

1. NAME AND ADDRESS OF THE INSURED:

Nature of Risk	:	
Location	:	
Period of Insura	nce	:

## 2. SUM INSURED:

Distribution of Sum Insured:

(Section – wise) :

Building

Machinery

Electric Equipment :

Stock-in-process :

Stock of Raw Materials :

Stock of Finished Goods in Godown

:

:

Other Stocks

(Please separate sheet if necessary)

Probable Maximum Loss (PML) :

## 3. GENERAL INFORMATION:

- 3.1 When the civil construction started and completed?
- 3.2 When was the plant put into operation?
- 3.3 Who constructed and what is the experience of the contractor?
- 3.4 Who Erected the Machinery?
- 3.5 Which are the Finished Products?(Describe briefly).
- 3.6 What developments/modifications have been carried out?
- 3.7 How Many persons are employed? Skilled Non-Skilled Expatriate
- 3.8 Operating periods? Shifts 1-2-3

## 4. LOCATION AND EXPOSURE:

4.1 Is there external exposure? □ Yes □ No.(Describe Proximity)

	4.2	Whether the layout plan is drawn for the purpose in industry? Good Acceptable
		(A copy of plan be attached)
	4.3	How are the specific plants/units/building/tanks etc. spaced? (Describe)
	4.4	Is the situation easily accessible?
		(Add scaled plan or sketch)
5.	CON	NSTRUCTION:
	5.1	Nature of Construction Wall Roof
	5.2	Type: Fire resistant:       Yes       No.       Non-combustible       Yes       No.         (Describe briefly).
	5.3	Are there automatic/manual smokes /heat vents/defectors Yes No.
	5.4	State of maintenance: Good Acceptable Fair Poor
	5.5	Are buildings separated specially or divided by fire wall and doors?
		(Describe briefly)
	5.6	Are there lighting protection systems?
	5.7	Can the risk be sub-divided into several Fire areas? Yes No. number
6.	(UT	ILITIES/ COMMON HAZARDS)
	6.1	What is the source of power?
	6.2	What is the source of water?
	6.3	Who supplies Electric Energy? Dublic grid Our Power Station
		(Describe briefly). Energy Generators
	6.4	Are the Transformers protected?
		Fixed fire Fighting Systems Yes No. type
		Fire wall separated Yes No. type
		Others
	6.5	Are the cable penetrations sealed? Fire proof   Yes   No.     Partially.   Yes   No.
	6.6	Are there steam production facilities? (Describe briefly) Yes No.
	6.7	What fuels are used for firing boilers, furnaces, heaters etc? Natural Gas Oil
	6.8	Are there air compressor? Yes No. Type
		Number
		Pressure
	Purp	ose
	6.9	From which sources is water supplied?
		Lake Reservoir Others
		Quantity M3/h
	7.0	Internal transport by? Fork lift trucks Conveyor belts Others

#### 7. TANKAGE /STORAGE

	7.1	How are liquid Raw materials/Finished products	s stored?	
		Drums above ground	tanks underground tanks	
		Caverns open reservice	pr(s)	
	7.2	Type of storage of liquid materials?		
		Bulk Palletized	Solid piling	
		Reck high reck		
	7.3	Storage conditions? Height -m/height - width n	n/clearance below sprinkling.	
		Automatic roof vents	Yes No	
	7.4	Fire Load and combustibility: Stack stability	Good Fair poor	r
		of material stored?	High Medium Low	7
	7.5	Maximum size of storage area.		
		(Describe briefly)		
8.	Р	PROCESSES:		
	8.1	What are the manufacturing processes involved	?	
		(Describe fully)		
	8.2	What are the resultant intermediate and final pro-	oducts?	
		(Flow chart be given)		
9.	SPE(	CIAL HAZARDS:		
	9.1	Process		
		Are there specific hazardous process	Yes No.	
	• •	(Describe briefly)		
	9.2	Are flammable gases / liquids used?	Yes No.	
			Quantity	
			Yes No.	
	0.2	And the manufacture denoted		
	9.5	Are there explosive dusts?	Yes No. Type	
FL	atuan	in Data Processing Units	Quantity	
<u>Ele</u>	Is the	re separation by Fire walls from adjacent areas?		
10.	Is the	location secured from external Fire?		
	Explo	notion Water damage?	Ves No	
	Man	agement.		
	<u>1714116</u>	agement.		
11.	How	is the general standard of house keeping (order &	z cleanliness?)	
		Excellent good acceptable	fair poor Non accepta	ble
	Is the	waste disposed of regularly?		
	At wł	hat intervals? Hourly	Per shift Daily	
	is sm	oking controlled?	,	

Is the	ere a strict written Hot work p	ermission system?			
How	is the safety organized?				
	Safety engineer			Safety	y Deptt.
12. <u>Mair</u>	ntenance / Inspection:				
12.1	Are the Machinery / Electric	cal installations wel	ll maintained?	Yes Do.	
12.2	Is the alarm and Fire Fightin	ng Equipment inspe	ected regularly?		
13. Fire	/ Explosion Protection				
13.1	Fire Alarms				
	Are there manual alarm syst	tems such as push b	uttons throughout the p	lant?	Yes
	What other means of alertin	g fire brigades are a	available?		
	Telephones	Walkie-talkie	s radio	o communication	
	Are manual alarm systems c	connected to the nea	arest fire station?	Yes No.	
	What types of automatic det	ection systems are	present?		
	Heat Smoke	e 🗌 flame 🗌	gas - detecto	rs number	
	Which areas are covered by	detectors?			
	(Describe)				
Is the	ere a central alarm station?	Fire station	Gatehou	se Control	
room	(s)				
13.2	Fire Water Supplies				
	Is the risk connected to the p	public water supply	? Yes	No.	
	Own water supply?	Yes	No.		
	Tank(s) res	ervoir(s) pond	(s) wells Elevated t	ank(s) cothers:	
	What is the minimum amound	nt of fire water avai	ilable?		
	<500m3 bet	ween 500m3a	nd 1000 m3	>1000m3	
	Are there fire pumps which	draw from the abov	ve mentioned water sou	rces?	
	Number: Manually or	perated Autor	natic Electric driv	e Diesel or	
turbi	ne driven				
	capacities/pressures:				
	What is the diameter of the	fire mains?	Maximum	Minimum	
	Are there dry or wet risers in	n high structures?	Yes	No.	
	Number, Type and distributi (Described briefly)	ion of hydrants and	fixed monitors?		
	Is there a ring/sectionalized	main? Yes	s 🕅 No. / 📄 Yes	No.	
	Are there hose connections	with hoses and nozz	zles in buildings? Yes	□ No. □	

## 13.3 Fire Extinguishers

What types, sizes and number of extinguishers are available?

Dry powd	ler Number:	Size:	Distribution:	Goo Goo	d 🗌 Fair 🕅
poor					
Water	Number:	Size:			
C02	Number:	Size:			
Halon	Number:	Size:	Others:		
How are they maintai	ned and marked?				
Maintenance: G	ood 🗌 fair 🗌 r	oor	Marking:	good	🗆 fair 🔲
poor	<b>- -</b>				
Maintained regularly	bv:				
13.4 Fixed inst	talled, automatic Fire	Fighting S	vstems		
Are automatic sprinkl	er systems installed?	0 0	Yes	no. Type:	Wet
Dry	5			21	
Areas protected:					
Are water deluge syst	ems installed with op	en sprinkle	er heads?	Yes	🗌 No.
Areas / Units protecte	:d				
Are dry powder, C02	and /or Lon system	s installed	Yes	No	
□ D	ry powder		C02	Halon	
Is foam extinguishing	systems installed?		Yes	No.	
Areas protected:					
According to what Sta	andards have these be	en installe	d?		
(Describe briefly)					
13.5 Fire Brigades					
Is there a private fire	brigade?	□ Yes	s 🗆 No. Full	time:	Yes 🗌
No.					
Minimum staff per sh	ift:				
Can the full time fire b	origade be supported b	by trained p	ant personnel?	Γ	I Yes I No
Number of volunteer f	äremen per shift?				
Are there regular fire	drills and instructions	?	Weekly	Month	ly None
Is there a private fire s	station?  Yes [	No.	Fire truck	is 🗆	Yes 🗌 No Number
Is there a stock of tire	fighting agents?	🗌 Yes	No		
	Powder Q	htity		Kg	Foam
concentrate	Quantity	Liters		Others	3:
Where is the nearest publi	c fire brigade?		🗌 Full tim	ne 🗌 part tin	me
Distance km response time	e: Min, EquipmentGo	ood	🗌 fair	D poor	
is the Public fire brigade f	amiliar with the plant		Yes	$\Box$ No.	
Is there a mutual aid agree	ement with neighbour	ring works	fire brigades?	☐ Yes	no.
13.6 Security					
Is the site completely and	effectively fenced?		Yes	🗌 No.	partially
How many watchmen are	present per shift? Nu	mber:	Locatio	n:	

Are there security patrols	Yes	D No.		Nu	umber of	f
clock points:						
Recorded Yes	□ No.	Freq	uency:	l hourly	how ofter	1
per shift:						
Is there complete site floodlit?	Yes		🗌 No.		🗌 part	ially
Are there special perimeter pr	otection systems?			☐ Yes	🗌 No.	
(Explain)						
14. Special Perils						
(Earthquake, Flood and La	ndslide / Subsiden	ce Questionr	naires).			
Have floods ever occurred	?			Yes	🗌 No	Frequency
Is the equipment / stored m	naterials sensitive t	o water dam	age?	Yes	D No.	
Partially						
Is the site exposed to natur	al hazards?					
	Ea	arthquake	Win	dstor Hail	Hurricane	
Others:						
Is the risk exposed to aircr	aft accidents?	Yes [	]No. [	remotely	distance to	)
airport? Km.						
Is there any impact hazard	due to vehicle mov	vements?	Yes	🗌 No.		
Can smoke damage equipm	nent or materials?		Yes	🗌 No.		
Is the plant exposed to stri	kes, riots, civil co	mmotion, te	rrorism, etc?	Yes	⊡No.	
If yes, explain:						

## **15.** Claim experience of the last five Years.

Sl. No.	Year	Name of the previous Insurer / Insurers	Premium Income	Claim Intimated	Claim Paid	Claim Repudiated	Claim Outstanding
01.							
02.							
03.							
04.							
05.							
16. W	16. What steps taken for employees welfare?						

#### Annexure

# GENERAL CHECK LIST FOR FAVOURABLE AND ADVERSE FEATURES

(Applicable to the risk as a whole)

	Discounts	Loadings
Points	Answer Points	Answer
LOCATION		
(A) Is the nearest Fire Bridge (Public/Private with	within 5	beyond 5
Mutual agreement) with efficient communication		
system and good approach roads within the		
following pacified distances ?		
16 km for Light Hazard Risk		
12 km for Ordinary Hazard		
8 km for High Hazard Risk		
(A) (a) NOTE: If there is level crossing in between		
no discount points be given.		
(b) Is there adequate security arrangement and easy	Yes - No	10
approach from pubic road through at least one		
gate of size 6 M width ( or alternatively 2 gates		
of 4M width) and 5 M head room?		
(c) Is there an additional gates(s) of the above	Yes -5	No -
dimension with easy approach from public road		
and are the main roads in the compound		
generally of m width?		
(B) Loading for PML		

(1) Occupancy, 'C'

\_\_\_\_\_

Hazard Class Sum Insured of the largest group of communicating blocks

\_\_\_\_\_

without any perfect party walls.

(2) PML	Between	Between	61%
	10% to 30%	31% to 60%	& above
1) Light Hazard	-	2.5	5
2) Ordinary Hazard	2.5	5	7.5
3) High Hazard	10	15	20

				Discounts
Points		Loadir Answer Poin	<b>igs</b> its	Answer
(C) LOS	SS PREVENTION / HOUSE KEEPING			
(a)	Is there a full time fire or Safety Officer available?	Yes -	No 5	
(b)	Are there safety committees involving top	Yes 2	No	
	management and are records of the minutes maintained ?			
(c)	Is there regular training programme for workers on fire safety?	Yes 2	No –	
(d)	Is there strict adherence to hot/cold work permit systems with maintenance of records ?	Yes 2	No-2	
(e)	Is there orderliness and cleanliness of floors, in gangways and out of the way places (corners, behind L. T Boards etc.?	Yes 5	No 5	
(f)	Is there no smoking sign displayed conspicuously through the risk ?	No 2	Yes 3	
N. B -Lo	pading points applicable to Ordinary & High hazard risks only.			
(g)	Are the goods handling vehicles(including trucks) inside the plants/godowns, diesel/petrol engine driven?	Yes 2	No 2	

(If spark arrestors are provided on the exhaust of diesel engine then the loading points will not be applicable.)

N.B Loading points not applicable to continuous plants.

(i) Are motorable roads of 6M width provided around Yes 5 No 0 the plant/storage/utility areas ?

Discounts

Points		<b>Loadi</b> Answer Poir	<b>ngs</b> nts Answer
(D) FIRE FIGHTING FACILI	TIES.		
<ul><li>(a) Are the following minimum</li><li>(i) For Light Hazard:</li></ul>	n fire fighting facilities provided?	Yes -	No 5
Hand appliances + H	ose Reels in accordance with		
<ul> <li>(ii) For Ordinary Hazard</li> <li>Hand Appliances + T</li> <li>accordance with regularity</li> </ul>	railer Pumps in lations.	Yes -	No 10
<ul><li>(iii) For High Hazard:</li><li>Hand Appliances + Haccordance with regu</li></ul>	lydrant Service In lations.	Yes	No 15
(b) Would the following quan water be available within t engines in the event of a fi	tities of he premises to fire re ?	Yes -	No 5
50,000 liters for Light Hazard risks 1,00,000 liters for Ordinary Hazard risk 2,00,000 liters for High Hazard risk	<pre>} } } } </pre>		
<b>NOTE:</b> Suitable arrangements therefrom.	s should be provided for the fire engines to a	pproach such	tanks and draw water

(c) In case of risks protected by a hydrant system complying with the Committee's Regulations:

i)	Is the quantity of water reserved for	Yes 5	No
	hydrant system 50% more than that		
	required under Fire Protection manual ?		

ii) Is there a Fire Tender/Engine in addition to a Yes 5 No C:Users/CS/AppData/Local/Temp/RarSDI10.2750/Industrial All Risks (IAR).doc approved hydrant and/or sprinkler system ?

(d) Is a full-time works brigade of not less than four persons per shift maintained round the clock exclusively for fire fighting? Yes 5 No

#### Annexure

### CHECK LIST FOR PAPER AND BOARD MILLS

				Discounts
		Loadings		
Points		Answer Points	Answ	/er
1.	Are wood chippers / grass choppers / Bamboo crushers located beyond 15m of paper mill building.	Yes	5	No
2.	Are wood chippers/grass choppers provided with extraction system with cyclones located outside the building.	Yes	No	2
3.	Are paper making machines protected by a line of sprinklers under their hoods?	Yes	5	No

N.B The "spot sprinkler" protection may be fed by a 50mm. dia water pipe line kept charged at a pressure of not less than 2 kg/ cm2

4.	Are all hoods and ventilation ducts of Paper	Yes	No	2
	making achines of non-combustible construction ?			
_			_	
5.	Are steam-Lines so installed as not to be within	Yes	5	No
	30 cms. of broken pits and other places where			
	loose papers accumulate ?			
6.	Are the following sections separated from other			
	sections by 22.5 cm. thick brick/stone walls or			
	15 cm. thick RCC walls carried upto roof level			
	without any openings other than those protected			
	by Fireproof doors?			
		X7	2	N
	a. Paper-making and process subsequent to	Yes	2	No
	paper making			
	b. Paper godowns	Yes	2	No
7.	Is a static dissipation arrangement provided at the	Yes -	No	2
	finishing end of paper making machines ?			
	Puber manual manual .			

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8.	Are temporary tarpaulin or PVC sheets provided	No -	Yes	2
	below the roof in the paper machine Hall?			
9.	Is the waste paper Godown communicating with	No -	Yes	2

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the main paper mill?

	Discounts	Loadings
Points	Answer Points	Answer
10. Is there a clear space of one meter in between stacks of paper slabs/ rolls and also from the	Yes	- No 2
walls/columns, in the finishing section of Paper Mill?		
<ul> <li>11. (a) Whether wood pulp/wood chip/waste paper/ paper roll stored in open maintains a clear distance of 10M (from the Mill Buildings)</li> </ul>	Yes -	- No 2
(b) Is jute fibre /or waste of all kinds stored within 15M of Process Blocks ?	No -	Yes 2
12. Whether each stack of pulp wood/woodchip/ Baggage stored in open is limited to 60M in width and 6M in height?	Yes -	- No 2
13. Whether each stack pile of pulpwood / woodchip Baggage is at a minimum distance of 22.5M from the nearest stack pile?	Yes -	- No 2
14. Is there a programme of regular removal of waste paper accumulations below the paper machines dail	Yes - ly ?	- No 2

## **PROPOSAL FOR BUSINESS INTERRUPTION:**

Sum Insured For Business Interruption:

Deductible for BI :

Time Excess :