



UNITED INDIA INSURANCE COMPANY LIMITED

PROPOSAL FOR DETERIORATION OF STOCKS

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

N.B. : If space is insufficient for any answer please continue on a separate sheet and attach hereto.

I.1. Proposer :

(a) Name

(b) Postal address

(c) Works address

(location of the cold storage

plant i.e. railway station & district)

2. In the cold storage owned by you or

taken on lease?

3. What are your contractual liabilities

to your customer?

4. How long have you been running the

cold storage?

5. Have you suffered any losses due to deterioration in the past?

Give details of cause and amount.

II.1. Was the plant insured for machinery breakdown and deterioration of stocks previously? If so, please give name of Insurance Company and period of Insurance.

2. Was the Insurance at any time declined by any Company? If so, by whom and for what reason.

III. Give the period of Insurance required by you.

IV. 1. What would be the maximum stock of goods stored by you at any time during the season?

2. State the price per quintal at which you wish to insure the stock (this price should include storage charges)

3. Sum to be insured : Rs.....

4. Do you maintain any stock register?

If so, please attach a specimen copy
with this form.

V. 1. Give details of cold storage rooms

**number, size, designed storage
capacity.**

2. By whom the cold storage is designed?

**Give the name of the designer/firm
engineer.**

3. (a) Indicate the type of insulation

**used in the refrigeration
chambers.**

**(b) Give cross-sectional sketch of
insulation of all sides.**

**(c) When was the present insulation
done and by whom?**

**(d) When was the present insulation
last replaced?**

4. Give the design and type of materials

**used for storage racks and the name
of firm/engineers who designed,
constructed them.**

5. (a) What goods do you store?

**(b) Do you accept stocks of high
yielding variety?**

- (c) Do you ascertain that the stocks offered
for storage are free from disease?
- (d) How do you store the goods?
In bags, containers or loose?
- (e) Do you sort out bad stocks
before storage?
- (f) Do you check for spoilage of
stored goods and arrange for
their removal?
- (g) What time will be required to
remove the stocks in case of
breakdown.
- (h) In the event of loss, is there
any possibility of storing the
goods in your charge elsewhere?
If so, give full name & address.
- (i) Are you authorised to dispose
off the goods stored to avoid
or minimise losses due to
deterioration etc.?
6. (a) What conditions of temperature
(indicate in degree C or F)
and relative humidity do you
maintain in the cold storage

for different goods stored.

- (b) How do you ensure proper circulation of cold air or proper conditions of temperature and humidity in the cold rooms?
- (c) How do you ensure the proper loading of cold rooms within the designed capacity.
- (d) At what intervals are the temperature and humidity checked?
- (e) Is the cold storage plant equipped with automatic control system? If so, what is the type of control?
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- VI. 1. What is your main source of electric supply?
Your own generation or from public grid.
2. State input voltage if power is obtained from the Public grid.
If a transformer is required for the input voltage is it located in your premises and are you the owner?
3. Has the power supply been interrupted

at any time during the last three years? If so, state number and duration of interruptions.

4. Do you have stand by arrangement in the event of failure of main source of electric supply? If so, give details.
5. After how many hours (24, 48, 72 or more) do you expect the stored goods to deteriorate due to a rise or fall in temperature in consequence of machinery breakdown and/or failure of power supply.

VII. 1. By whom the machinery has been :

(a) manufactured?

(b) supplied?

(c) erected?

(Give the name of firm/engineers)

2. Give details of :

(a) Refrigerating compressors,

number, make capacity in

tons, bore, stroke, R.P.M.

(b) Are the compressors driven by

electric motors or diesel

engines?

Give details of driving motor

or diesel engine, i.e. H.P.

Serial Number, make, bore,

stroke, R.P.M., type and voltage.

- 3. Are there several independent refrigerating systems and if so, is it possible to switch from one to another.**
- 4. Give the number and type of condensor stands.**
- 5. State the refrigerant used.**
- 6. Give details of circulating water pumps:**
 - (a) Capacity in gallons per minute and head in ft/metre.**
 - (b) H.P., R.P.M., type and voltage of driving motors.**
- 7. Give the number of stand by spare units:**
 - (a) Compressors under loading conditions**
 - (b) Compressors under normal conditions.**
 - (c) Circulating water pumping sets.**
 - (d) Electric motors for diffusers.**
 - (e) Any other equipment.**
- 8. Do you keep a stock of replacement spare**

parts for :(Give details)

(a) Compressors.

(b) Driving motors.

(c) Engines.

(d) Pumps etc.

9. (a) Is the plant inspected and

serviced regularly by a

recognised firm of cold storage

specialists or by refrigeration

plant engineer and if so, at

what intervals?

(b) Is the plant under supervision

of a qualified and experienced

refrigeration engineer/

mechanic.

Give name, qualifications,

experience of the engineer,

mechanic-in-charge.

(c) Do you maintain a log book for

the maintenance of plant and

the conditions of temperature and

humidity in the cold rooms? If

so, give a specimen copy of the same.

VIII. State the date when the Insurance is to

commence. Date..... Month.... Year...

**(Period of Insurance will be from the date
till the expiry date).**

I/We HEREBY DECLARE AND WARRANT THAT THE above statements are true and complete and that I/We have withheld no information whatsoever which is material for the acceptance of this proposal. I/We agree that this declaration and the answers given above shall be the basis of contract between me/us and the Company and shall be deemed to be incorporated in such contract. And that if any untrue statement be contained therein the said contract shall be absolutely null and void. I/we undertake to exercise all reasonable and ordinary precautions for the safety of the machinery and I/We agree to accept the policy in the forms issued by the Company subject to exceptions the terms and conditions prescribed therein or endorsed on the policy.

Place.....

Date.....

Signature.....