

## PROPOSAL FORM - HOME INSURANCE

Please fill in CAPITALS only. (These are the minimum requirements to be furnished by a proposer. The Insurer may seek any other information as desired for underwriting purposes.)

### CUSTOMER INFORMATION

Name (Mr./Mrs./Ms.)  (First Name)  (Middle Name)  (last Name)

Communication Address

City  Pin  Mobile No.

Tel. (Off.)  (Res.)  STD Code  STD Code

E-mail

Occupation: Service  Business  Self-Employed  Others  Annual Income Rs.

### PREMIUM DETAILS

Amount Rs.  Rupees

### SOURCES OF FUND

Salary  Business  Other  (Please Specify)

### BANK ACCOUNT DETAILS

Name of the Bank Account Holder

Bank Account No.  Name of Bank

Branch  Account: Savings  Current

MICR Code  (9 digit MICR code number of the bank and branch appearing on the cheque issued by the bank)

IFSC Code  (11 character code appearing on your cheque leaf)

I wish:  Any refund due on the premium payment / any payment/claims will be directly credited to my aforesaid Bank Account.\*

\*As per the IRDA, its mandatory that all payments made to the insured only through electronic mode.

### DETAILS FOR INSURANCE AGAINST FIRE AND SPECIAL PERILS (BUILDING & CONTENTS)

Property Address (if different from above)

City  Pin  Mobile No.

Tel. (Off.)  (Res.)  STD Code  STD Code  Year of Construction

Name of Financier (if any) for covering their interest

I declare that my home is built of bricks, stone or concrete with RCC/RBC/Tiles/ACC Roof. I understand that this proposal form is for purchase of Insurance against Fire and Special Perils (Building & Contents) and Insurance against Burglary and Theft of contents.

Section I and I (a) coverage includes risks like Fire and Special Perils, earthquake, food/storm, terrorism and riots/strikes.

### SECTION I - PREMIUM FOR FIRE & SPECIAL PERILS COVER

All figures in Rs. All premiums are inclusive of service tax and education cess.

Section I (a) - Building Premium I (a)	5 lakh <input type="checkbox"/> 382	7.5 lakh <input type="checkbox"/> 573	10 lakh <input type="checkbox"/> 764	12.5 lakh <input type="checkbox"/> 955	15 lakh <input type="checkbox"/> 1146	17.5 lakh <input type="checkbox"/> 1337	20 lakh <input type="checkbox"/> 1528	22.5 lakh <input type="checkbox"/> 1729	25 lakh <input type="checkbox"/> 1910	27.5 lakh <input type="checkbox"/> 2101	30 lakh <input type="checkbox"/> 2292	35 lakh <input type="checkbox"/> 2674	40 lakh <input type="checkbox"/> 3056	45 lakh <input type="checkbox"/> 3438	47.5 lakh <input type="checkbox"/> 3629	50 lakh <input type="checkbox"/> 3820
Section I (b) - Building Premium I (b)	1 lakh <input type="checkbox"/> 76	1.5 lakh <input type="checkbox"/> 115	2 lakh <input type="checkbox"/> 153	2.5 lakh <input type="checkbox"/> 191	3 lakh <input type="checkbox"/> 229	3.5 lakh <input type="checkbox"/> 267	4 lakh <input type="checkbox"/> 306	4.5 lakh <input type="checkbox"/> 344	5 lakh <input type="checkbox"/> 382	5.5 lakh <input type="checkbox"/> 420	6 lakh <input type="checkbox"/> 458	6.5 lakh <input type="checkbox"/> 497	7 lakh <input type="checkbox"/> 535	7.5 lakh <input type="checkbox"/> 573	8 lakh <input type="checkbox"/> 611	

ACKNOWLEDGEMENT (Please retain this counterfoil for your records.)

**SECTION II – PREMIUM FOR BURGLARY & THEFT COVER**

Section II - Burglary & Theft	1 lakh	1.5 lakh	2 lakh	2.5 lakh	3 lakh	3.5 lakh	4 lakh	4.5 lakh	5 lakh	5.5 lakh	6 lakh	6.5 lakh	7 lakh	7.5 lakh	8 lakh
Premium I (b)	<input type="checkbox"/> 270	<input type="checkbox"/> 404	<input type="checkbox"/> 539	<input type="checkbox"/> 675	<input type="checkbox"/> 809	<input type="checkbox"/> 944	<input type="checkbox"/> 1079	<input type="checkbox"/> 1213	<input type="checkbox"/> 1348	<input type="checkbox"/> 1483	<input type="checkbox"/> 1618	<input type="checkbox"/> 1753	<input type="checkbox"/> 1888	<input type="checkbox"/> 2022	<input type="checkbox"/> 2157

Section I (a) Premium Rs. \_\_\_\_\_ + Section I (b) Premium Rs. \_\_\_\_\_ + Section II Premium Rs. \_\_\_\_\_ = Total Rs. \_\_\_\_\_

Please state the Commencement Date from which the insurance cover is desired:

Note: In case of a building presently under construction, the date of receiving possession may be appropriate.

<b>Premium Payment Details</b>			
Cheque No. <input type="text"/>	Dated <input type="text" value="D"/> <input type="text" value="D"/> <input type="text" value="M"/> <input type="text" value="M"/> <input type="text" value="Y"/> <input type="text" value="Y"/> <input type="text" value="Y"/> <input type="text" value="Y"/>	Drawn on <input type="text"/>	Bank for a sum of Rs. <input type="text"/>

**NOTE**

The Proposer understands that if a proposal has been completed for this insurance, then the statements and all particulars provided in such proposal, and any attachments thereto, are to the insurance company's decision to provide this insurance. The applicant further understands that the insurance company will, in its sole discretion, issue the Policy in reliance upon the truth of such statements and particulars.

The policy shall be voidable at the option of the company in the event of mis-representation, mis-description or non-disclosure of any material particular by the insured. Any person who, knowingly and with intent to defraud the insurance company or other persons, files a proposal for insurance containing any false information, or conceals for the purpose of misleading, information concerning any fact material thereto, commits a fraudulent insurance act which will render the policy voidable at the insurance company's sole discretion and result in a denial of insurance benefits.

If a claim is in any respect fraudulent, or if any fraudulent or false plan, specification, estimate, deed, book, account entry, voucher, invoice or other document, proof or explanation is produced, or any fraudulent means or devices are used by the insured, policyholder, beneficiary, claimant or by anyone acting on their behalf to obtain any benefit under this policy, or if any false statutory declaration is made or used in support thereof, or if loss is occasioned by or through the procurement or with the knowledge or connivance of the insured, policyholder, beneficiary, claimant or other person, then all benefits under the policy are forfeited.

**Main Exclusions**

Fire and Special Perils section does not cover loss, destruction or damage to specified items including jewelry, curios, antiques, pictures and other works of art, guns, collection of stamps, coins and medals for an amount collectively in excess of Rs. 10,000 unless specifically stated to the contrary in the policy schedule. Burglary and Housebreaking, including larceny and Thief section, does not cover loss, destruction or damage to curios, antiques, pictures and other works of art, guns, collection of stamps, coins and medals for an amount collectively in excess of Rs. 10,000 unless specifically stated to the contrary in the policy schedule and to jewelry and valuables in excess of Rs. 10,000 per single article unless specifically stated to the contrary in the policy schedule.

**Notice:**

Section 41 of the Insurance Act: Prohibition of Rebates

- No person shall allow or offer to allow, either directly or indirectly, as an inducement to any person to takeout 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 such 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 provisions of this section shall be punishable with fine which may extend to five hundred Rupees.

**Proposer's Declaration**

- I/we desire to insure with HDFC ERGO General Insurance Company Ltd. in respect of the property described above and benefits opted and agree that the statements contained in this Proposal Form are to my/our true and accurate representations.
- I/we agree that this application and declaration shall be promissory and shall be the basis of the contract between me/us and HDFC ERGO General Insurance Company Ltd., and agree to the Company's policy for insurance along with the terms and conditions prescribed by the Company.
- I/we hereby declare that the contents of the Proposal Form and documents have been fully explained to me/us and that I/we have fully understood the significance of the proposed contract.
- I/we also agree that if any additions are carried out after the submission of this Proposal Form to the Company, then the same will be communicated to the Company immediately in writing.
- I/we understand the terms of cover of this Insurance and agree that the Insurance would be effective only on acceptance of this application by the Company and the payment of premium by me/us in advance.

Place

Date

\_\_\_\_\_  
Signature of Proposer

**FOR OFFICE USE**

Channel Partner Code:

Branch location:

\_\_\_\_\_  
Signature of Channel Partner

ACKNOWLEDGEMENT (Please retain this counterfoil for your records.)

(On behalf of HDFC ERGO General Insurance Company Limited)

Received from Mr./Mrs./Ms. or M/s. \_\_\_\_\_

Cheque No. \_\_\_\_\_ dated \_\_\_\_\_ drawn on \_\_\_\_\_

\_\_\_\_\_ Bank for a sum of Rs. \_\_\_\_\_ towards premium for

Home Insurance from the desired Commencement date \_\_\_\_\_ subject to realization of cheque.

Agent's Name/Address & Signature of/on behalf of Agent

Insurance is the subject matter of solicitation.