

**Karachi    Lahore    Islamabad    Faisalabad    Multan    Sialkot    Gujranwala    Peshawar**

## **IGI INSURANCE LIMITED**

### **FIRE CLAIM FORM**

In Making a claim the Insured is requested to bear in mind the following points:-

1. No profit must be realised by the Insured from the Claim
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. Claims 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 claims 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 insured, in existence at the time of the fire, must be set forth in detail in the columns provided for the purpose.
7. The Company may call upon the Insured to furnish other evidence and will make whatever independent investigation it may consider necessary of expedient in regard to the claim.
8. It is important that the Insured should peruse carefully the conditions of the policy before making a claim.

