

Kerala State Government Insurance Department

FIDELITY GURANTEE APPLICANTS FROM

Minimum Premium Rs. 30

Section 41 of the Indian Insurance Act 1938, as amended to date, reads as follows :-

PROHIBITION OF REBATES

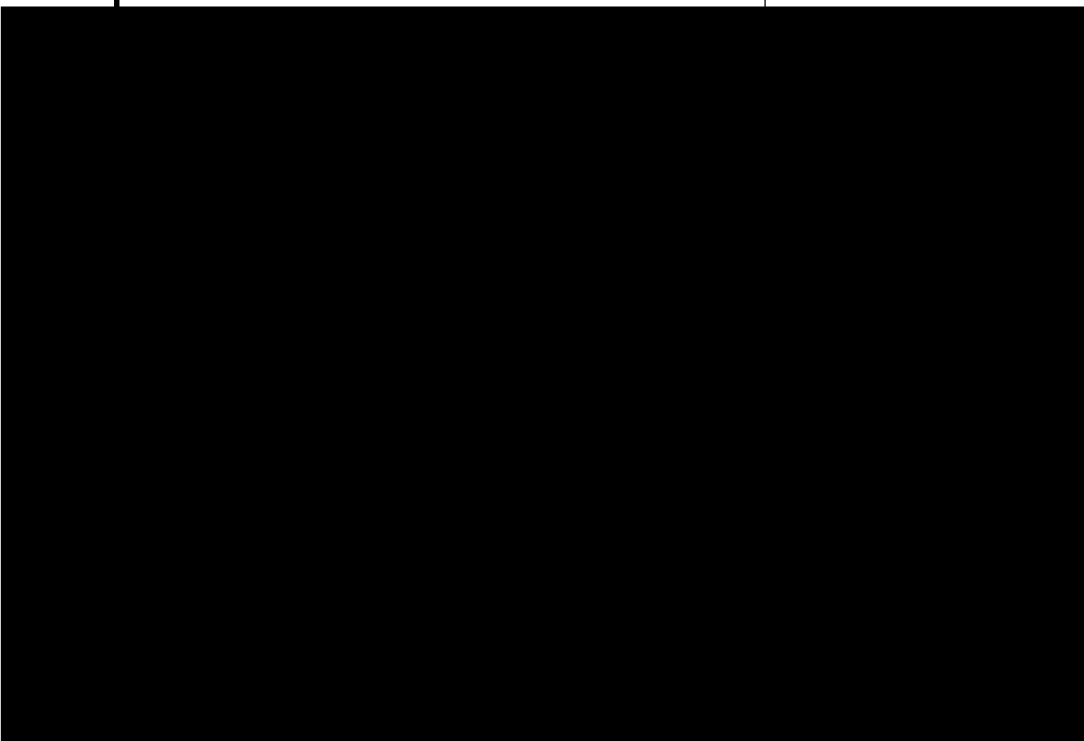
1. No person shall allow or offer to allow, either directly or indirectly as an inducement to any person to take out or renew or continue an insurance in respect of any kind of risk relating to lives or property in India, any rebate of the whole or part of the commission payable or any rebate of the premium shown on the policy, nor shall any person, taking out or renewing or continuing a policy accept rebate except such rebate as may be allowed in accordance with the

published prospectus or tables of the insurer.

2. Any person making default with in complying with the provision of this section shall be punishable with fine which may extend to five hundred rupees
THE OFFER PAYMENT OR ACCERTANCE OF A REBATE OF THE PREMIUM HEREUNDER IS THEREFORE A BREACH OF THE LAW.

ALL INFORMATION WILL BE TREATED AS STRICTLY CONFIDENTIAL

1. Full name and address of Applicant		Age of applicant																								
2. Full name address and business of Employer	yrs																								
3. State fully nature of occupation for which gurantee is required		Amount of Gurantee Rs.....																								
4. (a) Annual Salary for appointment (Less deduction if any) } Rs.....	(b) Annual Commission (if any)..... } Rs.....	(c) Give full particulars of your other income If none state "none" }																								
5. (a) Have you any previous debts or liabilities except ordinary accounts for the current year? }	(b) If so, state the amount }	Rs.....																								
6. Are you possessed of or entitled in reversion to any property? If so state generally its nature and its encumbrances, if any																										
7. (a) Are you single, married or a widower? (b) State number of persons (if any) dependent upon you																										
8. (a) Are you a househodler? (b) If not, do you reside with relatives? (c) Do you own the furniture? (d) If so, estimate its value Rs..... (e) Is it encumbered?																										
9. How long you have resided your present address? If under 12 months, state previous address and period there																										
10. (a) Are you surety for any person? (b) If so, state particulars																										
11. Where you ever bankrupt or insolvent, or have you ever arranged with your creditors?																										
12. (a) Is your life insured } (b) If so, give name of Company and amount of policy and state whether encumbered or not }																										
13. (a) Have you ever made any application for gurantee before? } (b) If so, state the name of the Company the date of application, and the result }																										
14. Employment during ten years. Please give the dates accurately as possible and if there are intervals of more than one month between engage- ments show the period and indicate your means of livelihood during them. PLEASE WRITE CLEARLY.																										
<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th colspan="3">From</th> <th colspan="3">To</th> <th rowspan="2">Capacity</th> <th rowspan="2">Name and postal address of employer</th> <th rowspan="2">Reason for Leaving</th> </tr> <tr> <th>Day</th> <th>M.</th> <th>Yr.</th> <th>Day</th> <th>M.</th> <th>Yr.</th> </tr> </thead> <tbody> <tr> <td> </td> <td> </td> <td> </td> <td> </td> <td> </td> <td> </td> <td> </td> <td> </td> <td> </td> </tr> </tbody> </table>			From			To			Capacity	Name and postal address of employer	Reason for Leaving	Day	M.	Yr.	Day	M.	Yr.									
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15. Mention to householders (not relatives) who have known you for some length of time to whom the Government may refer.																										
		Full Postal Address																								
Premium Rs.....																										
I hereby declare that the above information is correct, without any reservation whatsoever																										
.....																										



not commence until the acceptance of
 the Government or official cover not issued.

FIDELITY GURANTEE BONDS

The Gurantee Bonds of the Kerala Government are preferable to the bonds of private sureties, the employee avoids the delicate and inconvenient task of obtaining private sureties and is thus under no obligation to his friends, the Employer is saved the trouble of the periodical consideration of the position of private sureties, and has the further knowledge that the enquires made by the Government into the status of the Employees have resulted satisfactorily, while absolute security is furnished to the Employer by the Government.

RATES

The Rates of premium vary according to circumstances and the duties and responsibilities or the situation and will be quoted on receipt of particulars.

COLLECTIVE BONDS

Where Employers have a number of officials to be insured the Government is prepared to issue a single policy setting forth it a schedule annexed to the policy, the specific sum for which each Employee is guranteed, Additions, substitutions and deductions can be made without the original policy being surrendered. Additions are made at a proportionate charge, substitutions are effected free of cost.

"The Government" policy protects the Employer against any loss which he may sustain as a result of any act or acts of Forgery Embezzlement Larceny or Fraudulent Conversion of moneys (or stock -in -trade if required) belonging to or held in trust by him committed by the Employee in connection with his employment.