



NITOL INSURANCE COMPANY LIMITED

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CASH-ON-COUNTER INSURANCE PROPOSAL FORM

1. Name of proposer with Address (In full) and occupation		
2. Description of premises and nature of construction, State whether House and / or Shop, Warehouse, Factory etc. Please state if more than one building.....	2.	
3. (a) State Rental value and how long occupied by you..... (b) Are the premises guarded by appointed armed Guard throughout the night and such other times when it is left unoccupied?	(a) Rental value Tk. Occupied Years.	(b)
4. (a) Have Burglars ever entered or attempted to enter into your premises at this or any other address? (b) If so, state when, how access was obtained, and what has been done to prevent a recurrence?	(a)	(b)
5. (a) Have you ever proposed for Cash-on-counter Insurance? If so, with whom..... (b) Has any Company or insurer in connection with Burglary or Housebreaking or Fire Insurance declined to insure you or renew a policy or terminated or increased your premium on renewal? If so, give particulars.....	(a)	(b)
6. Have you ever claimed on any Company or insurer for loss by Cash-on-counter or Fire? If so, give particulars.....	6.	
7. Have you any insurance with this Company? If so, in what Department or Departments ?	7.	
8. (a) Are the premises OCCUPIED by you or anyone at night and during holiday, etc. ? (b) Are the premises left unoccupied at any time? If so, how often and for how long ? and what protections you take for the unoccupation period?	(a)	(b)
9. (a) How are the outer Doors secured? (b) How are the front Windows on ground floor protected? (c) How are the back Windows on ground floor protected ? (d) How are Trap-doors and Sky light protected ?	(a)	(b) (c) (d)
10. (a) Are all valuables secured in Burglary -resisting safes when premises are closed? (b) If so, state name of maker and type of safe.....	(a)	(b)
11. Do you keep Accounts Books and where are they kept at night? How frequently Account Books are checked ?	11.	
12. State (a) The Full value of the stock-in-trade and utensils, etc., including goods held in Trust or on commission (b) The highest value of any one article thereof (c) The amount for which the ENTIRE contents are insured against Fire	Tk.	Tk. Tk.
13. What is the most valuable portion of your stock ?	13.	
14. Insurance is to commence from _____ to _____ (Subject to payment of premium on or before such date).		
SCHEDULE OF INSURENCE REQUIRED	Amount to be Insured (Tk)	
(1) On Stock- in -Trade (the property of the proposer) consisting of.....		
(2) On Goods held in Trust or on Commission and for which proposer is liable		
(3) On Trade –Fitting, Fixture, utensils,Office Furniture and unused stationery		
(4) On Cash and Notes secured in locked safe.....		
(All contained in the premises described in answer to question 2 above)		
TOTAL Tk.		
DECLARATION		
I/We warrant that all the above statements and particulars are true and that I/We have not withheld or misrepresented any material fact and I/We agree that this Declaration shall be held to be promissory and shall form the basis of Contract between me/us and the above- named Company, and I/We agree to notify the said Company in writing of any material increase in the value of the property insured as and when such increase shall be effected. I am / we are willing to accept policy subject to the terms, exceptions prescribed by the said Company therein.		
Dated this _____ day of _____	Seal & Signature of the proposer	

Note : The Company retains the right to decline any proposal.

**INSURANCE AGAINST
Loss and Damage by Cash-on-Counter
(BUSINESS PREMISES ONLY)**

Policies are issued granting Indemnity against Loss of and Damage to the stock, Fixtures and Fittings, etc. and also in respect of damage (for which the Insured is responsible) to the Premises, caused by Cash-on-Counter or any attempt thereof. Cash and Notes in Locked Safe can also be covered.

This Insurance shall not cover:

Bonds, Bills of Exchange, Promissory Notes, Money or Securities for Money, Coins, Stamps, Stamp Collections, Deeds, Documents of Title to Property, Business Books or Manuscripts.

The Company's system of inspecting all risks proposed for Insurance ensures that every favourable feature shall receive consideration in Premium rating, which is based on the merits of each case.

You are invited to apply to the Office of the Company for advice to the most economical method of securing complete protection.

**SIMPLE POLICY CONDITIONS
PROMPT SETTLEMENT OF CLAIMS.**

CASH-ON-COUNTER

PROSPECTUS

AND

PROPOSAL FORM

For

BUSINESS PREMISES

ONLY

INSURANCE ACT 2010

Section 60-Prohibition of Rebates

- (1) 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 Bangladesh 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.

- (2) Any person making default in complying with the provisions of this section shall be punishable with fine.