



Nitol Insurance Company Limited

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Proposal Form for IAR Insurance

1. NAME AND ADDRESS OF THE INSURED:

Nature of Risk :
Location :
Period of Insurance :

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? Year Month
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) Fair Poor
4.3 How are the specific plants/units/building/tanks etc. spaced? (Describe)

4.4 Is the situation easily accessible? Yes No.
(Add scaled plan or sketch)

5. CONSTRUCTION:

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? Yes No.
(Describe briefly)

5.6 Are there lighting protection systems? Yes No. type

5.7 Can the risk be sub-divided into several Fire areas? Yes No. number

6. (UTILITIES/ COMMON HAZARDS)

6.1 What is the source of power?

6.2 What is the source of water?

6.3 Who supplies Electric Energy? Public 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
 Coal

6.8 Are there air compressor? Yes No. Type
Number
Pressure Purpose

6.9 From which sources is water supplied? Public Wells river(s)
 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 stored?

Drums above ground tanks underground tanks

Caverns open reservoir(s)

7.2 Type of storage of liquid materials?

Bulk Palletized Solid piling

Reck high reck

7.3 Storage conditions? Height –m/height – width m/clearance below sprinkling.

Automatic roof vents Yes No

7.4 Fire Load and combustibility: Stack stability Good Fair poor
of material stored? High Medium Low

7.5 Maximum size of storage area.
(Describe briefly)

8. PROCESSES:

8.1 What are the manufacturing processes involved?
(Describe fully)

8.2 What are the resultant intermediate and final products?
(Flow chart be given)

9. SPECIAL 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.
Quantity

9.3 Are there explosive dusts? Yes No. Type
Quantity

Electronic Data Processing Unit:

10. Is there separation by Fire walls from adjacent areas? Yes No.
Is the location secured from external Fire?
Explosion, Water damage? Yes No.

Management:

11. How is the general standard of house keeping (order & cleanliness?)

Excellent good acceptable fair poor Non acceptable

Is the waste disposed of regularly?

At what intervals? Hourly Per shift Daily

is smoking controlled?

Is there a strict written Hot work permission system?

How is the safety organized?

Safety engineer Safety Deptt.

12. Maintenance / Inspection:

12.1 Are the Machinery / Electrical installations well maintained? Yes No.

12.2 Is the alarm and Fire Fighting Equipment inspected regularly?

12.3

13. Fire / Explosion Protection

13.1 Fire Alarms

Are there manual alarm systems such as push buttons throughout the plant?

Yes No.

What other means of alerting fire brigades are available?

Telephones Walkie-talkies radio communication

Are manual alarm systems connected to the nearest fire station? Yes No.

What types of automatic detection systems are present?

Heat Smoke flame gas - detectors number

Which areas are covered by detectors?

(Describe)

Is there a central alarm station? Fire station Gatehouse Control room(s)

13.2 Fire Water Supplies

Is the risk connected to the public water supply? Yes No.

Own water supply? Yes No.

Tank(s) reservoir(s) pond(s) wells Elevated tank(s) others:

What is the minimum amount of fire water available?

<500m³ between 500m³ and 1000 m³ >1000m³

Are there fire pumps which draw from the above mentioned water sources?

Number: Manually operated Automatic Electric drive Diesel or

turbine driven

capacities/pressures:

What is the diameter of the fire mains? Maximum Minimum

Are there dry or wet risers in high structures? Yes No.

Number, Type and distribution of hydrants and fixed monitors?

(Described briefly)

Is there a ring/sectionalized main? Yes No. / Yes No.

Are there hose connections with hoses and nozzles in buildings? Yes No.

13.3 Fire Extinguishers

What types, sizes and number of extinguishers are available?

Dry powder Number: Size: Distribution: Good Fair

poor

Water Number: Size:

CO₂ Number: Size:

Halon Number: Size: Others:

How are they maintained and marked?

Maintenance: Good fair poor Marking: good fair

poor

Maintained regularly by:

13.4 Fixed installed, automatic Fire Fighting Systems

Are automatic sprinkler systems installed? Yes no. Type: Wet

Dry

Areas protected:

Are water deluge systems installed with open sprinkler heads? Yes No.

Areas / Units protected

Are dry powder, CO₂ and /or Halon systems installed? Yes No

Dry powder C02 Halon
Is foam extinguishing systems installed? Yes No.

Areas protected:

According to what Standards have these been installed?

(Describe briefly)

13.5 Fire Brigades

Is there a private fire brigade? Yes No. Full time: Yes No.

Minimum staff per shift:

Can the full time fire brigade be supported by trained plant personnel? Yes No

Number of volunteer firemen per shift?

Are there regular fire drills and instructions? Weekly Monthly None

Is there a private fire station? Yes No. Fire trucks Yes No Number

Is there a stock of tire fighting agents? Yes No

Powder Quantity Kg Foam concentrates Quantity Liters

Others:

Where is the nearest public fire brigade? Full time part time

Distance km response time: Min, Equipment Good fair poor

is the Public fire brigade familiar with the plant Yes No.

Is there a mutual aid agreement with neighbouring 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? Number: Location:

Are there security patrols Yes No. Number of
clock points:

Recorded Yes No. Frequency: hourly how often
per shift:

Is there complete site floodlit? Yes No. partially

Are there special perimeter protection systems? Yes No.

(Explain)

14. Special Perils

(Earthquake, Flood and Landslide / Subsidence Questionnaires).

Have floods ever occurred? Yes No Frequency

Is the equipment / stored materials sensitive to water damage? Yes No.

Partially

Is the site exposed to natural hazards? Earthquake Windsto Hail Hurricane

Others:

Is the risk exposed to aircraft accidents? Yes No. remotely distance to
airport? Km.

Is there any impact hazard due to vehicle movements? Yes No.

Can smoke damage equipment or materials? Yes No.

Is the plant exposed to strikes, riots, civil commotion, terrorism, 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. What steps taken for employees welfare?							

Annexure

**GENERAL CHECK LIST FOR
FAVOURABLE AND ADVERSE FEATURES**

(Applicable to the risk as a whole)

Points	Discounts Answer Points	Loadings Answer
LOCATION		
(A) Is the nearest Fire Bridge (Public/Private with Mutual agreement) with efficient communication system and good approach roads within the following pacified distances ?	within 5	beyond 5
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 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?	Yes - No	10
(c) Is there an additional gates(s) of the above dimension with easy approach from public road and are the main roads in the compound	Yes -5	No -

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	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	

Points	Loadings		Discounts
	Answer	Points	Answer

(C) LOSS PREVENTION / HOUSE KEEPING

(a) Is there a full time fire or Safety Officer available?	Yes -	No 5
(b) Are there safety committees involving top management and are records of the minutes maintained ?	Yes 2	No
(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 -Loading points applicable to Ordinary & High hazard risks only.

(g) Are the goods handling vehicles(including trucks) Yes 2 No 2
inside the plants/godowns, diesel/petrol engine driven?

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

(h) Is the factory working continuously seven days in a week? No - Yes 5

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 ?

Points	Discounts	Loadings
	Answer Points	Answer

(D) FIRE FIGHTING FACILITIES.

(a) Are the following minimum fire fighting facilities provided?

(i) For Light Hazard: Yes - No 5

Hand appliances + Hose Reels in accordance with

(ii) For Ordinary Hazard: Yes - No 10

Hand Appliances + Trailer Pumps in
accordance with regulations.

(iii) For High Hazard: Yes No 15

Hand Appliances + Hydrant Service In
accordance with regulations.

(b) Would the following quantities of Yes - No 5
water be available within the premises to fire
engines in the event of a fire ?

- 50,000 liters for Light }
Hazard risks }
- 1,00,000 liters for }
Ordinary Hazard risk }
- 2,00,000 liters for High }
Hazard risk }

NOTE: Suitable arrangements should be provided for the fire engines to approach such tanks and draw water therefrom.

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

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

ii) Is there a Fire Tender/Engine in addition to a approved hydrant and/or sprinkler system ? Yes 5 No

(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	Answer	
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/ cm ²			
4. Are all hoods and ventilation ducts of Paper making achines of non-combustible construction ?	Yes	No	2
5. Are steam-Lines so installed as not to be within 30 cms. of broken pits and other places where loose papers accumulate ?	Yes	5	No

- | | | | |
|---|-------|-----|----|
| 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? | Yes | 2 | No |
| a. Paper-making and process subsequent to paper making | | | |
| b. Paper godowns | Yes | 2 | No |
| 7. Is a static dissipation arrangement provided at the finishing end of paper making machines ? | Yes - | No | 2 |
| 8. Are temporary tarpaulin or PVC sheets provided below the roof in the paper machine Hall ? | No - | Yes | 2 |
| 9. Is the waste paper Godown communicating with the main paper mill ? | No - | Yes | 2 |

- | Points | Discounts
Answer Points | Loadings
Answer | |
|---|-----------------------------------|---------------------------|---|
| 10. Is there a clear space of one meter in between stacks of paper slabs/ rolls and also from the walls/columns, in the finishing section of Paper Mill ? | Yes - | No | 2 |
| 11. (a) Whether wood pulp/wood chip/waste paper/ paper roll stored in open maintains a clear distance of 10M (from the Mill Buildings) | 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 daily ?

Yes - No 2

PROPOSAL FOR BUSINESS INTERRUPTION:

Sum Insured for Business Interruption :

Deductible for BI :

Time Excess :