

PROPOSAL FORM

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.

| | |
|---|--|
| Policy Issuing Office Address & Code | |
| Intermediary/Agent Name & Code (if any) | |

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 | | |
| Insured 1 | | |
| Insured 2 | | |
| Insured 3 | | |
| Insured 4 | | |
| Financier name (If Applicable) | | |
| 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. Covers Opted

| | | |
|--|------------------------------|-----------------------------|
| 8. Is there any policy in place for the same property? | Yes <input type="checkbox"/> | No <input type="checkbox"/> |
| If Yes, please provide the details | | |
| 9. Cover/s required: (When Home Building and 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). | | |
| Cover | Please tick | |
| Home Buildings & Home Contents | <input type="checkbox"/> | |
| Home Building Only | <input type="checkbox"/> | |
| Home Contents Only | <input type="checkbox"/> | |

C. Location of Home Building

| | | |
|-----|---|--|
| 10. | Location of Home Building - full postal address with Pin Code. | Pin Code: |
| 11. | Is it in a multi-storey building or is it a standalone house? | Multi-Storey Building <input type="checkbox"/> Standalone House <input type="checkbox"/> |
| 12. | In case of multi-storey building, please provide the floor number of Your house | |
| 13. | Is there a basement to Your house? | Yes <input type="checkbox"/> No <input type="checkbox"/> |

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:

- a. garage, domestic out-houses used for residence, parking spaces or areas, if any;
- b. compound walls, fences, gates, retaining walls, internal roads;
- c. verandah or porch and the like;
- d. 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. | Sum Insured (SI) for Home Building: Please note the following: (The amount required to construct Your Home Building at the policy Commencement Date. This amount is calculated as follows: a. For residential structure of Your Home including fittings and fixtures: Carpet area of the structure in square metres X Rate of Cost of Construction at the policy Commencement Date. The Rate of Cost of Construction is the prevailing rate of cost of construction of Your Home Building at the policy Commencement Date. b. For additional structures: the amount that is based on the prevailing rate of cost of construction at the Policy Commencement Date.) | a. SI for residential structure of Your Home including fittings and fixtures (in ₹): <div style="border: 1px solid black; padding: 5px; margin: 5px 0;">Sum Insured (in ₹)</div> b. SI for additional structures (in ₹): <table border="1" style="width: 100%;"> <thead> <tr> <th>Additional Structure</th> <th>Sum Insured (in ₹)</th> </tr> </thead> <tbody> <tr><td> </td><td> </td></tr> <tr><td> </td><td> </td></tr> <tr><td> </td><td> </td></tr> <tr><td> </td><td> </td></tr> </tbody> </table> | Additional Structure | Sum Insured (in ₹) | | | | | | | | |
|----------------------|--|---|----------------------|--------------------|--|--|--|--|--|--|--|--|
| Additional Structure | Sum Insured (in ₹) | | | | | | | | | | | |
| | | | | | | | | | | | | |
| | | | | | | | | | | | | |
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| | | | | | | | | | | | | |
| 15. | Carpet area of structure of Home in square metres | _____ Square Metres | | | | | | | | | | |
| 16. | Rate of Cost of Construction per square metre at the policy Commencement Date | _____ (in ₹) | | | | | | | | | | |

Other Details

| | | | | | | | | | | | | | | | | | |
|--|---|---|-------------------|---------------------------------|--------------------------------|--|--|--|------|---------------------------------|--------------------------------|------|---------------------------------|--------------------------------|-------|---------------------------------|--------------------------------|
| 17. | Age of Home Building | Please tick relevant Option <div style="display: flex; flex-direction: column;"> <div>Less than 5 Years <input type="checkbox"/></div> <div>5-10 Years <input type="checkbox"/></div> <div>10-20 Years <input type="checkbox"/></div> <div>Above 20 Years <input type="checkbox"/></div> </div> | | | | | | | | | | | | | | | |
| 18. | Construction Details Please note the following: (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. Construction other than Kutcha Construction is a 'Pucca Construction') | <table border="1" style="width: 100%;"> <tr> <td>Construction type</td> <td>Kutcha <input type="checkbox"/></td> <td>Pucca <input type="checkbox"/></td> </tr> <tr> <td colspan="3">If Kutcha, please provide the following details:</td> </tr> <tr> <td>Wall</td> <td>Kutcha <input type="checkbox"/></td> <td>Pucca <input type="checkbox"/></td> </tr> <tr> <td>Roof</td> <td>Kutcha <input type="checkbox"/></td> <td>Pucca <input type="checkbox"/></td> </tr> <tr> <td>Floor</td> <td>Kutcha <input type="checkbox"/></td> <td>Pucca <input type="checkbox"/></td> </tr> </table> | Construction type | Kutcha <input type="checkbox"/> | Pucca <input type="checkbox"/> | If Kutcha, please provide the following details: | | | Wall | Kutcha <input type="checkbox"/> | Pucca <input type="checkbox"/> | Roof | Kutcha <input type="checkbox"/> | Pucca <input type="checkbox"/> | Floor | Kutcha <input type="checkbox"/> | Pucca <input type="checkbox"/> |
| Construction type | Kutcha <input type="checkbox"/> | Pucca <input type="checkbox"/> | | | | | | | | | | | | | | | |
| If Kutcha, please provide the following details: | | | | | | | | | | | | | | | | | |
| Wall | Kutcha <input type="checkbox"/> | Pucca <input type="checkbox"/> | | | | | | | | | | | | | | | |
| Roof | Kutcha <input type="checkbox"/> | Pucca <input type="checkbox"/> | | | | | | | | | | | | | | | |
| Floor | Kutcha <input type="checkbox"/> | Pucca <input type="checkbox"/> | | | | | | | | | | | | | | | |

E. Details of Home Contents

Please note the following:

- i) 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.
- ii) **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.
- iii) **Valuable Contents** of Your Home consist of items such as jewellery, silverware, paintings, works of art, antique items, curios and items of similar nature.
- iv) 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.

F. Details of Home Contents

| 19. | 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 If You have opted for Home Contents Only cover, please provide item wise Sum Insured for General Contents. (Sum Insured represents Cost of Replacement) | Item wise Sum Insured for General Contents (in ₹): | | | | | | | | |
|---|--|---|-------|-------------|---|--|-----------------------|--|--------|--|
| | | <table border="1"> <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> | Items | Sum Insured | Furniture, Fixtures and Fittings (Home Furnishings) | | Electrical/Electronic | | Others | |
| Items | Sum Insured | | | | | | | | | |
| Furniture, Fixtures and Fittings (Home Furnishings) | | | | | | | | | | |
| Electrical/Electronic | | | | | | | | | | |
| Others | | | | | | | | | | |
| 20. | In case of Basement, if there are contents in it, please provide the Sum Insured | | | | | | | | | |

G. In-Built Covers (Loss of Rent & Rent for Alternative Accommodation)

| | | | | | | |
|------------------------------------|---|---------------|--|------------------------------------|--|---|
| 21. | Cover for (please tick) | Loss of Rent: | | | | |
| | <table border="1"> <tr> <td>Loss of Rent</td> <td></td> </tr> <tr> <td>Rent for Alternative Accommodation</td> <td></td> </tr> </table> | Loss of Rent | | Rent for Alternative Accommodation | | i. Sum Insured (in ₹): ii. Number of months: Rent for Alternative Accommodation: i. Sum Insured (in ₹): ii. Number of months: |
| Loss of Rent | | | | | | |
| Rent for Alternative Accommodation | | | | | | |

H. Optional Covers (available on payment of additional premium)

| 22. | Do You require 'Personal Accident Cover' for Yourself and Your spouse? | Self <input type="checkbox"/> Self & Spouse <input type="checkbox"/> Age (Self) <input type="text"/> For Self and Spouse Name of your spouse <input type="text"/> Age of spouse <input type="text"/> | | | | | | | | | | | | | | | |
|---------|--|--|---------|-------------|-----------|--|--|--|--|--|--|--|--|--|--|--|--|
| 23. | Do You require 'Cover for Valuable Contents on Agreed Value Basis (under Home Contents cover)': <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> | Yes <input type="checkbox"/> No <input type="checkbox"/> If Yes, please attach list of items and Sum Insured: <table border="1"> <tr> <th>Sr. no.</th> <th>Description</th> <th>Value (₹)</th> </tr> <tr><td></td><td></td><td></td></tr> <tr><td></td><td></td><td></td></tr> <tr><td></td><td></td><td></td></tr> <tr><td></td><td></td><td></td></tr> </table> Valuation certificate attached? Yes <input type="checkbox"/> No <input type="checkbox"/> | Sr. no. | Description | Value (₹) | | | | | | | | | | | | |
| Sr. no. | Description | Value (₹) | | | | | | | | | | | | | | | |
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I. Premium Details

| | |
|-----------------|--|
| Mode of Payment | |
| Payment Details | |
| Amount (in ₹) | |

J. Claims 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 TATA AIG General Insurance Company Limited.

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 Proposer

AML Guidelines

1. I/we hereby confirm that all premiums paid / payable in future will be from bonafide sources and not paid out of proceeds of crime and that such premiums are not disproportionate to my/our income. I / we understand that the Company has the right to call for documents to establish sources of funds and to cancel the insurance policy in case I / we are found guilty by any competent court of law under any of the statutes, directly or indirectly governing the prevention of money laundering law in India.
2. I/we are not Politically Exposed Persons * nor are their close relative / family members / associates. I / we shall keep the company informed if we subsequently become a Politically Exposed Person / close relative / family member / associate of Politically Exposed Persons.

"Politically Exposed Persons" shall have the meaning assigned to it under Prevention of Money-Laundering (Maintenance of Records) Amendment Rules, 2023 as amended from time to time.

INSURANCE ACT 1938 SECTION 41- Prohibition of Rebates

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 a policy accept any rebate, except such rebate as may be allowed in accordance with the published prospectus or tables of the insurer.

ANY PERSON MAKING DEFAULT IN COMPLYING WITH THE PROVISIONS OF THIS SECTION SHALL BE PUNISHABLE WITH FINE WHICH MAY EXTEND TO TEN LAKHS RUPEES.