

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.

Loan Account Number (LAN)	
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: _____

6. Period of Insurance: From: _____ To: _____
(No of Years in case of long term policy : _____)
Note: For Long term policy, Period shall not exceed 20 years.

7. Nomination: Name of Insured: _____
Relationship with Proposer: _____

B. Covers 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 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.	<p>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.)</p>	<p>a. SI for residential structure of Your Home including fittings and fixtures (in ₹):</p> <div style="border: 1px solid black; padding: 5px; width: 100%;">Sum Insured (in ₹)</div> <p>b. SI for additional structures (in ₹):</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 70%;">Additional Structure</th> <th style="width: 30%;">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 ₹)											
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	<p>Please tick relevant Option</p> <table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 80%;">Less than 5 Years</td> <td style="width: 20%; text-align: center;"><input type="checkbox"/></td> </tr> <tr> <td>5-10 Years</td> <td style="text-align: center;"><input type="checkbox"/></td> </tr> <tr> <td>10-20 Years</td> <td style="text-align: center;"><input type="checkbox"/></td> </tr> <tr> <td>Above 20 Years</td> <td style="text-align: center;"><input type="checkbox"/></td> </tr> </table>	Less than 5 Years	<input type="checkbox"/>	5-10 Years	<input type="checkbox"/>	10-20 Years	<input type="checkbox"/>	Above 20 Years	<input type="checkbox"/>							
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18.	<p>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')</p>	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 30%;">Construction type</td> <td style="width: 35%;">Kutcha <input type="checkbox"/></td> <td style="width: 35%;">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"/>
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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.

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" data-bbox="821 291 1484 481"> <tr> <th>Items</th> <th>Sum Insured (in ₹):</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 (in ₹):	Furniture, Fixtures and Fittings (Home Furnishings)		Electrical/Electronic		Others	
Items	Sum Insured (in ₹):									
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									

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

21.	Cover for (please tick) <table border="1" data-bbox="175 672 758 795"> <tr> <td>Loss of Rent</td> <td><input type="checkbox"/></td> </tr> <tr> <td>Rent for Alternative Accommodation</td> <td><input type="checkbox"/></td> </tr> </table>	Loss of Rent	<input type="checkbox"/>	Rent for Alternative Accommodation	<input type="checkbox"/>	Loss of Rent: i. Sum Insured (in ₹): ii. Number of months: Rent for Alternative Accommodation: i. Sum Insured (in ₹): ii. Number of months:
Loss of Rent	<input type="checkbox"/>					
Rent for Alternative Accommodation	<input type="checkbox"/>					

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

22.	Do you require Terrorism cover	Yes <input type="checkbox"/> No <input type="checkbox"/>															
23.	Do You require 'Personal Accident Cover' for Yourself and Your spouse?	Yes <input type="checkbox"/> No <input type="checkbox"/> 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"/>															
24.	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" data-bbox="821 1321 1364 1512"> <thead> <tr> <th>Sr. no.</th> <th>Description</th> <th>Value (₹)</th> </tr> </thead> <tbody> <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> </tbody> </table> Valuation certificate attached? Yes <input type="checkbox"/> No <input type="checkbox"/>	Sr. no.	Description	Value (₹)												
Sr. no.	Description	Value (₹)															
25.	Do you require "Temporary Resettlement Expenses Cover" <i>(Conditions: If prior to the covered loss You are not living in the Home or have moved due to construction or renovation or expiry of tenancy agreement, then Temporary Resettlement Expenses Cover for the location will not apply.)</i>	Yes <input type="checkbox"/> No <input type="checkbox"/> If yes, please select the Sum Insured Opted: <table border="1" data-bbox="821 1646 1125 1904"> <thead> <tr> <th>Select</th> <th>Sum Insured</th> </tr> </thead> <tbody> <tr><td> </td><td>10,000</td></tr> <tr><td> </td><td>50,000</td></tr> <tr><td> </td><td>1,00,000</td></tr> <tr><td> </td><td>2,50,000</td></tr> <tr><td> </td><td>5,00,000</td></tr> <tr><td> </td><td>10,00,000</td></tr> </tbody> </table>	Select	Sum Insured		10,000		50,000		1,00,000		2,50,000		5,00,000		10,00,000	
Select	Sum Insured																
	10,000																
	50,000																
	1,00,000																
	2,50,000																
	5,00,000																
	10,00,000																
26.	Do you require "Personal Liability Cover" <i>(Conditions: Criteria for Maximum Sum Insured:- 50% of Home Building Sum Insured limited to INR 50,00,000)</i>	Yes <input type="checkbox"/> No <input type="checkbox"/> If Yes, Sum Insured (₹): _____															

27	Do you require "Accidental Damage – General Contents (excluding Portable Electrical / Electronic item) Cover" <i>(Conditions: Maximum Sum insured for this cover cannot exceed 5% of Your General Contents Sum insured)</i>	Yes <input type="checkbox"/> No <input type="checkbox"/> If Yes, Sum Insured (₹): _____
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H. Premium Details	
Mode of Payment	
Payment Details	
Amount (in ₹)	

I. 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

J. 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.

"I/We understand that in order to underwrite / service the policy, Company may have to share the information provided by me / us with third parties or services providers and accordingly I / We authorise the Company to do the same for the purpose of underwriting / claim settlement / servicing the policy and also to share the information with any Governmental and / or Regulatory Authority."

Date: _____

Place: _____

Signature of Proposer

AML Guidelines

- 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.
- I/we are not Politically Exposed Persons * nor are their close relatives. I / we shall keep the company informed if we subsequently become a Politically Exposed Person.
 "Politically Exposed Persons" shall have the meaning assigned to it under sub clause (xii) of 3(b) of Chapter I of Master Direction – Know Your Customer (KYC) Direction, 2016 issued by Reserve Bank of India (RBI), 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.