

INDUSIND BHARAT GRIHA RAKSHA POLICY (RETAIL) - 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.

INTERMEDIARY DETAILS (To be filled in BLOCK LETTERS)

Intermediary Name:	Code:
Branch Name:	Code:
Sales Manager Name:	Code:

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	PAN No.	
6	UID Aadhar No.	
7	CIN (In case of Corporate)	
8	Date of Birth / Date of Incorporation	DD/MM/YYYY
9	Policy to be issued in favour of (list out all the parties who have insurable interest including the financial institutions)	
10	Period of Insurance	From To Nos. of years - (No of Years in case of long term policy : _____) Note: For Long term policy, Period shall not exceed 10 years
11	Nomination:	Nominee Name: _____ Relationship with the insured: _____

B. Covers Opted

12	Is there any policy in place for the same property? If Yes, please provide the details	<input type="radio"/> Yes <input type="radio"/> No								
13	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 Rs.10 Lakh [Rupees Ten Lakh] is automatically provided).	<table border="1"> <tr> <td>Cover</td> <td>Please tick ✓</td> </tr> <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> </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

14	Location of Home Building - full postal address with Pin Code.	
15	Is it in a multi-storey building or is it a standalone house?	
16	In case of multi-storey building, please provide the floor number of Your house	
17	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.

18	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 Rs.):	
		b. SI for additional structures (in Rs.):	
		Additional Structure	Sum Insured (in Rs.):
19	Carpet area of structure of Home in square metres		
20	Rate of Cost of Construction per square metre at the policy Commencement Date		

Other Details

21	Age of Home Building	Less than 5 years	
		5-10 years	
		10-20 years	
		Above 20 years	
22	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')	Walls Floor Roof (*strike out what is not applicable)	Construction* Kutcha / Pucca Kutcha / Pucca Kutcha / Pucca

E. Details of Home Contents

Please note the following:

- a) 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.
- b) 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.
- c) Valuable Contents of Your Home consist of items such as jewellery, silverware, paintings, works of art, antique items, curios and items of similar nature.
- d) 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 Rs.10 Lakhs (Rupees Ten Lakh) are automatically covered.

23	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 Rs.)	
		Items	Sum Insured
		Furniture, Fixtures and Fittings (Home Furnishings)	
		Electrical/Electronic	
		Others	
24	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)

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

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

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

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

Sr. No.	Name of Add-on cover	Sum insured Rs.

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

PEP DECLARATION:

Are you a Politically Exposed Person (PEP)?

 Yes No

If yes, please mention the position held

Is any of your close relation or family member a PEP?

 Yes No

If yes, please mention the name and relation and the position held by such close relative/family member.

I hereby declare that in future if me, any of my close relatives or any of my family member attains a position of PEP then I shall confirm the same to IndusInd General Insurance Co. Ltd as a mandate. I understand that this is a crucial information under the PMLA Rules and AML/CFT Guidelines and shall confirm that the answers given by me is true. In case the company comes to know that this is a misrepresentation and concealment of information then the policy shall be put on hold for scrutiny by the company and I shall be solely responsible for the same.

Note :

"Politically Exposed Persons" (PEPs) shall have the meaning assigned to it under sub clause (db) of clause (1) of Rule 2 of the Prevention of Money Laundering (Maintenance of Records) Rules, 2005."

(db) "Politically Exposed Persons" (PEPs) are individuals who have been entrusted with prominent public functions by a foreign country, including the heads of States or Governments, senior politicians, senior government or judicial or military officers, senior executives of state-owned corporations and important political party officials".

AML Guidelines

1. I/We hereby confirm that all premiums have been/will be paid from bonafide sources and no premiums have been /will be paid out of proceeds of crime related to any of the offense listed in Prevention of Money Laundering Act,2002.
2. I Understand that the Company has the right to call for document to established sources of funds.
3. The Insurance Company has right to cancel the insurance contract in case I am/have been found guilty by competent court of law under any of the statutes, directly or indirectly governing the prevention of money laundering in India.

Place: _____

Date: _____

Signature of Proposer**GENERAL DECLARATION:**

I understand that as per the new AML/CFT Guidelines issued IndusInd General Insurance Co. Ltd will be verifying my details pertaining to KYC and PAN provided at the time of proposal.

I further, do hereby agree and consent that in the case of the event of a mismatch of information provided by me in the proposal form, identification proof, and address proof at the time of issuance of the policy. I request IndusInd General Insurance Company Limited to issue the policy with the details appearing as per my proposal form. I will be solely responsible for any consequences arising out of the difference in detail given by me during the verification of supporting documents provided by me at the time of issuance of the policy or otherwise.

DECLARATION

I/We hereby declare and warrant 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 IndusInd General Insurance Company Limited. In any additions/alterations are carried out in the risk proposed after the submission of this proposal form then the same shall be conveyed to the IndusInd General Insurance company Limited immediately

I/We further agree and undertake not to receive from IndusInd General Insurance Company Limited any rebate other than that mentioned in the published prospectus in accordance with the provisions Section 41 of the Insurance Act, 1938 as amended by Insurance Laws (Amendment) Act, 2015.

I/We here by state that the above mentioned address shall be taken as address on record for the purpose of GST.

"I/we hereby agree to be notified by insurer on my registered mobile number/ email id through mail or SMS or any such mode, information about various insurance policy services."

I/We hereby confirm that the contents of the proposal form and connected documents have been fully explained to me/us and I/We have fully understood the significance of the proposed contract

Place: _____

Date: _____

Signature of Proposer

PROHIBITION OF REBATES - SECTION 41 OF THE INSURANCE ACT, 1938 AS AMENDED BY INSURANCE LAWS (AMENDMENT) ACT, 2015.

1. 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.
2. Any person making default in complying with the provisions of this section shall be liable for a penalty which may extend to ten lakh rupees.