



# NITOL INSURANCE COMPANY LTD.

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## PROPOSAL FOR PERSONAL ACCIDENT POLICY

(It is important that a complete answer be given to every question including the date of each injury, disease or illness)

Full Name \_\_\_\_\_

Address \_\_\_\_\_

Occupation \_\_\_\_\_ Age \_\_\_\_\_ Height \_\_\_\_\_ Weight \_\_\_\_\_

Amount of Insurance Tk. \_\_\_\_\_

1.	Have you any physical or other defect or weakness of any kind to the best of your knowledge and belief? If so, give full particulars.	
2.	What injuries, diseases or illness have you had? (Give date and duration in each case)	
3.	Has any Company, Corporation or Insurer in respect of Life, Injury, Disease or Illness Insurance declined or required special terms to insure you?	
4.	Do you wish to insure against accidents resulting from: (a) Polo (b) Hunting (c) Mountaineering (d) Motor Cycling (as driver or passenger) (e) Racing of any kind other than on foot? (These risks can only be insured agreement)	
5.	Approximately how many journeys as a passenger on a scheduled airliner will you make yearly?	
6.	Have you any other life or Personal Accident Insurance? If so, give full particulars.	
7.	Particulars of insurance required : (a) Table A.B or C. (b) Death	(a) (b) Taka
8.	<b>Period of Insurance</b>	<b>From:</b> <b>To:</b>
9.	<b>Name of Beneficiary:</b> _____ <b>&amp; Relationship:</b> _____	

I desire to effect with the Company an insurance in the terms of the policy used for this class of business and I warrant the above statements and particulars are fully and truly made without any reservation. I agree that this proposal shall be the basis of the contract between me and the Company and undertake to give notice to the Company of any variation in my business, health, habits or pursuits.

Date \_\_\_\_\_

Proposer's Signature \_\_\_\_\_

N.B.:This Insurance will not be in force until the proposal has been accepted by the Company and the premium paid.

Agent \_\_\_\_\_

**Authorized Officer**

## INSURANCE ACT 2010

### Section 60-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 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 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.

## PERSONAL ACCIDENT POLICY A SAFEGUARD

Against accidents happening at any time any where including flying as a ticket holding passenger in an aircraft operated by an Air Transport Organization providing scheduled air services.

### CLASSIFICATION OF OCCUPATION

- CLASS 1. Accountants, Bankers, Barristers, Medical Practitioners, Mercantile Assistants and those engaged solely in Executive, Administrative or Clerical duties.
- CLASS 2. Architects, Planters Electrical Engineer (Superintending only), Master Tradesmen who supervise but do no manual work.
- CLASS 3. Motor Engineers (Master working), Veterinary Surgeons, Persons engaged in manual work not involving unusual hazards or wood working machinery. Other occupations will be considered on application.
- Table A. Death, Permanent & Temporary Disablements.  
Table B. Death, Permanent Total & Partial Disablements.  
Table C. Death Only.

### COMPENSATION AS PER SCHEDULE IN THE POLICY FOR MALES / FEMALE BETWEEN 14 AND 65 YEARS FOR GARMENTS INDUSTRIES, INCASE OF OTHERS BETWEEN 16 AND 65 YEARS.

		<b>Table-A Taka</b>	<b>Table-B Taka</b>	<b>Table-C Taka</b>
ANNUAL PREMIUM (for Sum Insured of Tk. 10,000/-)	Class-1	30.00	12.50	8.50
	Class-2	40.00	16.00	11.00
	Class-3	50.00	21.00	15.00

#### LARGER COMPENSATION MEDICAL EXPENSES

At proportionate Premium can be included under Table-A limited to 15% of the weekly compensation payable subject to a maximum of Tk. 1,000/- for an additional premium of 10%.