



Universal Sompo General Insurance Co. Ltd.

(A joint venture of Allahabad Bank, Indian Overseas Bank, Karnataka Bank Ltd., Dabur Investment Corp. and Sompo Japan Nipponkoa Insurance Inc.)

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

PROPOSAL FORM TEA CROP INSURANCE POLICY

1. PROPOSER'S DETAILS:	IMD CODE
i. Proposer's Name & Address	
ii. Contact Person	
iii. Telephone and - mail ID:	
iv. Telephone and - mail ID:	
2. PARTICULARS OF TEA ESTATE PROPOSED FOR INSURANCE	
a. Name of the Tea Estate	
b. Location and Address (including name of the State)	
c. Total Crop area in Hectares (excluding Nursery/Crop Area)	
3. PARTICULARS OF PRODUCTION	
a. Made Tea produced during the last 3 years excluding the expiring year	Year Production
b. Estimated quantity of Made Tea during the period	i.Kgs. (Actual)
ii.Kgs. (Actual)	ii.Kgs. (Actual)
iii.Kgs. (Actual)	iii.Kgs. (Actual)
(Green leaf converted into Made Tea at the ratio of 4:1)	
	i) Made Tea from own produce :Kgs.
	ii) Made Tea from tea leaf purchased from other Garden(s) :Kgs.
	Total :Kgs.

4. DISPOSAL PARTICULARS OF MADE TEA AND STORAGE COVER REQUIREMENTS, WHEREVER APPLICABLE:

(A) INLAND DISPOSALS :

(i) TEA TO BE SENT TO AUCTION CENTRES					
AUCTION CENTRES					
a. Name	(1)	(2)	(3)	(4)	(5)
b. Distance involved from the state					
c. Estimated Quantity					
d. Storage cover required (in days)					

(ii) TEA TO BE SENT TO DESTINATIONS OTHER THAN AUCTION CENTRES

a. Estimated Quantity	Transits upto 80 Kms. from the Garden (1)	Transits beyond 80 Kms. upto 300 Kms. from the Garden (2)	Transits beyond 300 Kms. upto 750 Kms. from the Garden (3)	
b. Storage cover required (in days)				
a. Estimated Quantity	Transits beyond 750 Kms. from the Garden (4)	FOB/C & F Shipments (5)	Tea Waste (6)	Tea otherwise disposed of at the Garden (7)
b. Storage cover required (in days)			Not Applicable	Not Applicable

(B) DISPOSALS ABROAD :

OVERSEAS AUCTION CENTRES		C I F SALES	
a. Estimated Quantity		Afghanistan & C.I.S. (1)	All other Countries (2)
b. Storage cover required (in days)			

5. BASIS OF VALUATION OF MADE TEA.

A. OPTION I	Inland (Agreed Value) Overseas (Provisional Value)	Rs. per kg.
B. OPTION II	i. Inland & Overseas (Agreed Value other than C. I. F. Sales) ii. C. I. F. Sales (Provisional Value)	
C. OPTION III	Inland & Overseas (Provisional Value)	
D.	Tea Waste (Agreed Value)	

NOTES :

- i. Any one of the three options provided above (i.e. 'A' or 'B' or 'C') is to be selected.
- ii. For arriving at the Provisional Value, average realised value for three completed and adjusted years immediately preceding the expiring year should be taken into account.
- iii. Agreed/Provisional Value opted above shall remain unchanged throughout the period of insurance.
- iv. For CIF Sales, Sum Insured should not be more than CIF value (+) 10%.

6.	ESTIMATED QUANTITY OF TEA DESPATCHED THROUGH CONTAINERS Kgs.
7.	STATE MAXIMUM VALUE OF ANY ONE SENDING PER ANY ONE CONVEYANCE	Rs.
8.	PROPOSED QUANTITY OF GREEN LEAF TO BE SENT TO NEIGHBOURING TEA ESTATE FOR MANUFACTURE	a) One Way : Kgs. b) Both Ways : Kgs.
9.	IS COVER REQUIRED FOR TEA LYING IN THE ESTATE BEYOND 15% OF THE ESTIMATED ANNUAL CROP ? IF SO, THE SURPLUS QUANTITY AND MONTH (S) FOR WHICH COVER IS REQUIRED	Surplus Quantity : Kgs. Period : Months
10.	IS COVER REQUIRED FOR TEA HELD BACK RELATING TO THE PREVIOUS PERIOD ? IF SO, SPECIFY QUANTITY AND DISPOSAL PARTICULARS OF THE SAME	

		DISPOSAL PARTICULARS			
QUANTITY (in Kgs.)	1	2	3	4	5

11.	IS COVER REQUIRED AGAINST a) Strikes, Riots & Civil Commotion b) War & SRCC (for Overseas shipments)	Yes / No Yes / No				
12.	IS STORAGE EXTENSION OF 15 DAYS FROM THE DATE OF 'PROMPT' * REQUIRED (For auctions within India only)	Yes / No				
13.	* PROMPT DATE IS THE DATE SPECIFIED IN THE RESPECTIVE ACCOUNT SALES WITHIN WHICH THE BUYER IS REQUIRED TO TAKE DELIVERY OF THE CONSIGNMENTS FROM THE SELLER'S WAREHOUSE AT AUCTION CENTRES. INSURANCE DETAILS OF THE GARDEN FOR THE 3 YEARS IMMEDIATELY PRECEDING THE EXPIRING YEAR:					
	Period of Insurance	Insurer's Name with Full Address	Premium (Excluding War & SRCC Premium)	Claims (Excluding War & SRCC Claim) Paid	Outstanding	Total

14.	IN THE PAST, HAS ANY INSURER DECLINED TO ACCEPT OR RENEW AND/OR CANCELLED AND/OR IMPOSED ANY SPECIAL RESTRICTIVE CONDITIONS FOR SIMILAR INSURANCES?	Yes / No
	IF SO, PLEASE GIVE DETAILS	

DECLARATION

I/We hereby declare that all the above statements and particulars are true and that I/We have not withheld any material information. I/We agree that this declaration shall be the basis of the contract between me/us and Reliance General Insurance Company Limited and I/We agree to abide by the terms and conditions of the policy to be issued on the basis of the proposal.

Date : _____
SIGNATURE OF PROPOSER
(Under official stamp in case of a Company)

For Office Use only:	
Recommendations:	
Premium Rates:	
Accepted by:	
Authorized by:	

**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 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.

Universal Sompo General Insurance Co. Ltd.

KL5 Tower, Plot No EL 94, MIDC, Mahape, Navi Mumbai - 400710

Toll Free Nos: 1800724030/(MTNL)18002004030(Reliance) Direct Nos: 022 27639800/(MTNL) 391 337001(Reliance)

Insurance is subject Matter of Solicitation. For more details on risk factors, terms and condition please read sale brochure carefully before concluding a sale. "IRDAL" or its official do not involve in activities like sale of any kind of insurance or financial products nor invest premium", "IRDAL" does not announce any bonus", "Those receiving such phone calls are requested to lodge a police complaint along with the details of phone call and number".

Control no NPPL-10000047122Apr12016