**Republic Insurance PLC**
**Head Office HR Bhaban,26/1 Kakrail Road**
**Dhaka-1000.**

# CENTRAL RATING COMMITTEE

**CIRCULAR NO. F-88/2007**
**DATED : 12/02/2007**

# INDUSTRIAL ALL RISKS INSURANCE TARIFF

IT IS NOTIFIED FOR INFORMATION OF ALL CONCERNED THAT THE CENTRAL RATING COMMITTEE IN ITS 92ND MEETING HELD ON 31/01/2007 APPROVED **IAR TARIFF** INCLUDING RATES, TERMS, CONDITIONS, RULES, REGULATIONS, PROPOSAL FORM, POLICY WORKDING WITH EFFECT FROM **1ST FEBRUARY 2007.**

ALL INSURERS ARE, THEREFORE, ADVISED FOR STRICT COMPLIANCE OF THE ABOVE TARIFF.

SD/
RAZIA BEGUM
DEPUTY MEMBER SECRETARY

**Republic Insurance PLC**
**Head Office HR Bhaban,26/1 Kakrail Road**
**Dhaka-1000.**

# PROPOSAL FORM FOR I A R INSURANCE

**PROPOSAL NO.**

**POLICY NO.**

## REPUBLICINSURANCE PLC

Head office: HR Bhaban (6th & 9th floor) 26/1, Kakrail Road Dhaka-1000
Pabx;+88-02-58313334-8 Fax : 88-02-48318060, E-mail :www.riclbd.com

**Republic Insurance PLC**
**Head Office HR Bhaban,26/1 Kakrail Road**
**Dhaka-1000.**

| | | | | |
|---|---|---|---|---|
| **01** | **Name and address of the insured.** | | | |
| | Name of the Insured<br>Address of the Insured | | | |
| | Nature of Risk | | | |
| | Location | | | |
| **02** | **Sum Insured. Distribution of Sum Insured (Section-wise)** | | | |
| | Building | | | |
| | Machinery | | | |
| | Electric Equipments | | | |
| | Stock-in-Process | | | |
| | Stock of Raw Materials | | | |
| | Stock of Finished goods in Godown | | | |
| | Other stocks | | | |
| | Total | | | |
| | Please use separate sheet if necessary | | | |
| | **PML** | | | |
| **03** | **General Information** | | | |
| 3.1 | When the civil construction started<br>And when it is completed? | ☐ Year ☐ Month ☐ Day | | |
| 3.2 | When was the Plant put into operation? | ☐ Year ☐ Month ☐ Day | | |
| 3.3 | Who constructed and what is the experience of the contractor? | | | |
| | | | | |
| 3.4 | Who erected the Machinery? | | | |
| 3.5 | Which are the Finished Products?<br>Describe briefly. | | | |
| 3.6 | What Development/Modifications have been carried out? | | | |
| 3.7 | How many persons are employed? | ☐ Skilled ☐ Non-skilled ☐ Expatriate | | |
| 3.8 | Operating Periods? | Shifts -- ① ② ③ | | |

Republic Insurance PLC

**Republic Insurance PLC**
**Head Office HR Bhaban,26/1 Kakrail Road**
**Dhaka-1000.**

| **04** | **Location and Exposure** | |
|---|---|---|
| 4.1 | Is there external exposure? | ☐ Yes ☐ No |
| | (Describe Proximity) | |
| 4.2 | Whether the layout plan is drawn for the purpose of industry?<br>(a copy of plan be attached) | ☐ Good ☐ Acceptable ☐ Fair ☐ Poor |
| 4.3 | How are the specific plants/ units/buildings/tanks etc. spaced? (Describe) | |
| 4.4 | Is the situation easily accessible?<br>(Add scaled plan or sketch) | ☐ Yes ☐ No |
| **05**. | **Construction** | |
| 5.1 | Nature of construction? | |
| 5.2 | Type: | Fire resistant : ☐ Yes ☐ No<br>Non-Combustible : ☐ Yes ☐ No |
| | Describe briefly | |
| 5.3 | Are there automatic/manual smoke/heat vents/defectors | ☐ Yes ☐ No |
| 5.4 | State of maintenance | ☐ Good ☐ Acceptable ☐ Fair ☐ Poor |
| 5.5 | Are buildings separated specially or divided by Fire wall and doors? | ☐ Yes ☐ No |
| | Describe briefly | |
| 5.6 | Are there lighting protection systems? | ☐ Yes ☐ No Type : |
| 5.7 | Can the risk be sub-divided into several Fire areas? | ☐ Yes ☐ No Number : |

Republic Insurance PLC

**Republic Insurance PLC**
**Head Office HR Bhaban,26/1 Kakrail Road**
**Dhaka-1000.**

| 06 | **Utilities / Common Hazards** | |
|---|---|---|
| 6.1 | What is the source of Power? | |
| 6.2 | What is the source of Water? | |
| 6.3 | Who supplies Electric Energy? | ☐ Public Grid ☐ Our Power Station<br>☐ Energy Generators |
| | Describe briefly? | |
| 6.4 | Are the Transformers protected? | |
| | Fixed Fire Fighting Systems | ☐ Yes ☐ No Type : |
| | Fire Wall separated | ☐ Yes ☐ No Type : |
| | Others | |
| 6.5 | Are the cable penetrations sealed? | Fire Proof ☐ Yes ☐ No<br>Partially ☐ Yes ☐ No |
| 6.6 | Are there steam production facilities? | ☐ Yes ☐ No |
| | Describe briefly | |
| 6.7 | What fuels are used for firing boilers, furnaces, heaters etc? | ☐ Natural Gas ☐ Oil ☐ Coal |
| 6.8 | Are there air compressor? | ☐ Yes ☐ No Type :<br>Number :<br>Pressure : |
| 6.9 | From which sources is water supplied? | ☐ Public ..... ☐ Wells<br>☐ Rivers ☐ Lake<br>☐Reservoir Others<br>☐ Quantity ☐ $m^3/h$ |
| 7.0 | Internal transport by ? | ☐ Forklift trucks ☐ Conveyor belts ☐ Others |
| **07.** | **Tamkage/Storage** | |
| 7.1 | How are liquid raw materials/Finished goods stored? | |
| | ☐ Drums ☐ Above ground Tanks ☐ Under ground Tanks ☐ Caverns ☐ Open Reservoir(s) | |
| 7.2 | Type the storage of Liquid materials? | ☐Bulk ☐ Palletized ☐ Solid Piling ☐ Rack ☐ High Rack |
| 7.3 | Storage conditions? | Height _____m/height<br>width _____m/clearance below sprinkling<br>Automatic Roof Vents ☐ Yes ☐ No |
| 7.4 | Fire load and combustibility?<br>Stack stability of material stored? | ☐ Good ☐ Fair ☐ Poor<br>☐ High ☐ Medium ☐ Low |
| 7.5 | Maximum size of storage area.<br>(Describe briefly) | |

**Republic Insurance PLC**
**Head Office HR Bhaban,26/1 Kakrail Road**
**Dhaka-1000.**

| | | |
|---|---|---|
| **8.0** | **Processes** | |
| 8.1 | What are the manufacturing process involved? (Describe Fully) | |
| 8.2 | What are the resultant intermediate and final products? (Flow Chart be given) | |
| **9.0** | **Special Hazards** | |
| 9.1 | Process: Are there specific hazardous process? | ☐ Yes ☐ No |
| | (Describe briefly) | |
| 9.2 | Are flammable gases/liquids used? | ☐ Yes ☐ No ☐ Quantity<br>☐ Yes ☐ No ☐ Quantity |
| 9.3 | Are there explosive dusts? | ☐ Yes ☐ No<br>☐ Type ☐ Quantity |
| **10.** | **Electronic Data Processing Unit** | |
| | Is there separation by Fire Walls from adjacent Areas? | ☐ Yes ☐ No |
| | Is the location secured from external Fire, Explosion, Water Damage? | ☐ Yes ☐ No |
| **11.** | **Management** | |
| | How is the general standard of house keeping (order & cleanliness) | ☐ Excellent ☐ Good ☐ Acceptable<br>☐ Fair ☐ Poor ☐ Non-acceptable |
| | Is the waster disposed off regularly? At what intervals? | ☐ Hourly ☐ Per Shift ☐ Daily |
| | Is smoking controlled? | ☐ Yes ☐ No |
| | Is there a strict written Hot work permission system? | ☐ Yes ☐ No |
| | How is the safety organized? | ☐ Safety Engineer ☐ Safety Deptt.<br>☐ Self inspection ☐ Mutual Aid Agreement<br>☐ None |
| | How is the storage order in warehouses? | |

Republic Insurance PLC

**Republic Insurance PLC**
**Head Office HR Bhaban,26/1 Kakrail Road**
**Dhaka-1000.**

| | | |
|---|---|---|
| **12.** | **Maintenance/Inspection** | |
| 12.1 | Are the Machinery/'Electrical installations well maintained? | ☐ Yes ☐ No |
| 12.2 | Is the Alarm and Fire Fighting Equipment inspected regularly? | |
| **13.** | **Fire/Explosion protection** | |
| 13.1 | **Fire Alarm :**<br>Are there manual alarm systems such as push buttons through out the Plant? | ☐ Yes ☐ No |
| | What other means of alerting Fire Brigades are available? | ☐ Telephone ☐ Walkie Talkies<br>☐ Radio Communication |
| | Are manual alarm systems connected to the nearest Fire Station? | ☐ Yes ☐ No |
| | What types of automatic detection systems are present? | ☐ Heat ☐ Smoke ☐ Flame ☐ Gas<br>_____ Detectors _____ Numbers |
| | Which areas are covered by detectors?<br>Describe | |
| | Is there a central alarm station? | ☐ Fire station ☐ Gatehouse ☐ Control Rooms |
| 13.2 | **Fire water supplies:**<br>Is the risk connected to the public water supply? | ☐ Yes ☐ No |
| | Own water Supply? | ☐ Yes ☐ No<br>☐ Tanks ☐ Reservoir ☐ Pond(s)<br>☐ Wells ☐ Elevated Tank(s)<br>☐ Others |
| | What is the minimum amount of fire water available? | ☐ <500 $m^3$ ☐ between 500 $m^3$ and 1000 $m^3$<br>☐ >1000 $m^3$ |
| | Are there Fire Pumps which draw from the above mentioned water sources? | Number: ☐ Manually operated ☐ Automatic<br>☐ Electric drive ☐ Diesel or Turbine driven<br>Capacities / Pressures : |
| | What is the diameter of the Fire mains? | ☐ Maximum ☐ Minimum |
| | Are there dry or wet risers in high structures? | ☐ Yes ☐ No |
| | Number, Type and distribution of hydrants and fixed monitors?<br>(Describe briefly) | |
| | Is there a ring<br>Sectionalized main? | ☐ Yes ☐ No<br>☐ Yes ☐ No |
| | Are there hose connection s with hoses and nozzles in buildings? | ☐ Yes ☐ No |

**Republic Insurance PLC**
**Head Office HR Bhaban,26/1 Kakrail Road**
**Dhaka-1000.**

| | | |
|---|---|---|
| 13.3 | **Fire Extinguishers** | |
| | What types, sizes and number of extinguishers are available | |
| | ☐ Dry Powder ☐ Number | Distribution : ☐ Good ☐ Fair ☐ Poor |
| | ☐ Water ☐ Number | Distribution : ☐ Good ☐ Fair ☐ Poor |
| | ☐ $CO_2$ ☐ Number | Distribution : ☐ Good ☐ Fair ☐ Poor |
| | ☐ Halon ☐ Number | Distribution : ☐ Good ☐ Fair ☐ Poor |
| | ☐ Others ☐ Number | Distribution : ☐ Good ☐ Fair ☐ Poor |
| | How they are maintained and marked? | |
| | Maintenance : ☐ Good ☐ Fair ☐ Poor | Marking : ☐ Good ☐ Fair ☐ Poor |
| | Maintained regularly by : | |
| 13.4 | **Fixed installed, Automatic Fire Fighting Systems** | |
| | Are automatic sprinkler systems installed? | ☐ Yes ☐ No<br>Type : ☐ Wet ☐ Dry |
| | Areas Protected: | |
| | Are water deluge systems installed with open sprinkler heads? | ☐ Yes ☐ No |
| | Areas/Units protected: | |
| | Are dry powder, CO2 and/or Halon systems installed? | ☐ Yes ☐ No<br>☐ Dry Powder ☐ CO2 ☐ Halon |
| | Are foam extinguishing systems installed? | ☐ Yes ☐ No |
| | Areas protected: | |
| | According to what standards have these been installed? (Describe briefly) | |
| 13.5 | **Fire Brigades** | |
| | Is there a Private Fire Brigade? | ☐ Yes ☐ No<br>Full Time : ☐ Yes ☐ No |
| | Minimum per shift: | |
| | Can the full time fire brigade be supported by trained plant personnel? | ☐ Yes ☐ No |
| | Number of Volunteer firemen per shift? | |
| | Are there regular fire drills and instructions? | ☐ Weekly ☐ Monthly ☐ None |
| | Is there a Private Fire station? | ☐ Yes ☐ No<br>Fire Trucks: ☐ Yes ☐ No ☐ Number |
| | Is there a stock of fire fighting agents? | ☐ Yes ☐ No<br>☐ Powder : Quantity _____ Kg.<br>☐ Foam concentrate : Quantity _____ Litres<br>☐ Others : |

Republic Insurance PLC

**Republic Insurance PLC**
**Head Office HR Bhaban,26/1 Kakrail Road**
**Dhaka-1000.**

| | | |
|---|---|---|
| | Where is the nearest Public Fire Brigade? | ☐ Full Time ☐ Part Time<br>Distance: _____ KM Response Time : _____ Min<br>Equipment: ☐ Good ☐ Fair ☐ Poor |
| | Is the public fire brigade familiar with the plant? | ☐ Yes ☐ No |
| | Is there a mutual aid agreement with neighboring works fire brigades? | ☐ Yes ☐ No |
| 13.6 | **Security** | |
| | Is the site completely and effectively fenced? | ☐ Yes ☐ No ☐ Partially |
| | How many watchmen are present per shift? | Number :<br>Location : |
| | Are there security patrols? | ☐ Yes ☐ No ☐ Number of Clock Points:<br>Recorded : ☐ Yes ☐ No<br>Frequency : ☐ Hourly How often per shift: |
| | Is there complete site floodlit? | ☐ Yes ☐ No ☐ Partially |
| | Are there special perimeter protection systems? | ☐ Yes ☐ No |
| | Explain | |
| **14.** | **Special perils**<br>**[ Earthquake, Flood & Landslide/Subsidence Questionnaires ]** | |
| | Have Flood ever occurred? | ☐ Yes ☐ No ☐ Frequency: |
| | Is the equipment/stored material sensitive to water damage? | ☐ Yes ☐ No ☐ Partially |
| | Is the site exposed to natural hazards"? | ☐ Earthquake ☐ Windstorm ☐ Hail<br>☐ Hurricane ☐ Others |
| | Is the risk exposed to aircraft accidents? | ☐ Yes ☐ No ☐ Remotely<br>Distance to Air Port? ..... Km |
| | Is there any impact hazard due to vehicle movements? | ☐ Yes ☐ No |
| | Can smoke damage equipment or materials | ☐ Yes ☐ No |
| | Is the plant exposed to Strikes, Riots, Civil Commotion, Terrorism etc. | ☐ Yes ☐ No |
| | If YES, Explain | |

**Republic Insurance PLC**
**Head Office HR Bhaban,26/1 Kakrail Road**
**Dhaka-1000.**

| **15.** | **Claim experience of the last 5 years** |
|---|---|

| Sl | Year | Name of Previous Insurer | Premium Income | Claim intimated | Claim Paid | Claim Repudiated | Claim Outstanding |
|---|---|---|---|---|---|---|---|
| | | | | | | | |
| | | | | | | | |
| | | | | | | | |
| | | | | | | | |
| | | | | | | | |

| **16.** | **What steps taken for employees welfare?** |
|---|---|
| | |

**Date** **Signature of the Proposer**

xxx xxx xxx xxx xxx xxx xxx xxx xxx xxx xxx xxx xxx xxx xxx xxx xxx xxx