



FIRE TAKAFUL PROPOSAL FORM

OFFICE MEMORANUM

Policy Number _____
 Agency _____

1. Proposal's Name (in full) _____
2. Proposer's Address _____
3. Proposer' interest in the property to be Participant
 (i.e. Owner, or Charges or Mortgage etc.) _____

N.B. --If the Proposal is not Owner of the Property please state Owner's name, above.

4. What is the situation of Property to be inured? _____
5. Period of Takaful required from _____ until 4 pm. S. T. _____

6. Property to be Participant	Amount to the Participant in Pakistan Rupees	
(a) On building only NOTE: 1. Building's standing apart from one another, that is not communicating Internally must have a separate sum Participant, and if stock or effect are lodged in two or more distinct buildings, the sum to be Participant thereon on each building must be specified. 2. A ground Plan should be sketched in ink on the back of this form and the various buildings marked 1, 2, 3, etc. Those numbers should be referred to the face of this proposal		Tariff _____ _____
(b) On month rent		
(c) On Machinery including Shafting, Gearing and Belting		Rate % _____ _____
(d) Stock-in-Trade of		
(e) On Business Furniture, Fixture and Fittings		
(f) On house hold Furniture, and Personal Effects		Premium _____
(g) On _____		
Total:		Stamp _____

7. Of What Materials are the external wall of the Premises constructed ? (When the Takaful is on stocks machinery or other contents of a building full description of building MUST be given)	
8. Of What Material is the roof of the premises constructed ?	
9. What is the number of storeys above ground floor.	

10. How are the Premises occupied ? (e. g, dwelling, shop, godown, ate.) if variously tenanted, please state the trade or businesses carried on thereon.	
11 Of what Material are the floors of each storey ?	
12. Are there any internal partitions in building ? If so, please state their construction.	
13. Of what materials are the internal staircases (if any) constructed.	
14. Are there any stoves, furnace or fires in any form used for producing heat ? If so are they in fire - proof compartments or if outside the building(s) how far distant are they ? If there are any flues, metal pipes or chimneys, are they clear of all wood work ?	
15. (a) What artificial light is used ? state whether Electric Light, Gas or Oil lamps. If oil lamps, state make and type of illuminant used	
(b) is there any steam, Electric, Gas- Producer, Gas, Oil or mineral Spirit Engine power used? If so state H.P. and for what purpose All lamps, Electric Installations and power plants should be installed and maintained in accordance with the Rules and Regulations of the takaful Association of Pakistan.	
16. If attached to other building please state construction of adjoining building and draw rough plan on back hereof,	
17. If detached to other building please state approximate distance from nearest building.	
18. What is the nature of the goods stored ? Are any Hazardous Trades carried on or Hazardous goods deposited in the premises.? For Hazardous Goods list please	
19 Are there takafuls on the same property in force with this Company or other insurers? If so, please state the amounts, and the names of the Insurers ?	
20. Has this Takaful been declined by any Insurers ?	
21. Have you ever suffered Loss by Fire ? If so, please give particulars.	

I/We hereby declare that the particulars of this Proposal are true to the best of my/our knowledge and belief and I/We agree that this Proposal shall be the basis of the Contract between myself/ourselves and the Company.

DATE _____

Signature of Proposer _____

YOUR ATTENTIONS IS DRAWN TO SECTION No. 41 OF THE TAKAFUL ACT (IV OF 1838) WHICH READS AS FOLLOWS:

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 takaful in respect of any risk relating to lives or property in Pakistan any rebate of whole or part of the Commission payable or any rebate of premium shown on the policy nor shall any person taking out or renewing or containing a policy accept any rebate, except such rebate as may be allowed in accordance with the published Prospectus or tables of the insurer.

Provided that acceptance by an takaful agent of commission in connection with a Policy of life takaful taken out by himself on his own life shall not be deemed to acceptance of a rebate of premium within the meeting of his sub-section if at the time of such acceptance the takaful agent satisfies the prescribed conditions establishing that he is a homicide takaful agent employed by the insurer.

(2) Any person making default in complying with the provision of this section shall be punishable with fine which may extend to five hundred rupees.

NOTE - For the purposes of this takaful the following goods are deemed to be hazardous:

Acetylene (liquid) Acids of all kinds (except Acetic, Citric, and Tartaric). Bamboo Mats, Benzine, Bichromate of Potash BiSulphite of Carbon Bitumen (other than emulsified Bitumen containing not less than 45 per cent of water and packed in metal drums) Blacks VIS Bona Black and Vegetable Black. Calcium Bynemide except when packed in hermetically sealed drum and each consignment accompanied by the manufacturers Certificate that the tins contain not more than 0.3 present of Carbide. Camphene Camphor Candies, Caustic Potash Celuloid and Xylonite and other similar substances. Charcoal Vegetable (powdered) Chlorrtes of all kinds Cinematograph Films Codilla Coir yarn, Coir yarn, Colr Matting and Coir Hope, Copra, Cobra Coke and Copt Meal Cotton) whether in full pressed bale or otherwise). Explosive of all kinds (including Percussion Caps) Firewords of ell kinds. Fish Guano and Fish Manure, Ghee (other than vegetable ghee in tins, and or bottles) Glycerin. Grass mats other than in fully pressed bales (Grass of all kinds and Straw, Girl other than in fully pressed bales Hessians (other than in fully pressed bales) Jute in fully pressed bales or otherwise), Lubricants containing mineral oil or other mineral Product Matches of all kinds, Metallic Potassium, Mungo, Naphtahn, of all kinds, Nitrate of Potash, oils of all kinds (other than vegetable oils in bottles) (Oil Seeds Cake, Oil Seeds Meal paints liquid) Perchlorate of Potash, Permanganate of Sawdust and Almunium Powder (either mixed or Separate) Shoddy Spirits of all kinds (other than 'm bottles), Stearins Sulphide Metallic of kinds. Sulphide of Potash Sulph Divas or add Colour excluding those packed in airtight metal vessel levelled with a Certificate by the manufacturers that the Dyes or Colour Certain at least 13 Percent inert inorganic salts). Tallow manufactured or unmanufactured. Tar and or its liquid products (or other than in bottle). Turpentine Vegetable Fibres of all kinds, waste of all kinds (excluding silk and tea waste), Wax of all kinds.

AGENT'S REPORT

TO BE FURNISHED IN ALL CASES

1. Have You imported the risk (give date of your Inspection)? If not, state how you arrive at value and quality thereof.		7. Is the building occupied by any other Person besides the Proposer ? If so, by whom, and for purpose ?	
2. At what sum do you estimate the present Cash Value of the property proposed for Takaful ?		8. Have you any Information relating to the character of the Participant or Occupant which would render it undesirable to accept the proposal.	
3. Are the premises in a thorough state of repair ? When built.		9. Has the applicant ever had any, property destroyed by fire ? It so, when end how did originate ?	
4 Have all the questions on the face of this Proposal been answered in fully? Did the proponent understand fully the nature of the question ?		10. Do You know the applicant personally? Do You FULLY recommend him	
5. Are there any special circumstances In connection with the risk - such as age or extent (if		11. Is any Power used for purpose of trade ? State whether steam. Electrical or Gas and H.P.	

whether the risk is near a Factory old or very large other hazardous premises or jungle-or any other information that should be communicated to the office.		12. For what Purpose was building originally erected (as for instance, Dwelling Shop Hotel, Factory Godown etc.	
6. Name the Company's risk in the immediate vicinity which would be affected by a fire in this (give Nos. of Policies. situations and amount' If there are any buildings within 50 feets show them on plan below giving construction, names and occupations		13. Does the Proponent maintain stock books?	
		14. Do you fully recommend the risk ?	-
15 What rate is applicable to the risk? Give full deans of your rating?	Basic:		
	Additions:		
	1		
	2		
	3		
	Deduction:		
	1		
	2		
	3		

Agent _____

SPACE FOR PLAN