



**UNITED INDIA INSURANCE COMPANY LIMITED**

REGD & HEAD OFFICE: 24 WHITES ROAD CHENNAI - 600 014

**PROPOSAL FORM FOR (PUBLIC LIABILITY ACT) INSURANCE**

1.	<b>PERSONAL DETAILS:</b>							
	a) Name of Proposed Insured: b) Address: c) PAN No.: d) GSTN:							
2.	<b>BUSINESS DETAILS:</b>							
Furnish the details of the premises/business which are required to be covered below :								
Industry and Business Activity	Category of Goods/Substances Handled	Capacity (in MTPA)	Area of Premises (in sq. ft.)	Year of Commencing Business	Annual Turnover Current Year    Preceding year		Paid-up Capital	Dimensions
3.	Total Number of: (a) Workmen Employed: (b) Employees other than Workmen:							
4.	<b>INSURANCE REQUIREMENTS:</b>							
	Limit of Indemnity Required by the Proposed Insured (AOA): (AOY) - (Kindly specify the ratio as well as quantum as well) Policy Required from:							

**Declarations:**

- I / we hereby declare that the above statement and answers are true and correct and complete that no material fact has been with-held, mis-stated or mis-represented and that I / we agree that this proposal and declaration shall be the basis of the contract between me/us and ----- wh  
ose standard policy for the Insurance proposed is acceptable to me/us.
- I / we are not Politically Exposed Persons \* nor are their close relatives / family members / associates. I / we shall keep the company informed if we subsequently become a Politically Exposed Person / close relative / family member / associate of Politically Exposed Persons. "Politically Exposed Persons" shall have the meaning assigned to it under Prevention of Money-Laundering (Maintenance of Records) Amendment Rules, 2023 as amended from time to time. The content of this form along with product benefits, terms/conditions and exclusions have been clearly explained to me/us. I/we have understood these and confirm to abide by the policy terms & conditions.

Place:

Date:

Signature of the Proposer

**Section 41 of Insurance Act, 1938 - Prohibition of Rebates**

- a. 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 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 prospectus or tables of the Insurers.
- b. Any person making default in complying with the provisions of this section shall be punishable with fine which may extend to ten lakh rupees.

**Section 64 VB of the Insurance Act 1938**

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

**Note to items;**

1. Owner means a person who owns, or has control over handling any hazardous substance at the time of accident and includes -

- (i) in the case of a firm, any of its partners
- (ii) in the case of an association, any of its members and
- (iii) in the case of a company, any of its directors, managers, secretaries or other officers who is directly in charge of, and is responsible to the company for the conduct of the business of the company.

2. Paid up Capital means in the case of an owner not being a company, the market value of all assets and stocks of the undertaking on the date of contract of insurance.

3. Hazardous Substances and Group means the items listed and grouped under Environment (protection) Act 1986 and the Rules framed thereunder.

4. Turnover shall mean -

- (i) Manufacturing Units -Annual Gross Sales of all goods including all levies and taxes.
- (ii) Godown, warehouse Owners - Total Annual rental receipts
- (iii) Transport Operators - Total annual freight receipts.
- (iv) Others - Total annual gross receipts.

5. 'Workmen Employees' shall mean such employees within the definition of "Workmen" under the Workmen's Compensation Act, 1923. There is a separate policy covering LEGAL LIABILITY other than the Act Liability proposed for insurance in this proposal details of which can be obtained from the Company's offices.

6. According to Section 4 (2A) of the Public Liability Insurance Act, 1991:

"[(2A) An insurance policy taken out or renewed by an owner for any undertaking or unit shall be for an amount which shall not be less than the amount of the paid-up capital of that undertaking or unit handling any hazardous substance owned or controlled by that owner and may extend to such amount as may be prescribed but not exceeding five hundred crore rupees.]"