

Re.: Fire Consequential Loss of Fire Policy.	
<p>Coverage: Fire L.O.P. Policy is designed to provide indemnity for loss of gross profits following fire to ensure that the insured is placed as nearly as may be reasonably practicable in the same financial health as if the damage had not occurred.</p>	
<p>This has reference to the above we would like to have the following details to obtain the competitive quote:</p>	
Description	Amount (in Rs.)
I Profit:	
Annual Net Profit before providing for taxation	
II Standing Charges:	
1 Interest payable on all types of loans, bank overdrafts, debentures, deposits including brokerage on deposits, dividends on preference shares etc.	
2 Bank charges and guarantee commission.	
3 Rents, Rates and Taxes (Tax on profit is included in net profit).	
4 Duties, licence fee and patent fees.	
5 Directors' fees/remuneration.	
6 Legal, auditing and other professional fees of a regular nature.	

7	Insurance premium.	
8	Advertisement and publicity.	
9	Conveyance, traveling and motor car expenses.	
10	Stationery, postage, telephones, telegrams, telex, teleprinter and Computer expenses.	
11	Research and development expenses of a regular nature.	
13	Depreciation on capital assets such as buildings, plant & machinery, furniture / fixtures / fittings. Office equipments, motor vehicles etc.	
14	Repairs and maintenance expenses on capital assets.	
15	Subscription to trade associations, magazines and regular donations to charities (not one-time donations).	
16	Expenses on clubs for staff and guest house.	
17	Gardening expenses pertaining to the factory areas and staff colonies.	
18	Salaries to permanent staff.	
19	By Separate items: Wages, including state insurance contributions either:-	
	a) to all employees or	
	b) to employees of specified categories or	
	c) to the extent of a specified percentage of the total wages	
20	Provident fund, bonus, superannuation, pensions, gratuity, perquisites like medical expenses and leave concessions and other benefits and staff welfare expenses.	
21	Water charges other than for manufacturing purposes.	

22	Miscellaneous expenses, not exceeding 5% of the total of all other specified standing charges.	
	GRAND TOTAL	Rs. 0



7660977999
9848984842



mail@insuraksha.com



www.insuraksha.com



Flat 502, Hari Hara
Residency, Kondapur,
Hyderabad - 500084