Note - A site plan of contract works may be enclosed.		
4.	i) Is this a contract/Sub-contract forming part of an over all construction project	Yes <input type="checkbox"/> No <input type="checkbox"/>
	ii) If yes, give name of the Project	
	5. a) Will the construction be carried out by your own personnel?	Yes <input type="checkbox"/> No <input type="checkbox"/>
5.	b) If not, by whom?	
	c) Past experience of the Contractor	

Sr. No.	Details	Answer
6.	a) Will any sub-contractors be taking part in the work of construction? b) If yes, what is their position as regards this insurance?	Yes <input type="checkbox"/> No <input type="checkbox"/>
7.	THE CONTRACT SITE - a) Location of Contract site b) Nearest port and/or Railway Station and distance.	
8.	Note - A complete lay out of the site may be enclosed (it is already asked for in Q3, need not be asked again) a) Are any Special Risks of one or more of the following involved? i) Earthquake-Fire & Shock ii) Landslide/Rockslide/ Subsidence iii) Flood/Inundation iv) Storm/Tempest/Hurricane/Typhoon/ Cyclone v) Collapse vi) Water Damage for 'Wet' risk i.e. Contract involving construction in rivers, canals, lakes or sea. b) Distance from nearest river, lake, reservoir or sea - the names and particulars to be given c) Elevation of construction site above normal river, lake, reservoir or sea level	
9.	Give full details regarding geological condition including sub soil	
10.	a) Brief description of the arrangements made for storage of construction materials and equipments - whether in open or closed premises. b) i) Will there be a watch and ward round the clock? ii) If not, what precautions will be taken against theft, malicious damage etc.	
11.	THE INSURANCE - a) Estimated construction period excluding maintenance period (cover to commence from the date of first arrival of consignment material at site or commencement of work whichever is earlier) b) Cover required during maintenance period, if any c) Probable date on which construction is expected to be completed	Months _____ From _____ To _____ Months _____ From _____ To _____

Sr. No.	Details	Answer
	d) Period of Insurance required	Months _____ From _____ To _____
12.	a) Have you approached any other Insurance Co. for Insurance Cover In respect of this Proposal? b) If yes, please state name of the Insurance Company.	Yes <input type="checkbox"/> No <input type="checkbox"/>
13.	Has any such proposal been	
	a) declined?	Yes <input type="checkbox"/> No <input type="checkbox"/>
	b) withdrawn?	Yes <input type="checkbox"/> No <input type="checkbox"/>
	c) accepted subject to an increased rate or special conditions?	Yes <input type="checkbox"/> No <input type="checkbox"/>
14.	SUM INSURED i) Contract works	
	Note: Please attach schedule of quantities and rates and/or values (Permanent & Temporary works including all materials to be incorporated therein)	
	a) Contract Price	Rs.
	b) Materials or items supplied by the Principal	Rs.
	c) Any additional items not included in (a) and (b) above	Rs.
	d) Landed cost of imported items as at construction site (please specify whether included in (a) and/or (b) above) at Exchange Rate _____	Rs.
	TOTAL VALUE OF CONSTRUCTION	Rs.
	ii) Construction Plant & Machinery to be used at the construction site (Details as per attached sheet)	Rs.
	iii) Clearance & Removal of Debris	Rs.
	iv) Insured's own surrounding property.	Rs.
	v) Extra charges for Express Freight (excluding Air Freight) overtime Sunday & Holiday rates of wages, if required.	Rs.
	vi) On increased Replacement value for item i (a) (b) & (d) above, if required	Rs. (_____ %)
	vii) Third Party liability	Rs.
	a) for any one accident	Rs.
	b) for all Accidents during the period	Rs.
15.	Do you wish to opt for higher amounts of Deductible Excess? If yes, whether i) 2 times ii) 5 times iii) 10 times iv) 20 times	Yes <input type="checkbox"/> No <input type="checkbox"/>

Sr. No.	Details	Answer
16.	a) On landed cost of imported machinery as at Factory Site - i.e. @ Exchange rate _____ (sub divided as under)	Rs.
	Invoice Cost	Rs.
	Freight, Insurance, Handling, Clearing and Transportation charges up to Factory Site.	Rs.
	Customs Duty	
	b) On machinery fabricated or manufactured in India (sub divided as under)	Rs.
	Invoice Cost including insurance, handling and clearing and transporting upto factory Site.	Rs.
	Freight	Rs.
	c) Cost of Foundation relating to (a) & (b) above	Rs.
	d) On Cost of Erection, including salaries of all Foreign and Indian Technicians and wages of all skilled and unskilled labour employed at Factory Site during erection.	Rs.
	e) On Civil Works	
	i) Permanent Civil Engineering Works	Rs.
	ii) Temporary works	Rs.
	Completely Erected value	Rs.

Declaration

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 _____ Signature of Proposer
Date _____

Section 41 of Insurance Act 1938

PROHIBITION OF REBATES -

- 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 or part 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 prospectus 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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