

Important:

1. This proposal is for covering Home Building and/or Home Contents against Fire and Allied Perils.
2. Read the Prospectus/Key Features Document/Policy Wordings before filling up this proposal form to understand the meaning of the terms used herein better.
3. The property proposed for insurance is not covered until the proposal is accepted and premium paid.
4. Minimum two section need to be opted and Section 1 - Shri Bharat Griha Raksha is mandatory

Branch Code Employee Code Intermediary Code
 PAN No.

1a. Name of the Proposer: _____

Do you have CKYC Number? Yes/No

If Yes Please enter the CKYC Number

If no, please tick enter any of the following ID No. and attached the same.

Pan No.

Voter ID No.

Driving Licence No.

Aadhaar no.

Any other ID No

1.b Contact Person Name (where proposer is not individual) : _____

Designation _____

1c. Gender: Male ☐ Female ☐ Others ☐

2 Address for Communication:

City _____ State _____ Pin Code _____

Ph. No. Mobile _____ Email: _____

3. Period of Insurance: From: _____ To: _____

4. Name of Mortgagee/Financier, if any: _____

5.

Do you have CKYC Number?	Yes/No
If Yes Please enter the CKYC Number
<p>If no, please tick enter any of the following ID No. and attached the same.</p> <p>Pan No.</p> <p>Voter ID No.</p> <p>Driving Licence No.</p> <p>Aadhaar no.</p> <p>Any other ID No.</p>	<p>.....</p>



Risk Details

Section I: Shri Bharat Griha Raksha

A. Details about Proposer and Policy Period

1.	Name of Proposer	
2.	Address of Proposer	
3.	Phone No. a. Mobile b. Landline	
4.	Email	
5.	Policy to be issued in favour of (list out all the parties who have insurable interest) including the financial institutions	
6.	Period of Insurance	From : To : (No of Years in case of long term policy : _____) Note: For Long term policy, Period shall not exceed 10 years.
7.	Nomination:	Nominee Name: Relationship with the insured:

B. Cover Opted

8.	Is there any policy in place for the same property?	Yes/No :								
	If Yes, please provide the details								
9.	Cover/s required: (When Home Building <u>and</u> Home Contents are opted for, cover for General Contents of Home for Sum Insured equal to 20% of the Sum Insured for Home Building Cover subject to a maximum of ₹ 10 Lakh [Rupees Ten Lakh] is automatically provided).	<table border="1"> <thead> <tr> <th>Cover</th> <th>Please tick</th> </tr> </thead> <tbody> <tr> <td>Home Building & Home Contents</td> <td></td> </tr> <tr> <td>Home Building Only</td> <td></td> </tr> <tr> <td>Home Contents Only</td> <td></td> </tr> </tbody> </table>	Cover	Please tick	Home Building & Home Contents		Home Building Only		Home Contents Only	
Cover	Please tick									
Home Building & Home Contents										
Home Building Only										
Home Contents Only										

C. Location Of Home Building

10.	Location of Home Building Full postal address with Pin Code. Pin Code:
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11	Is it in a multi-storey building or is it a standalone house?	
12	In case of multi-storey building, please provide the floor number of Your house	
13	Is there a basement to Your house?	

D. Details of Home Building

Please note:

Your Home Building is a building consisting of a residential unit, having an enclosed structure and a roof, basement (if any) and fixtures and fittings permanently attached to the floor, walls or roof, like fixed sanitary fittings, electrical wiring and other permanent fittings etc.

It also includes 'additional structures' if they are on the same site, are used as part of Your Home Building:

- garage, domestic out-houses used for residence, parking spaces or areas, if any;
- compound walls, fences, gates, retaining walls, internal roads;
- verandah or porch and the like;
- septic tanks, bio-gas plants, fixed water storage units or tanks, solar panels, wind turbines and air conditioning systems, central heating systems and the like, if not included in Home Contents Cover, any other structure.

14	<p>Sum Insured (SI) for Home Building: Please note the following: <i>(The amount required to construct Your Home Building at the policy Commencement Date. This amount is calculated as follows:</i></p> <p>a. For residential structure of Your Home including fittings and fixtures: <i>Carpet area of the structure in square metres X Rate of Cost of Construction at the policy Commencement Date.</i></p> <p><i>The Rate of Cost of Construction is the prevailing rate of cost of construction of Your Home Building at the policy Commencement Date.</i></p> <p>b. For additional structures: <i>the amount that is based on the prevailing rate of cost of construction at the Policy Commencement Date.)</i></p>	<p>a. SI for residential structure of Your Home including fittings and fixtures (in ₹): _____</p> <p>b. SI for additional structures (in ₹):</p> <table><tr><th>Additional Structure</th><th>Sum insured (in ₹)</th></tr><tr><td> </td><td> </td></tr><tr><td> </td><td> </td></tr></table>	Additional Structure	Sum insured (in ₹)				
Additional Structure	Sum insured (in ₹)							
15	Carpet area of structure of Home in square metres							
16	Rate of Cost of Construction per square metre at the policy Commencement Date							

Other Details

17	Age of Home Building	<table><tr><td>Less than 5 year</td><td></td></tr><tr><td>5-10 year</td><td></td></tr><tr><td>10-20 years</td><td></td></tr><tr><td>Above 20 years</td><td></td></tr></table>	Less than 5 year		5-10 year		10-20 years		Above 20 years	
Less than 5 year										
5-10 year										
10-20 years										
Above 20 years										
18	<p>Construction Details</p> <p><i>Please note the following:</i></p> <p><i>(Building(s) having walls and/or roofs of wooden planks/thatched leaves and/or grass/hay of any kind/bamboo/plastic cloth/asphalt/ canvas/tarpaulin and the like are treated as Kutcha Construction.</i></p> <p><i>Construction other than Kutcha Construction is a ‘Pucca Construction’)</i></p>	<table><tr><td></td><td>Construction*</td></tr><tr><td>Wall</td><td>Kutcha/Pucca</td></tr><tr><td>Floor</td><td>Kutcha/ Pucca</td></tr><tr><td>Roof</td><td>Kutcha/Pucca</td></tr></table> <p>*Strike out what is not available</p>		Construction*	Wall	Kutcha/Pucca	Floor	Kutcha/ Pucca	Roof	Kutcha/Pucca
	Construction*									
Wall	Kutcha/Pucca									
Floor	Kutcha/ Pucca									
Roof	Kutcha/Pucca									

E. Details of Home Content



Please note the following:

- Home Contents** refer to articles or things in Your Home that are not permanently attached or fixed to the structure of Your Home. Home Contents may consist of General Contents and/or Valuable Contents
- General Contents** are all the contents of household use in Your Home, e.g., furniture, electronic items and goods, antennas, solar panels, water storage equipment, kitchen equipment, electrical equipment (including those fitted on walls), clothing and apparel and items of similar nature.
- Valuable Contents** of Your for Home consist of items such as jewellery, silverware, paintings, works of art, antique items, curios and items of similar nature.
- If You have opted for Home Building and Home Contents cover, the General Contents of Your home equal to 20% of the Sum Insured for Home Building Cover subject to a maximum of ₹ 10 Lakhs (Rupees Ten Lakh) are automatically covered.

19.	<p>If You want to opt out of in-built cover for General Contents as mentioned in (iv) above and want to have higher Sum Insured Or</p> <p>If You have opted for Home Contents Only cover, please provide item wise Sum Insured for General Contents. (Sum Insured represents Cost of Replacement)</p>	<table><tr><th colspan="2">Item wise Sum Insured for General Contents (in ₹):</th></tr><tr><th>Items</th><th>Sum Insured</th></tr><tr><td>Furniture, Fixtures and Fittings (Home Furnishings)</td><td></td></tr><tr><td>Electrical/Electronic</td><td></td></tr><tr><td>Others</td><td></td></tr></table>	Item wise Sum Insured for General Contents (in ₹):		Items	Sum Insured	Furniture, Fixtures and Fittings (Home Furnishings)		Electrical/Electronic		Others	
Item wise Sum Insured for General Contents (in ₹):												
Items	Sum Insured											
Furniture, Fixtures and Fittings (Home Furnishings)												
Electrical/Electronic												
Others												
20.	<p>In case of Basement, If there are contents in it, please provide the Sum Insured</p>											

F. In-Built Cover (Loss of Rent & Rent for Alternative Accommodation)

21.	Cover for (Please Tick)		Loss of Rent:
	Loss of Rent		I. Sum Insured:
	Rent for Alternative Accommodation		II. Number of Months:
			Rent for Alternative Accommodation:
			I. Sum Insured
			II. Number of Months

G. Optional covers (available on payment of additional premium)

22.	Do You require 'Personal Accident Cover' for Yourself and Your spouse?	<p>Yes/No</p> <p>If Yes,</p> <p>Name & age of Your spouse:.....</p> <p>Your age:</p>
23.	<p>Do You require 'Cover for Valuable Contents on Agreed Value Basis (under Home Contents cover)':</p> <p><i>(Valuable Contents of Your Home consist of items such as jewellery, silverware, paintings, works of art, antique items, curios and items of similar nature.)</i> <i>(You have to submit a Valuation Certificate. However, the requirement of valuation certificate is waived if the Sum Insured opted for is upto ₹ 5 Lakh and Individual item value does not exceed ₹ 1 Lakh).</i></p>	<p>Yes/No</p> <p>If Yes, please attach list of items and Sum Insured:</p> <p>Valuation certificate attached? (Yes/No)</p>

H. Additional/Add-on Covers (over and above optional covers available on payment of additional premium)



Sl. No	Name of Add-on cover - Do you want to following add on cover? Please strike off what is applicable)	
1.	Claim Preparation Cost (Griha Raksha) UIN – IRDAN137RP0027V01202021/A0025V01202122	Yes <input type="checkbox"/> No <input type="checkbox"/> Limit of Indemnity (₹).....
2.	Public Liability (Griha Raksha) UIN – IRDAN137RP0027V01202021/A0026V01202122	Yes <input type="checkbox"/> No <input type="checkbox"/> Limit of Indemnity (₹).....
3.	Accidental Damage Cover (Griha Raksha) UIN – IRDAN137RP0027V01202021/A0035V01202122	Yes <input type="checkbox"/> No <input type="checkbox"/> Limit of Indemnity (₹)..... SI shall not exceed the 10% of total sum insured
4.	Additional Living Expense Cover (Griha Raksha) UIN – IRDAN137RP0027V01202021/A0036V01202122	Yes <input type="checkbox"/> No <input type="checkbox"/> Limit of Indemnity (₹)..... SI shall not exceed the 2.5% of total sum insured
5.	Damage To Utility Systems (Griha Raksha) UIN – IRDAN137RP0027V01202021/A0037V01202122	Yes <input type="checkbox"/> No <input type="checkbox"/> Limit of Indemnity (₹)..... SI shall not exceed the 2.5% of Building sum insured

I. Premium Details

Mode of Payment	
Payment Details	
Amount (in ₹)	

J. Claim Details

Please specify details of any loss to the proposed Property in last 3 years:

Date of Loss	Cause of Loss	Claimed Amount	Settled Amount/please specify if claim is outstanding

K. Declaration by Insured

I/ We hereby declare that the statements made by me / us in this Proposal Form are true to the best of my / our knowledge and belief and I / We hereby agree that this declaration shall form the basis of the contract between me/us and the _____.

If any additions or alterations are carried out in the risk proposed after the submission of this proposal form, then the same should be conveyed to the insurers immediately.

Date:

Place:

Signature of the Proposer

Section II: Burglary Insurance

Burglary Sum Insured: _____

a. Do you require RSMD extension YES NO

Add-on Covers: Do you want to Include (tick '✓') ☐ Theft ☐ Purchase protection Rider
☐ Fidelity Guarantee

Section III : Shri Personal Accident

Name	DOB	Gender	Occupation	Monthly Income(Rs.)	Nominee	Relation with Insured	Sum Insured
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No. of Employee's	Occupation	Annual Salary

Description	Value (Rs.)

Description	Value (Rs.)

Description with Sr. No.	Year of manufacture	Value (Rs.)
Total		

Description with Sr. No. & Manufacture's name	Year of manufacture	Value (Rs.)
Total		

Description	Value (Rs.)



Section X: Public Liability

Please provide:

Limit of Indemnity required for Public Liability

Rs.

Add-on Covers:

Do you want to Include (tick '✓')

☐ Notification Extension

☐ Extended Claim Reporting

☐ Food & Beverage Extension

☐ Care, Control & Custody Extension

☐ Extra Facilities Extension

Payment Details

Cheque ☐

DD ☐

Cash ☐

Pay Order ☐

Any Other Please Specify ☐

Amount (Rs.) /-Amount in Words (Rupees)

Bank Name Cheque/DD Date

NEFT Payment Details (for Claim Disbursement)

Payee Name: Bank A/c No.: Bank A/c Type:

Bank name: Branch: IFSC Code:

Declaration by Proposer

"I/we hereby declare, on my behalf and on behalf of all persons proposed to be insured, that the above statements, answers and/or particulars given by me are true and complete in all respects to the best of my knowledge and that I/we am/are authorised to propose on behalf of these other persons.

I understand that the information provided by me will form the basis of the insurance policy, is subject to the board approved underwriting policy of the insurance company and that the policy will come into the force only after full receipt of the premium chargeable.

I/we further declare that I/we will notify in writing any change occurring in the occupation or any other particulars material to the contract after the proposal has been submitted but before communication of the risk acceptance by the company.

I/we declare and consent to the company seeking medical information from any doctor or from a hospital who at any time has attended on the life to be insured/proposal or from any past or present employer concerning anything which affects the physical or mental health of the life to be assured/proposal and seeking information from any insurance company to which an application for insurance on the life to be assured/proposer has been made for the purpose of underwriting the proposal and/or claim settlement.

I/We authorise the company to share information pertaining to my proposal including the medical records for the sole purpose of proposal underwriting and/or claim settlement and with any governmental and/or regulatory authority."

Place

Name

Date

Signature of Proposer

Declaration – Nomination Details

I hereby declare that, in the event of the death of an Insured Person any payment due under the Policy shall become payable to the nominee and his/her receipt of the proceeds would be sufficient discharge to the company.

Place

Name

Date

Signature of the Proposer

Prohibition of Rebates - Section 41 of the Insurance Act 1938

- 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 any rebate, except such rebate as may be allowed in accordance with the published prospectuses or tables of the Insurer.
- Any person making default in complying with the provision of this Section shall be punishable with fine, which may extend to Rs. 1000000/- (ten lacs only).



Template for Householder policy - Working out Sum insured for Contents

(You may put the values for various items in the respective areas mentioned in the template below so that the total may represent the value of contents. As a thumb rule for Major cities like Metros the value of contents can be approximately taken as the built-up area multiplied by Rs.175-200 .For other places it may be approximately Rs.125-150 per sq. ft. Please note that this approximation is not taking into account Computers or Jewellery or other such valuables)

Items	Living Area	Kitchen	Halls, Stairs, Landing	Bedrooms	Storage	Miscellaneous	Total
Furniture							
Refrigerators, Kitchen Equipment, Cookers, Cleaners, Mixers							
Air conditioners, Fans							
Radio, TV, Tape Recorders, Record players, Computers (For those items covered under Electronic Equipment value need not be included here)							
Tools, Equipments							
Books, Tapes, Records							
Camera, Washing Machine							
Personal clothing							
Curtains, carpets, Covers							
Miscellaneous							
Total							

All Risk Section

Item Description	Value	Bill / Valuation certificate details	Item Description	Value	Bill / Valuation certificate details



Items covered under Home Appliances Insurance (electronic equipments Section)

Item Description	Make	Year	Model	Value Rs.	
TV					
Video					
Music System					
Computer					
Another (Please specify)					

Items covered under Breakdown Section

Item Description	Make	Year	Model	Value Rs.	
Refrigerator					
Washing Machine					
Air Conditioner					
Vacuum Cleaner					
Any other (Please specify)					