PLEASE ADDRESS ALL COMMUNICATIONS TO THE GENERAL MANAGER.

TELEGRAMS



BRITISH INDIA GENERAL INSURANCE COMPANY LP

Head Office, 35-43, Church Gate Street,



BOMBAY,

18th March, 1929.

FIRE DEPARTMENT.

EPHONE 25582

> The Manager, Hall Estate, Naggar, Kulu.

Dear Sir,

We have your favour of 11th instant, enquiring for our rates for insuring your estate buildings (houses and quarters) against fire. Rates depend upon the construction of premises and the purposes for which they are occupied. For simple risks, such as dwelling houses and residential quarters, rates vary between annas three and annas twenty-eight, according to construction.

We hand you herewith a few of our Proposal Forms and on your completing these and returning them to this office, describing the buildings to be insured, we shall be pleased to quote minimum charges.

It would also be a convenience if you could give us a rough ground sketch of the various buildings, stating what distance separates one from the other.

The Manager, Hall Estate

British India General Insurance Coffed Fire Dept. Continuation Nº 2

On enquiry at the offices here of the Minimax Fire Extinguishers, we are informed that the cost of refills is as follows:-

> Types A and B Rs 4-8-0 Types C and D " 7-0-0

Trusting this is the information you require and awaiting your further advices,

Yours faithfully,

Geoproure,

GENERAL MANAGER.

GB/ASK.

BRITISH INDIA GENERAL INSURANCE COMPANY, LIMITED.

(INCORPORATED IN INDIA.)

HEAD OFFICES: Proposal No. 35-43, Church Gate Street, Fort, BOMBAY.

AGENCY.

Protection Note No.

Policy No.

J GRAMS "BRINDIA." TELE PHONE No. 25582.

PROPOSAL FOR FIRE INSURANCE.

to 19

Full Name of Proposer

Business or Profession

Address

Term of Insurance from 19

No. as per Diagram at Back. AMOUNT TO BE INSURED. No. 1. No. 2. No. 3. On Building only On * Household Furniture and All Buildings standing Personal Property detached or not communi-On Business Fixtures, Fittings and cating internally must be Utensils separately insured. On Merchandise or Stock-in-Trade Separate sums must also be declared upon the conconsisting of tents of each. On Machinery Total Rs ...

* Any single article such as Billiard Table, Piano, Pictures, Jewellery, Guns, etc. of greater value than 10% of the total amount to be insured under this item, should be specially declared, with the amount of insurance thereon.

NOTE.—It is most desirable that the property should be insured for its FULL VALUE, as only a proportionate amount of any loss would be recoverable, in case of under insurance.

The following Information is to -The location of the Premises to be insured, <i>i. e.</i>				
The name of the Building	ACAD 0			1.
The Municipal, Street, or other identi- fying number	i- Contraction Change and Change			And Tranke
Name of Street or Road				Town.
-Of what materials are the following constructed? External Walls Partitions Roof Floors		01046		
How many storeys are there above Ground floor?			10-200 C 2	y ta ameli. Ho
-By whom are the premises occupied, and for what purposes?	NAME OF TE	NANT	BUSINE	SS CARRIED ON
.—How is the Building Heated ?				
Lighted ?			anti anta	ALL LULTING
If lighted by kerosene oil lamps, state what quantity of oil kept.	an a			interested or and
If there is any Stove, Furnace, Oven or means of heating other than common grates, or if there is any Steam Boiler, Engine or other Motive Power, give full particulars.	i de estenations de estenations de succes		ale minute ale	and a construction of the second
3.—Is the Building detached, or does it adjoin other Buildings?	Magazinta.			
If other Buildings adjoin, or are situate within 50	A second s	RUCTION		OCCUPATION
feet, give contruction and occupation-	Of Walls	Of R	oof	
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(b) Of the building to the left?	(b)			
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(c) Of the building in front?(d) Of the building to the rear?	(d)	the state of the second second second		

5	 If the proposed Insurance applies to Merchandise or Stock-in-Trade, say how long you have carried on business in the present premises, and in other premises Also state (1) How frequently Stock is taken (2) Is a proper set of Account Books kept? (3) Are the Account Books locked up in a FIRE- PROOF SAFE, or 			
	Removed to another Building at all times when the premises are not open for business purposes ?			
)	-Are there any existing Insurances on same Pro- perty with this or any other Company ?			
	If so, state	Name of Company	Amount Insured	Premium
	A copy of the wording of any such policies with other Companies should be supplied.			
0.—	-If not now insured, has the property been previously insured? If so, state	Name of Company	Amount Insured	Premium
1	-Has the insurance ever been Declined by any other Company? If so, give name of Company.			
2	-Have you ever suffered a Loss by Fire ?	Name of Company	Amount Insured	Amount recovered
	If so, state particulars			

Dronoca

The following Information is to be supplied by the

, being desirous of effecting an insurance with THE BRITISH INDIA GENERAL INSURANCE COMPANY, LIMITED, as above, do hereby declare that the above statements are true and complete; that $\frac{I}{we}$ have not concealed anything material to be known to the Company; and that the sums proposed for insurance represent the fair value of the property to be insured.

 $\frac{1}{We}$ also agree that this proposal and declaration shall be the basis of the contract between the Company and $\frac{myself.}{ourselves}$

Signature of Proposer.

Date,

List of Hazardous Goods. Jute in fully-pressed bales or Rockets Acids of all kinds (except Citric Cinematograph Films Rock oil otherwise Lamp Black Codilla and Tartaric) Saltpetre Acetylene (liquid) Bamboo Mats Coir Shoddy Coir-Yarn Lime Spirits of all kinds not in bottles Copra, Copra Cake and Copra Meal Lotol Benzine Lubricants containing Mineral Oil or other Mineral Products Matches of all kinds Stearine Sulphides, metallic of all kinds Cordite Benzoline Cotton (Whether in fully-pressed Bi-Sulphide of Carbon Cotton (wnether in fully-pressed bales or otherwise) Explosives of all kinds including Percussion Caps Fireworks of all kinds Sulphur Sulphur Dyes Bitumen Blacks, viz:-Bone-Black, Lamp-Black and Vegetable Black Mungo Naphtha Tallow manufactured or unmanu-Naphthalene Nitrates of all kinds Oils of all kinds Petroleum and its Liquid products factured Brimstone (Sulphur) Calcium Carbide Tar and its Liquid Products (other Fish Guans and Fish Manure than in bottles) Fulminating Powder Camphine Turpentine Camphor Candles Ghee Varnish Paints (liquid) Paraffin (liquid) Glycerine Grasses of all kinds and straw Gunny Bags (other than fully-pressed bales) Vegetable Fibres of all kinds Waste of all kinds (excluding Silk and Tea Waste) Wax of all kinds Cartridges Celluloid and Xylonite and other similar substances Charcoal, Vegetable (powdered) Chlorates of all kinds Phosphorous Pitch Potash Hay Hessians other than fully-pressed Rags Resin of all kinds bales Chloride of Lime

Rough plan of the premises, showing distances between adjacent Buildings, together with internal communications between adjoining buildings, should any exist.

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Scale 1 inch = feet.

Agent's Confidential Report.

1.	How long have you known the Proposer?	Andread all binds for one Uliria Canadourant Alma
2.	What is your opinion of his character and standing?	Marinhae Made Republie Made Republie Republie Republie Republie Republie Republie Republie Republie Republie Republic Re
3.	If he is not personally known to you, in what way have you satisfied yourself as to his respectability?	ht Suid de al Cabos Contra (Whether in Iulig-present Names Diames View-Roughlieck, Europe Responses of all stade including
4.)	Have you seen the risk offered and do you recommend it for acceptance?	biological and Westerland Biogle Biogland Biogland and Biogland Bi

Dote,

Signature

Agent.

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BRITISH INDIA GENERAL INSURANCE COMPANY, LIMITED

(INCORPORATED IN INDIA.)

HEAD OFFICES: Proposal No. 35-43, Church Gate Street, Fort, BOMBAY.

AGENCY.

Protection Note No.

Policy No.

GRAMS "BRINDIA." TELE PHONE No. 25582.

PROPOSAL FOR FIRE INSURANCE.

to 19

Full Name of Proposer

Business or Profession

Address

Term of Insurance from 19

		No. as	per Diagram at	Back.
AMOUN	No. 1.	No. 2.	No. 3.	
All Buildings standing detached or not communi- cating internally must be separately insured. Separate sums must also be declared upon the con- tents of each.	On Building only On * Household Furniture and Personal Property On Business Fixtures, Fittings and Utensils On Merchandise or Stock-in-Trade consisting of	Pone of he rene of he rene control rene control rene for her rene beet on	H mack ou	
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The following Information is to	be supplied	by the Prope	oser.
The location of the Premises to be insured, i. e.	D ELSA		
The name of the Building	45, Oburch (35-	an incom
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Name of Street or Road	ant menter		Town.
Of what materials are the following constructed? External Walls Partitions Roof		09099	.ord . Cold
Floors			
How many storeys are there above Ground floor?		00300	11 Names of Pre
-By whom are the premises occupied, and for what purposes?	NAME OF TE.	NANT BUSIN	NESS CARRIED ON
 Are any hazardous goods stored in the building? (See foot of page 3 for list of hazardous goods) If so, state Is any process of trade or manufacture carried on therein? If so, give particulars. 	Class of Goods.	Maximum quantity stocked.	How stored.
How is the Building			
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If there is any Stove, Furnace, Oven or means of heating other than common grates, or if there is any Steam Boiler, Engine or other Motive Power, give full particulars.	anging et	A COLOR AND LOUIS	engentelye in men departate ange v
3.—Is the Building detached, or does it adjoin other Buildings?	Maenium	it story	
If other Buildings adjoin, or are situate within 50		RUCTION	OCCUPATION
feet, give contruction and occupation-	Of Walls	Of Roof	
(a) Of the building to the right?	(a)		
(b) Of the building to the left?	(b)	-	
(c) Of the building in front?	(c)		
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The following Information is to be supplied by the Proposer.

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 8.—If the proposed Insurance applies to Merchandise or Stock-in-Trade, say how long you have carried on business in the present premises, and in other premises Also state How frequently Stock is taken Is a proper set of Account Books kept? Are the Account Books locked up in a FIRE- PROOF SAFE, or Removed to another Building at all times when the premises are not open for business purposes ? 			
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10.—If not now insured, has the property been previously insured? If so, state	Name of Company	Amount Insured	Premium
11.—Has the insurance ever been Declined by any other Company? If so, give name of Company.			
12Have you ever suffered a Loss by Fire ? If so, state particulars	Name of Company	Amount Insured	Amount recovered
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Signature of Proposer.

Date,

List of Hazardous Goods.

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r Rockets Rock oil Saltpetre Shoddy Spirits of all kinds not in bottles I Stearine Sulphides, metallic of all kinds Sulphur Sulphur Dyes Tallow manufactured or unmanufactured Tar and its Liquid Products (other than in bottles) Turpentine Varnish Vegetable Fibres of all kinds Waste of all kinds (excluding Silk and Tea Waste) Wax of all kinds

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Rough plan of the premises, showing distances between adjacent Buildings, together with internal communications between adjoining buildings, should any exist.

Scale 1 inch = feet.

Agent's Confidential Report.

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2.	What is your opinion of his character and standing?	
3.	If he is not personally known to you, in what way have you satisfied yourself as to his respectability?	as such a to the form the second seco
	Have you seen the risk offered and do you recommend it for acceptance?	

Signature

Agent.

Date,

BRITISH INDIA GENERAL INSURANCE COMPANY, LIMITED.

(INCORPORATED IN INDIA.)

	HEAD OFFICES:	AGENCY.
Proposal No.	35-43, Church Gate Street, Fort,	AULINUT
	BOMBAY.	
Protection Note No.		
Policy No.	TELE { GRAMS "BRINDIA." PHONE No. 25582.	
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Business or Profession		
Address		The second second
Term of Insurance from	19 to	19 .

	No. as	s per Diagram at	Back.	
AMOUNT	No. 1.	No. 2.	No. 3.	
	On Building only		Bull Los ph	Ser Bost in
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2.—Of what materials are the following constructed? External Walls Partitions Roof Floors How many storeys are there above Ground floor?			- Contraction	t in arth the
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 4.—Are any hazardous goods stored in the building? (See foot of page 3 for list of hazardous goods) If so, state Is any process of trade or manufacture carried on therein? If so, give particulars. 	Class of Goods.	Maximum o stocke	ed.	How stored.
 5.—How is the Building Heated ? Lighted ? If lighted by kerosene oil lamps, state what quantity of oil kept. If there is any Stove, Furnace, Oven or means of heating other than common grates, or if there is any Steam Boiler, Engine or other Motive Power, give full particulars. 			in an an an an a' shadanga b babaya babaya ba babaya babaya baba	Antinita Antinita Antinita Antinita Antinita Antinita Antinita Antinita Antinita Antinita Antinita Antinita Antinita Antinita Antinita Antinita
 6.—Is the Building detached, or does it adjoin other Buildings? If other Buildings adjoin, or are situate within 50 feet, give contruction and occupation— 	CONSTI Of Walls	UCTION	ouf	OCCUPATION
 (a) Of the building to the right? (b) Of the building to the left? (c) Of the building in front? (d) Of the building to the rear? 	(a) (b) (c) (d)			
7.—Are there any circumstances which appear to increase the risk of Fire? If so, describe the same particularly.				MPTEIC-10

The following information is to	b be supplied b	by the Proposer	•
 8.—If the proposed Insurance applies to Merchandise or Stock-in-Trade, say how long you have carried on business in the present premises, and in other premises Also state How frequently Stock is taken Is a proper set of Account Books kept? Are the Account Books locked up in a FIRE- PROOF SAFE, or Removed to another Building at all times when the premises are not open for business purposes? 			
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Signature of Proposer

List of Hazardous Goods.

Date,

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Rough plan of the premises, showing distances between adjacent Buildings, together with internal communications between adjoining buildings, should any exist.

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1.	How long have you known the Proposer?	est de makozetajke el 194 Estimitéta	Asia of all kinds (arcein Citaio
2.	What is your opinion of his character and standing?	Char Loro Cake and Shine Almal	Raufras Mata Kaujina
3.	If he is not personally known to you, in what way have you satisfied yourself as to his respectability?	Cartino (F. acaber in Inig-parend Index or attensions Benforty and all states including	da da phida ef Carban. Manasa Manasa Mandar, viero Bone Biach, Leuge
4.	Have you seen the risk offered and do you recommend it for acceptance?	Attacked and Annals Statements and People Sending Statements and People Sending	Biogram and Version , Blood Permanan Bachaus Caleman Sectifie

Signature

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Date,

Agent.

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ROYAL INSURANCE COMPANY LIMITED

(Incorporated in Great Britain)

26&27. DALHOUSIE SQUARE,

22nd March, 1929.

Quildings.

TELEGRAPHIC ADDRESS: 'ROYAL,' CALCUTTA. TELEPHONE Nº 55. Post Box Nº 221.

> The Manager, Hall Estate, Naggar, Kulu, District Kangra, Punjab.

Dear Sir,

fan.

Fire Insurance.

Your letter of the 11th instant addressed to our Bombay Branch has been forwarded to us for attention, and we have pleasure in advising that as the rate for Fire Insurance is mainly dependent on the construction and occupation of the premises, we shall be pleased to give you a quotation on receipt of the enclosed Proposal form duly completed.

In reply to your enquiry regarding the cost of filling Minimax Fire Extinguishers, we are informed by the Agents that if the Extinguishers were used for the extinction of fire no charge is made for refilling; if, however, they were used for demonstration or experimental purposes, the charge per refil is Rs4--8--0 plus Packing and Freight charges.

In order to reduce the cost under the last item you should address their Bombay Branch, viz: - Minimax Ltd., "Feltham House", ROYAL INSURANCE COMPANY, LIMITED

. .

CALCUTTA BRANCH.

10

Graham Road, Ballard Estate.

Yours faithfully,

- 2 -

Frank hance

Secretary.

Encl:- 1 Dwelling House Proposal form.

J.D.

DWELLING HOUSE PROPOSAL FORM

situate

ROYAL INSURANCE COMPANY LIMITED. (INCORPORATED IN GREA

BRANCH OFFICE:

Nos. 26 & 27. DALHOUSIE SQUARE, CALCUTTA.

Proposal to insure against loss or damage by Fire on the usual terms and conditions of the Company, as follows :--

On the	building	of	the	private	Dwelling	House	(or	Bungalow)
known	as							
situate	,							Rs.

On Household Goods, Personal Effects and Furniture of every description therein_____

On the Piano therein

On the Billiard Table and Appurtenances therein_____, On the building of the $\frac{Coach\ House}{Garage}$ and Stable belonging thereto On Vehicles therein, viz:____

On Live Stock therein, *viz* :_____

On Fodder, Harness and Utensils therein_____, On the building of the Servants' Quarters belonging thereto ,, On the building of the Out-houses belonging thereto

Total Rs.

N.B.-Any single article whose value exceeds 5 per cent. of the sum insured on Household Goods, Sc., must be insured for a specified amount.

When Horses or Ponies are insured each must be described and insured for a separate sum.

Insurance to commence the	day of	192 .
For a period of		
Dated atthis	day of	

(Signature of Proposer)......

[OVER]

DESCRIPTION OF RISK

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1

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1		
1.	Name and Address of Owner	
2.	Name of Tenant	
3.	 (a) Of what materials are the walls constructed ? (b) Of what materials is the floor constructed ? (c) Of what materials is the roof constructed ? 	
4.	How many storeys are there including the basement and attic or loft in the roof?	
5.	Is the risk detached from all other buildings? How far distant are the nearest buildings, and how are they constructed and occupied?	
б.	If adjoining other buildings, of what materials do the party walls consist, and are they carried through or above the roof? Are there any openings in such walls, and of what nature?	
7.	How are the adjoining buildings constructed, roofed and occupied, and what are they used for ?	2 Carlo Carlos
8.	How are the Stables and Coach House or Garage constructed ?	A Martin Martin
9.	How are the Servants' Quarters constructed ?	
10	. How are the Out-houses constructed and for what used ?	
11	. Is any artificial Heat and/or Light used, and of what nature? Precise nature and construction of any chimneys or stoves to be stated	
12	. Are any hazardous goods kept ? If so, state particulars	
13	. What other insurance, if any, is in force on the buildings or their contents?	

N.B.—A Ground Sketch of the Premises as well as of any other buildings which adjoin, or which from proximity may add to their risk, should be furnished, indicating their use, dimensions, and relative distance, and showing where perfect partition walls exist, and where there are any communications, or any windows or openings in the walls facing or at right angles to each other.

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	Dated at	this		

(Signature of Proposer).....