



Universal Sampo General Insurance Co. Ltd.

(A joint venture of Mahabub Bank, Indian Overseas Bank, Karnataka Bank Ltd., Dabur Investment Corp. and Sampo Japa Kipsohwa Insurance Inc.)

Regd. Office : Unit No 401, 4th Floor, Sangam Complex, 127, Andheri Kurla Road, Andheri (E),
Mumbai - 400059, Maharashtra. Toll free Fax No. 1800-200-9134. Email: contactus@uniresalsampo.com

PROPOSAL FORM INLAND FRESH WATER FISHERY INSURANCE POLICY

(A Certificate given by a qualified Fishery Official must accompany this Proposal)

IMD Code : _____
Bank Branch: _____

Please answer all questions below

1.	(a)	Name of Proposer in full :	
	(b)	Address :	
	(c)	Telephone/Mobile No./E-mail ID :	
2.		Period of Insurance : From _____ to _____	
3.		Name, Location & Description of the Project :	
		(whether pond, lake or tank) Farm layout plan is to be attached	
4.		No. of Ponds/Tanks & their water area :	
5.		Whether the Project is owned by the proposer or taken on lease from the Government or local body or other sources. Please furnish the details. :	
6.	(a)	Whether the project comes under any Central or State subsidy schemes. If so, its name and subsidy amount :	
	(b)	Details of Bank interest or any hypothecation with loan amount. :	
7.		Whether the water movement in the project is controlled by suitable inlets, outlets and siltices. :	
8.		What is the strength of burds	
	(a)	Is top of bund brought upto height from surrounding ground level :	
	(b)	Topwidth :	
	(c)	Bottomwidth :	
	(d)	Volume of Burds :	
	(e)	Has there been any bursting of bunds:	
	(f)	Is the location of Farm area flood prone? If so, give the details of loss of fish and burds for last three years	
	(g)	Name of the owners of ponds adjoining/located near the proposer's farm	

9.	Species of Fish to be stocked, number of fish/fingerlings & its cost					
	Pond Nos	Breeds	Total No.	Present weight	Size	Cost(Rs)
10.	(a)	Date of stocking (Pondwise)				
	(b)	Source of supply seed				
11.		Are the fish/fingerlings free from disease, defect, parasitical attacks and equipments				
12.	(a)	Expected date of harvest at the end of crop period and output(Pondwise)				
	(b)	To whom do you sell the fish ?				
	(c)	Name of Packer who does packing job for you				
13.		How long the proposer is in the fish farming ?				
14.		Full details of technical advice, assistance and the control provided				
15.		Loss Records and cause of loss for the last three years				
16.		Please indicate the details of any decline or special conditions or increased premium imposed by any insurer				
17.		Is it a non flood prone area? If so, give details				
18.		Whether Extension for coverage of bund/sludge gate is required				
		YES/NO				
19.		Whether Extension for coverage of diseases, Other Viral form of epidemics &/or Parasitical attack is required				
		YES/NO				

I / we hereby propose to insure the above-mentioned fishes owned by me / us with Universal Sampo General Insurance Co. Ltd. subject to the terms & conditions and exclusions of the Company's Policy. I / we warrant that the answers to the above queries are true and that all the Prawns are correctly described are in good health and free from any vice. I/We also confirm that they are and shall be used solely for the purpose stated above. I / We declare that no information material to the insurance has been withheld and agree that this proposal shall be the basis of the contract between the Company and me/us.

Date: _____

Signature of Proposer

Certificate of the Fishery Officials

I have gone through the answers given in the proposal and confirm the correctness of the answers. I also declare that the Fry/Ringerlings are free from any disease, defect and parasitical attacks and the project area is free from epidemics and the chemical condition of the soil and the physical and chemical conditions of water do not harm the crop. I also recommend the acceptance of this proposal.

Place: _____ Signature of Fishery Extension Officer
 Date: _____ Name & Designation: _____

SCHEDULE

(This schedule is to be filled in and to be attached with every proposal form duly certified by the Fishery Extension Officer)
 This schedule is to be attached with every proposal form under Inland Freshwater Fishery Insurance and to be certified by the Proposer and Fishery Official

Sl No.	Pond No.	Water Area	Surface Area	Depth of Water	No. of PL stocked & age	Condition of Post Larvae	Whether stress test has been carried out & survival rate during test	Date of Stocking	Date of Harvesting	Expected Survival Rate%	Source of purchase of PL	*Sl
1.	2.	3a	3b	3c	4.	5.	6.	7.	8.	9.	10.	11.

* Sum Insured(SI) or Peak Value of the stock of fishes pond wise is to be determined on Input basis as per the enclosed proforma: (vide Annexure A).

Declaration and Certificate

We hereby declare and certify that the fry/ringerlings/breed stock have been stocked as stated above and are free from any disease or defect and the sum insured/peak value are correct to the best of our knowledge.

Place: _____ Signature of Fishery Extension Officer
 Date: _____ Name & Designation: _____

**Annexure 'A'
 Details of Operational Cost**

Basic Information:	
1.	Type of Farming : (extensive, semi-intensive or intensive)
2.	Farm Size : (Total Water Area)
3.	Size of each Pond:
4.	Total No. of Pond
5.	Cultural Period per Crop
6.	Seed stocking rate/ha:
7.	Average shrimp size at : Harvest
8.	Average yield:
9.	Feed conversion ratio:
Operational Cost per Pond	
1.	Cost of Seed per thousand: Rs.... per thousand
2.	Cost of feed/pond: (@Rs...per kg)
3.	Cost of Chemicals manure perRs..... ha for pond preparation
4.	Charge for fuel & electricity:Rs..... per crop
5.	Labour Charge for pond preparation ,stocking:Rs..... etc.
6.	Maintenance /Repairs Charges including the :Rs:..... Labour per crop
7.	Staff Salary : Rs.....
8.	Miscellaneous expenses: Rs.....
Total Rs	Production Cost per ha.: Operational Cost *Yield/ Pond.....Rs

PROHIBITION OF REBATE – Section 41 of the 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 the whole 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 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.

Universal Sompo General Insurance Co. Ltd.

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