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IGI INSURANCE LIMITED
WINDOW TAKAFUL OPERATIONS

FIRE BENEFIT CLAIM FORM

This form should be completed and returned to the Operator immediately
(The Operator does not admit liability be the issue of this form)

Benefit Claim No. _____

In Making a benefit call the Participant is requested to bear in mind the following points:

1. No profit must be realised by the Participant from the Benefit.
2. Contract prices (as such) are inadmissible.
3. The Prices of merchandise must not exceed the ruling wholesale market values immediately anterior to the fire, Subject to all deduction (in the way of cash discount or otherwise) customary in the trade for cash payments, or for depreciation on account of the merchandise not being in new condition.
4. Benefits for household furniture, machinery, tools and similar articles must not exceed their actual Value at time of the fire, i.e., after due allowance has been made for wear and tear during the time they have been in use.
5. In benefits for buildings, due allowance must be made for depreciation of value on account of age and dilapidations, and contemplated improvements must not be included.
6. The value (ascertained as here in prescribed) of the whole of the property covered, in existence at the time of the fire, must be set forth in detail in the columns provided for the purpose.
7. The Operator may call upon the Participant to furnish other evidence and will make whatever independent investigation it may consider necessary of expedient in regard to the benefit.
8. It is important that the Participant should peruse carefully the conditions of the PMD before making a benefit call.

Annexed are particulars of benefit call for loss or damage to property covered under PMD No. _____
 by the fire (caused by* _____)
 which occurred at _____ Hours
 on the _____ day of _____ 20__ and/we declare that the benefit call is
 made by me/us as** _____ and that no persons
 are interested in the said property except++ _____
 _____ and that there are no other takaful cover effected on the said property or on
 any part of the said property by me/us or to the best of my/our belief by any other person, except as stated below.

Dated this _____ day of _____ 20__

Signature of Participant _____

Address _____

PARTICULARS OF TAKAFUL COVERS WITH OTHER OFFICES		
Name of Operator	Number of PMD+	Amount OF Sum Covered Rs.

* State as fully as possible the cause of the fire.

** Insert "Proprietor", "Lessee" or "Mortgagee" as the case may be.

++ Insert "myself" or "ourselves" and the names of, Mortgagors, Mortgagees, Lessors or Lessees, or Joint Proprietors if any.

+ Copies of such policies should be furnished unless the wordings of them are identical with that issued by IGI Window Takaful Operations.