







Proposal Form - Contractor's All Risks Insurance

GUIDELINES TO FILL THE FORM (Information given herein will be treated in strict confidence.)

- 1. Please fill the form in BLOCK LETTERS and leave one box blankbetween two words. All details marked with * are mandatory.
- 2. Please answer all the questions completely. If a particular question is not applicable to you and/or your business please mark that question as not applicable "N/A".
- 3. Please attach extra sheets wherever the space is insufficient to provide the additional underwriting information. Put a (√) mark wherever applicable.
- 4. 'You/Your' wherever used in this proposal means the "Proposer" considered for this insurance
- 5. Kindly contact the Company's Office or Agent for any doubts or clarifications on the proposal form.

Note: The liability of the Company does not commence until this proposal has been accepted by the Company and the premium paid.

FOR OFFICE USE ONLY		
Branch Code	:	
Intermediary Code*	:	
Intermediary Location Code	:	
Intermediary Employee Code	:	
Intermediary Reference Code	:	
Sales Manager Code	:	

PROPOSER INFORMATION
Name and Address of the Principal Trade or Business:
Block/Flat No.*: Floor No.: Building Name*:
Street Name*: Locality: Locality:
Landmark*:
City/Village*: Pincode*: Pincode*:
Post Office:
Mobile No.*: Landline*: S T D
Email ID 1*:
Email ID 2:
Name & Address of the Contractor Trade or Business:
Block/Flat No.*:
Street Name*: Locality:
Landmark*:
City/Village*: Pincode*: Pincode*:
Post Office:
Mobile No.*: Landline*: S T D
Email ID 1*:
Email ID 2:
Name & Address of the Sub-Contractor, if any, Trade or Business:
Block/Flat No.*:
Street Name*: Locality: Locality:
Landmark*:
City/Village*: Pincode*: Pincode*:
Post Office:

Mobile No.*: Landline*: S T D	
Email ID 1*:	
Email ID 2:	
2. THE INSURED INTERESTS	
Whose Interests are to be Insured? Contractor Sub-contractor Principal	
3. THE CONTRACT WORKS	
Full description of the Contract:	
Please give details -	
i) Building (type of construction, no. of storeys 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)	
Is this a Contract/Sub-contract forming part of an over all construction project? Yes No	
If Yes, give name of the Project:	
Will the construction be carried out by your own personnel? Yes No	
If No, by whom?	
Past experience of the Contractor:	
Will any sub-contractors be taking part in the work of construction?	
If Yes, what is their position as regards this insurance:	
4. THE CONTRACT SITE	
Location of Contract site:	
Nearest Port and/or Railway Station and distance:	
Note - A complete layout of the site may be enclosed)]
Are any Special Risks of one or more of the following involved?	
Earthquake - Fire & Shock Yes No Landslide/Rockslide/Subsidence Yes No	
Flood/Inundation Yes No Storm/Tempest/Hurricane/Typhoon/Cyclone Yes No	
Collapse Yes No Water Damage for 'Wet' risk i.e. Contract involving construction Yes No	
in rivers, canals, lakes or sea	
Is there any record of the construction site ever having been affected by any of the major perils specified above? Yes No	
Distance from nearest river, lake, reservoir or sea - the names and particulars to be given:	
Elevation of construction site above normal river, lake, reservoir or sea level:	

Give full details regarding geological condition including sub soil:							
Brief description of the arrangements made for storage of construction materials and equipments - whe	ther in open or closed premises:						
Will there be a watch and ward round the clock? Yes No							
If No, what precautions will be taken against theft, malicious damage etc.:							
. THE INSURANCE		_					
Estimated construction period excluding maintenance period months from months from months from		Υ					
(cover to commence from the date of first arrival of consignment material at site or commencement of work whichever is earlier)							
Cover required during maintenance period, if any months from month							
Probable date on which construction is expected to be completed:	Y						
Period of Insurance required months from _D D M M Y Y Y Y to _D D	M M Y Y Y Y						
Have you approached any other Insurance Company for Insurance Cover in respect of this Proposal?	Yes No						
If Yes, please state name of the Insurance Company:							
Has any such proposal been: • Declined? Yes No							
• Withdrawn? Yes No							
Accepted subject to an increased rate or special conditions?	Yes No						
5. SUM INSURED							
(i) Contract Works -							
Note - Please attach schedule of quantities and rates and/or values (Permanent & Temporary works including all ma	erials to be incorporated therein)						
(a) Contract Price	₹						
(b) Materials or items supplied by the Principal	₹						
(c) Any additional items not included in (a) and (b) above	₹						
(d) Landed cost of imported items as at construction site (please specify							
whether included in (a) and/or (b) above) at Exchange Rate	₹						
TOTAL VALUE OF CONSTRUCTION	₹						
ii) Construction Plant & Machinery to be used at the construction site (Details as per attached sheet)	₹						
iii) Clearance & Removal of Debris	₹						
iv) Insured's own surrounding property	₹						
v) Extra charges for Express Freight (excluding Air Freight) overtime Sunday &							
Holiday rates of wages, if required	₹						
vi) On increased Replacement value for (a) (b) & (d) above, if required (%)	₹						
vii) Third Party Liability							
- for any one accident	₹						
- for all accidents during the period	₹						
Do you wish to opt for higher amounts of Deductible Excess? No							
If Yes, whether 2 times 5 times 10 times 20 times							

DECLARATION	
I/We the undersigned hereby declare that the above statements and particulars are true and complete and I/We declare and agree given above shall be held to be promissory and shall be the basis of the contract between me/us and the Company.	that this declaration and the answer
I/We authorize L&T General Insurance Company Limited to share my/our contact information like name, company name, addresservices of L&T General Insurance Company Limited and its affiliate group companies via SMS Telephone	•
Place:	
Date:	
_	Signature of Proposer

PROHIBITION OF REBATES – UNDER SECTION 41 OF INSURANCE ACT 1938

No person shall allow or offer to allow either directly or indirectly as inducement to any person to take out 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 rebate as may be allowed in accordance with the published prospectuses or tables of the Insurer.

Any person making default in complying with the provision of this section shall be punishable with fine which may extend to ₹500/-