

21 . बीमा कंपनी को भेजे जाने वाले पत्र (Letters to an Insurance Company)

ये पत्र व्यावसायिक पत्रों की श्रेणी में आते हैं और इनकी भाषा विशुद्ध रूप से औपचारिक होती है। चूंकि आजकल बीमा कंपनियों की अधिकता के कारण उनकी पारस्परिक प्रतिस्पर्धा बड़े जोर-शोर से चलती है, इसलिए हर कंपनी अपनी प्रदत्त सुविधाओं को थोड़ा बढ़ा-चढ़ाकर विज्ञापित करने को तैयार रहती है और इसलिए ऐसे पत्रों का बड़ा महत्त्व है। इस प्रकार के पत्र लेखन में ब्यौरा हमेशा पूरा देना चाहिए।

प्रारम्भ में बीमा-विषय की स्पष्टता से बात शुरू कीजिए, अर्थात् बीमा किसका कराना है इत्यादि:

1. I want to have my life insurance policy for the sum of Rs
2. I want to get my car insured by your company for Rs. 1 lakh .
3. I wish to have the house-holder's insurance policy covering both building and contents in the sums of (give the cost of the building) and (the cost of the contents) respectively .

अब उनके द्वारा प्रदत्त सुविधाओं की जानकारी लीजिये:

4. We wish to take out insurance cover against loss of cash on our factory/shop premises by fire, theft or burglary .
5. What rebate or concession you offer on an insurance policy for Rs. 2 lakhs ?
6. Is there any loan-facility after a fixed period in the policy you offer ?
7. What modes of premium payments you offer ?

Claim के विषय में लिखें:

8. I am sorry to report an accident to (mention the property insured). We estimate replacement cost of the damaged property at (give the amount) .
9. I regret to report that a fire broke out in our factory stores last night. We estimate the damage to the stores at about (give the amount) .
10. We regret to report that our employee (give name of the employee) has sustained serious injuries while doing his work. Doctors estimate that it will take him about a month to be fit to work again .

अब आगे की कार्रवाई के विषय में लिखें:

11. Please arrange for your representative to call at our factory premises and let me know your instructions regarding the claim .
12. Should your representative visit to inspect the damaged property, please let me know the day of his visit .
13. We, therefore, wish to make a claim under the policy (give the name of the policy) and shall be glad if you send us the necessary claim form .

पत्रोत्तर की शीघ्र कामना करते हुए पत्र समाप्त कीजिए:

14. I hope you would care to send to me an early reply .
15. Please answer this letter as soon as possible .
16. An early reply to my query shall be greatly appreciated .
17. Please send me particulars of your terms and conditions for the policy along with a proposal form, if required .
18. Please quote your terms and conditions for providing the required cover .

Sample Letter

Dear Sir,

I want to get my car insured by your company, for Rs. 1 lakh. (2) What modes of premium payments you offer? (7) Please send me particulars of your terms and conditions for the policy along with a proposal form, if required.(17) An early reply to my query shall be greatly appreciated. (16)

Yours faithfully