

TELEPHONE.
No 25582.

PLEASE ADDRESS ALL COMMUNICATIONS TO THE GENERAL MANAGER.

TELEGRAMS
"BRINDIA"

THE
BRITISH INDIA GENERAL INSURANCE COMPANY LTD.

Head Office,
35-43, CHURCH GATE STREET,

BOMBAY,

18th March, 1929.

FIRE DEPARTMENT.

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.

Sh.

British India General Insurance Co. Ltd.

Fire Dept.

Continuation No. 2

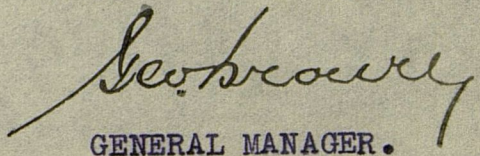
On enquiry at the offices here of the Minimax Fire Extinguishers, we are informed that the cost of refills is as follows:-

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,


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

PROPOSAL FOR FIRE INSURANCE.

Full Name of Proposer

Business or Profession

Address

Term of Insurance from 19 to 19 .

AMOUNT TO BE INSURED.		No. as per Diagram at Back.		
		No. 1.	No. 2.	No. 3.
<i>All Buildings standing detached or not communicating internally must be separately insured.</i> <i>Separate sums must also be declared upon the contents of each.</i>	On Building only			
	On * Household Furniture and Personal Property			
	On Business Fixtures, Fittings and Utensils			
	On Merchandise or Stock-in-Trade consisting of			
	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 be supplied by the Proposer.

1.—The location of the Premises to be insured, *i. e.*

The name of the Building

The Municipal, Street, or other identifying number

Name of Street or Road

Town.

2.—Of what materials are the following constructed?

External Walls

Partitions

Roof

Floors

How many storeys are there above Ground floor?

3.—By whom are the premises occupied, and for what purposes?

NAME OF TENANT

BUSINESS CARRIED ON

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 quantity stocked.

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.

6.—Is the Building detached, or does it adjoin other Buildings?

If other Buildings adjoin, or are situate within 50 feet, give construction and 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?

CONSTRUCTION

Of Walls

Of Roof

OCCUPATION

(a)

(b)

(c)

(d)

7.—Are there any circumstances which appear to increase the risk of Fire? If so, describe the same particularly.

The following Information is to be supplied 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 (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?			
9.—Are there any existing Insurances on same Property with this or any other Company? If so, state A copy of the wording of any such policies with other Companies should be supplied.	Name of Company	Amount Insured	Premium
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.			
12.—Have you ever suffered a Loss by Fire? If so, state particulars	Name of Company	Amount Insured	Amount recovered

I
We,, 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 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.
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We also agree that this proposal and declaration shall be the basis of the contract between the Company and myself.
ourselves.

Signature of Proposer

Date,

List of Hazardous Goods.

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

[illegible]

Agent's Confidential Report.

1. How long have you known the Proposer?
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?
4. Have you seen the risk offered and do you recommend it for acceptance?

Date,

Signature

Agent.

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Date,

List of Hazardous Goods.

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

[illegible]

Agent's Confidential Report.

1. How long have you known the Proposer?	
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?	
4. Have you seen the risk offered and do you recommend it for acceptance?	

Signature

Agent.



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

Ram Das,
R. T. Agent for Kangra
St. Mary's
P.O. Nagrota Bagwan
Dist Kangra
Punjab
Royal Insurance Company Limited.

(Incorporated in Great Britain)

Royal Insurance Buildings.

26 & 27, DALHOUSIE SQUARE,

Calcutta

22nd March, 1929.

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

Dear Sir,

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.

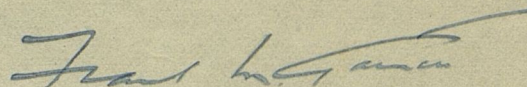
In reply to your enquiry regarding the cost of filling Minimax Fire Extinguishers, we are informed by the Agents that if the Extinguishers were used for the extinction of fire no charge is made for refilling; if, however, they were used for demonstration or experimental purposes, the charge per refill 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",

Trmh

Graham Road, Ballard Estate.

Yours faithfully,



Secretary.

Encl:- 1 Dwelling House
Proposal form.

J.D.

DWELLING HOUSE PROPOSAL FORM

ROYAL INSURANCE COMPANY LIMITED.

(INCORPORATED IN GREAT BRITAIN.)

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 ^{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, &c., 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 at _____ this _____ day of _____ 192 .

(Signature of Proposer) _____

[OVER]

DESCRIPTION OF RISK

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 ?	...	...	...	...
6. 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 ?	...	...	...	...
8. How are the Stables and Coach House or Garage constructed ?	...	...	...	...
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.

Dated at this day of 192 ..

(Signature of Proposer).....