

Sl. No.	Name of Employee	Nature of work	Monthly Earnings	As per W.C. Act
1.				
2.				
3.				
4.				

Section 12 Business interruption

Either section 12A

Loss of income including increased cost of working)

Item No.

a) On Gross Income Rs.....

b) On Additional Expenditure Rs.....

c) On Accountant's Charge Rs.....

Sum insured

Do you require cover for loss following Breakdown of any electronic equipment covered under Section 6A?

Yes  No

OR Section 12B  (Increased cost of working only)

(Increased cost of working only includes cost to avoid or minimise business interruption comprising cost to avoid or minimise reduction in gross income, additional expenditure such as rates, taxes, lighting, cost of removal of goods, Setting up of temporary offices, hiring of equipment/machinery and / or extra personnel and other incidentals)

Rs.....

Total number of sections opted.....

We hereby declare that subject to any exceptions and variations disclosed in item below:

- The Building of the premises are :
  - Having external walls of bricks, stone, concrete blocks, asbestos sheets cladding and / or metal sheet cladding glass panel/ partly or fully open sided and roof of RCC/masonry/Asbestos concrete sheet/tiles/wooden shingles or boarding on RCC/Steel/wooden framework.
  - In good repair and so maintained.
  - Occupied by me / us in connection with business / profession above and used solely as offices or medical establishment and having manufacturing units, shops dealing in goods of godowns containing hazardous goods.
- Books of account are regularly entered up.
- No Insurer has declined my / our proposal, cancelled or refused to renew my / our policy or required any special terms or conditions in respect of any of the risk proposed.
- Sum Insured represent the full value of the property described herein.
- All reasonable steps to safeguard the property against loss or damage will be taken.
- All the proof, evidences, documents required in case of claim will be provided to the company.
- I/We have disclosed all the facts which could influence the acceptance of this proposal or the term(s) to be approved.
- Exceptions and variations if any to the above declaration.

Date : .....

Place : ..... Signature of the proposer

Note : if you do not find sufficient space in any of the columns above please use additional sheets for giving full details.

**PROHIBITION OF REBATES**

Section 41 of the Insurance Act 1938 provides as follows.

- 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 on the policy except 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 Company with the provisions of the section shall be punishable with fine which may extend to five hundred rupees.