

Special attention is drawn to section 41 of the Bangladesh Insurance Act, 1938, which reads as follows :-

(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 or 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 or the premium shown on the policy, nor shall any person taking out or renewing or continuing a policy except 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 which may extend to five hundred taka.

BURGLARY & HOUSE BREAKING PROPOSAL FORM

The Company retains the right to decline any proposal

1. Name of Proposer (in full)
 Business Address
 Private Address (if not a firm or Company)
 Trade or Occupation

2. Description of Premises and nature of construction. State whether House and/or Ship, Warehouse, Factory etc. Please state if more than one building	
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?	Rental or value Tk. _____ Occupied _____ Year _____
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 Burglary Insurance? If so, with whom or (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 once or increased your premium on renewal n? If so, give particulars	(a) _____ (b) _____
6. Have you ever claimed on any Company or Insurer for loss by Burglary or Housebreaking or Fire? If so, give particulars	_____
7. Have you any Insurance with this Company? If so, in what department or departments?	_____
8. (a) Are the premises OCCUPIED by you or anyone at night and during holidays, etc.? (b) Are the premises let 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 Account Books and where are they kept at night? How frequently Account Books are checked?	_____
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?

14. Insurance is to commence on the _____ day of _____ 199 _____

(Subject to payment of premium on or before such date.)

SCHEDULE OF INSURANCE 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 and Utensils and 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	_____
DECLARATION	TOTAL TK.

I / We warrant that all the above statements and particulars are true and that I / We have not with aid 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 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 _____ 19 _____

To be sealed & signed here by proposer _____

AGENT'S DECLARATION - To the best of my knowledge and belief Proposer is of good reputation, the question in the proposal have been faithfully answered, and the value of the property warrants the amount proposed for insurance.

**INSURANCE AGAINST
LOSS AND DAMAGE BY BURGLARY
OR HOUSEBREAKING
(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 Burglary or Housebreaking or any attempt there at. 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.



**BURGLARY &
HOUSEBREAKING**

**Prospectus and
Proposal Form**

**BUSINESS PREMISES
only**