

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 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 of renewing or continuing a policy except such rebate as may be allowed in accordance with the published prospectuses or tables if 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 & HOUSEBREAKING PROPOSAL FORM

( The Company retains the right  
to decline any proposal )

1. Name of Proposal (in full) .....			
Business Address .....			
Private Address ( it not a firm of Company) .....			
Trade or Occupation .....			
2. Description of Premises nature of construction. State whether House and/or Shop. Warehouse, Factory etc. Please state if more than one building .....			
3. (a) State Rental value and how long occupied by you.....		Rental or value Tk.	Occupied
(b) Are the premises guarded by appointed armed Guard throughout the night and such other times when it is left unoccupied?		Year	
4. (a) Have Burglars ever entered or attempted to enter into Your premises at this or any other address? .....		(a)	
(b) If so, state when, how access was obtained, and what has been done to prevent a recurrence .....		(b)	
5. (a) Have you ever proposed for Burglary Insurance? If so, with whom .....		(a)	
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 one or increased your premium on renewal? If do, give particulars .....		(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 remises OCCUPIED by you or anyone at night and during holidays, etc.? .....		(a)	
(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? .....		(b)	
9. (a) How are the outer Doors secured? .....		(a)	
(b) How are the front Windows on ground floor protected? .....		(b)	
(c) How are the back Windows on ground floor protected? .....		(c)	
(d) How are Trap-doors and Sky light protected? .....		(d)	
10. (a) Are all Valuables secured in Burglary-resisting Safes When premises are closed? .....		(a)	
(b) If so that name of maker and type of safe .....		(b)	
11. Do you keep Account Books and where are they keep 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		Tk.	
(b) The highest value of any one article thereof.....		Tk.	
(c) The amount for which the ENTIRE contents are insured against Fire.....		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 proposal) consisting of .....                     |  |
| (2) On goods held in Trust or on Commission and for which proposal in liable .....           |  |
| (3) On Trade Fittings Fixtures 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

TOTAL TK.

#### DECLARATIONS

I/We warrant that all 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 or 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 a policy subject to the terms, exceptions prescribed by the said Company therein.

Dated this \_\_\_\_\_ day of \_\_\_\_\_ 199 \_\_\_\_\_

To be sealed & signed here by proposer \_\_\_\_\_

AGENTS DECLARATION - To the best of my knowledge and belief Proposal 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.

Branch \_\_\_\_\_ Signature of Agent \_\_\_\_\_