



Policy No.....

KERALA STATE GOVERNMENT INSURANCE DEPARTMENT
BOILER INSURANCE PROPOSAL FORM

Section 41 of the Indian Insurance Act, 1938 as amended to date, 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 India, 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 which may extend to five hundred rupees.

The offer, payment or acceptance of a rebate of the premium hereunder is therefore Breach of the Law.

NAME.....

POSTAL ADDRESS.....

TRADE OR BUSINESS.....

1. Give a list below of the Boiler Plant to be insured, bearing in mind the following notes:—
 - (a) In the case of Water Tube Boilers and Economisers please state Number of Tubes.
 - (b) Economisers should be separately declared.
 - (c) Before deciding on the Amount to be Insured please read the guiding notes on the opposite page.

Distinguishing Number of Boiler	Location and Description of Boiler, including Type, Name and Address of Maker, and Date of Manufacture	Value	Sum insured (Total Indemnity required)

2. Are all the items in good condition? Give particulars of any defects:
3. Which of the plant is subject to periodical inspection? By whom is it inspected, and at what intervals? Date of last inspection, working pressure approved, and period of such approval.
4. What is the maximum load on safety valve per square inch? What is the working pressure?
5. Qualifications of Boiler Attendants: Are the attendants solely employed on the boiler plant? If not, what proportion of their time is given to other duties?
6. Is the boiler plant now insured? If so, state name of company, and date policy expires.
7. Has the boiler plant at any time been insured by you? If so, state name of company, and date policy expired.
8. In respect of boiler insurance, has any insurance company:
 - (a) Permitted withdrawal of, or declined, any proposal from you?
 - or
 - (b) Cancelled or refused to renew your policy?
 Note:—Name of company or companies to be stated.
9. Have you ever had an accident to your boiler plant? If so, give full particulars.
10. Have you any boiler plant in use other than that specified in the schedule?

Period of Insurance: *From* *To*
 Total sum Insured: FIRST PREMIUM ANNUAL PREMIUM

I/We hereby warrant that the answers stated above are true, that I/we have withheld no information which might influence the acceptance of this proposal and that the warranty hereby given shall be the basis of the contract between me/us and the Governor of Kerala (herein referred to as the Government).

I/We undertake to exercise all reasonable and ordinary precautions for the safety of the said boiler plant, and I/We agree to accept the conditions of the Government's Policy.

Date

Signature:

The liability of the Government does not commence until this Proposal has been accepted by the Government and the premium paid.

N. B.—If insufficient space above for any answer, please continue on separate sheet and attach hereto.

KERALA STATE GOVERNMENT
INSURANCE DEPARTMENT



**BOILER
INSURANCE**

PROPOSAL FORM

**EXPLOSION
OR
COLLAPSE OF BOILERS**

IS LIABLE TO OCCUR DESPITE ALL PRECAUTIONS IN THE WAY OF CAREFUL SELECTION AND MAINTENANCE OF PLANT AND PERIODICAL INSPECTIONS BY QUALIFIED ENGINEERS.

THE CAUSES OF EXPLOSION OR COLLAPSE MAY BE BROADLY CLASSIFIED AS FOLLOWS:—

- (i) HIDDEN AND UNDETECTED WEAKNESSES AND FLAWS IN CONDITION, WORKMANSHIP AND MATERIALS
 - (ii) THE HUMAN ELEMENT
 - (iii) OVERLOADING AND FAILURE OF PROTECTIVE DEVICES
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EVERY BOILER IS
CONSIDERED SAFE
UNTIL IT EXPLODES

GUIDING NOTES FOR FIXING THE AMOUNT OF INSURANCE

IN DECIDING UPON AN INDEMNITY CONSIDERATION SHOULD BE GIVEN TO:—

1. Cost of boiler and setting
2. Value of owner's buildings and contents in the vicinity
3. Amount of damage to property of third parties which might be caused by an explosion
4. Possibility of personal injuries to or death of third parties, both outside public and visitors
5. The increased risk where two or more adjacent boilers are at work at the same time

**The Sum Insured should be sufficient to
cover all these contingencies**

A BOILER POLICY COVERS

- (a) Damage to the boiler and other apparatus insured under the Policy,
 - (b) Damage to other property belonging to the insured,
- and
- (c) Liability of the insured on account of fatal or non-fatal injuries sustained by Third Parties or on account of damage to property of Third Parties,

Through Explosion or Collapse of the Boiler, up to the Selected Sum Insured.

EXPLOSIONS ARE COSTLY

IT IS IMPOSSIBLE TO KNOW IN ADVANCE HOW MUCH AN EXPLOSION
WILL COST

BUT

IT IS POSSIBLE TO KNOW EXACTLY WHAT INSURANCE AGAINST
EXPLOSION WILL COST

UNCERTAINTY CAN BE BANISHED BY MEANS OF A BOILER EXPLOSION
POLICY