



BHARAT GRIHA RAKSHA POLICY ADD ON COVERS

Important:

1. This proposal is for covering an enterprise whose total value of insurable assets at a location does not exceed ₹ 5 Crore, 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 is paid.

Policy Issuing Office Address & Code:

Intermediary/Agent Name & Code (if any):

Applicant Details

A. Details about Proposer and Policy Period

Name of Proposer:

Address of Proposer:

Phone No.
a. Mobile: b. Landline:

Email:

Contact person details (where proposer is not an individual)
a. Name:
b. Designation:

Policy to be issued in favor of (list out all the parties who have insurable interest including the financial institutions)

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.

B. Covers Opted

Is there any policy in place for the same property? Yes / No
If Yes, please provide the details _____

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 Building & Home contents	Yes <input type="checkbox"/> / No <input type="checkbox"/>
Home Building only	Yes <input type="checkbox"/> / No <input type="checkbox"/>
Home Contents only	Yes <input type="checkbox"/> / No <input type="checkbox"/>

C. Location of Home Building

Location of Home Building - full postal address with Pin Code

Is it in a multi-storey building or is it a standalone house?

In case of multi-storey building, please provide the floor number of Your house . Is there a basement to Your house? Yes / No

C. Details of Home Building

<p>Sum Insured (SI) for Home Building:</p> <p>Please note the following: (The amount required to construct Your Home Building at the policy Commencement Date. This amount is calculated as follows:</p> <p>a. For residential structure of Your Home including fittings and fixtures:</p> <p>Carpet area of the structure in square metres X Rate of Cost of Construction at the policy Commencement Date.</p> <p>The Rate of Cost of Construction is the prevailing rate of cost of construction of Your Home Building at the policy Commencement Date.</p>	<p>a. SI for residential structure of Your Home including fittings and fixtures (in ₹) :</p>
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<p>b. For additional structures: the amount that is based on the prevailing rate of cost of construction at the Policy Commencement Date.)</p>	<p>b. SI for additional structures (in ₹):</p> <table border="1" style="width:100%; border-collapse: collapse;"> <tr> <th style="width:50%;">Additional structure</th> <th style="width:50%;">Sum insured (In INR)</th> </tr> <tr> <td> </td> <td> </td> </tr> <tr> <td> </td> <td> </td> </tr> </table>	Additional structure	Sum insured (In INR)						
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Carpet area of structure of Home in square metres									
Rate of Cost of Construction per square metre at the policy Commencement Date									
Other Details									
Age of the Building	<table border="1" style="width:100%; border-collapse: collapse;"> <tr> <td style="width:50%;">Less than 5 years</td> <td style="width:50%;"> </td> </tr> <tr> <td>5 – 10 years</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 years		5 – 10 years		10 – 20 years		Above 20 years	
Less than 5 years									
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10 – 20 years									
Above 20 years									
<p>Construction Details</p> <p>Please note the following:</p> <p>(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.</p> <p>Construction other than Kutcha Construction is a 'Pucca Construction')</p>	<table border="1" style="width:100%; border-collapse: collapse;"> <thead> <tr> <th style="width:50%;"></th> <th style="width:50%;">Construction*</th> </tr> </thead> <tbody> <tr> <td>Walls</td> <td>Kutcha <input type="checkbox"/> / Pucca <input type="checkbox"/></td> </tr> <tr> <td>Floor</td> <td>Kutcha <input type="checkbox"/> / Pucca <input type="checkbox"/></td> </tr> <tr> <td>Roof</td> <td>Kutcha <input type="checkbox"/> / Pucca <input type="checkbox"/></td> </tr> </tbody> </table>		Construction*	Walls	Kutcha <input type="checkbox"/> / Pucca <input type="checkbox"/>	Floor	Kutcha <input type="checkbox"/> / Pucca <input type="checkbox"/>	Roof	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.

<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</p> <p>Or</p> <p>If You have opted for Home Contents Only cover, please provide item wise Sum Insured for General Contents.</p> <p>(Sum Insured represents Cost of Replacement)</p>	<p>Item wise Sum Insured for General Contents (in ₹):</p> <table border="1" style="width:100%; border-collapse: collapse;"> <thead> <tr> <th style="width:50%;">Items</th> <th style="width:50%;">Sum Insured</th> </tr> </thead> <tbody> <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> </tbody> </table>	Items	Sum Insured	Furniture, Fixtures and Fittings (Home furnishings)		Electrical / Electronic		Others	
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Furniture, Fixtures and Fittings (Home furnishings)									
Electrical / Electronic									
Others									
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)

<p>Cover for (Please Tick)</p> <table border="1" style="width:100%; border-collapse: collapse;"> <tr> <td style="width:50%;">Loss of rent</td> <td style="width:50%;">Yes <input type="checkbox"/> / No <input type="checkbox"/></td> </tr> <tr> <td>Rent for alternative accommodation</td> <td>Yes <input type="checkbox"/> / No <input type="checkbox"/></td> </tr> </table>	Loss of rent	Yes <input type="checkbox"/> / No <input type="checkbox"/>	Rent for alternative accommodation	Yes <input type="checkbox"/> / No <input type="checkbox"/>	<p>Loss of Rent:</p> <p>I. Sum Insured:</p> <p>II. Number of Months:</p> <p>Rent for Alternative Accommodation:</p> <p>I. Sum Insured</p> <p>II. Number of Months</p>
Loss of rent	Yes <input type="checkbox"/> / No <input type="checkbox"/>				
Rent for alternative accommodation	Yes <input type="checkbox"/> / No <input type="checkbox"/>				

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

<p>Do You require 'Personal Accident Cover' for Yourself and Your spouse?</p>	<p>Yes <input type="checkbox"/> / No <input type="checkbox"/></p> <p>If Yes, _____</p> <p>Name & age of Your spouse _____</p> <p>_____</p> <p>Your age <input type="text"/> <input type="text"/></p>
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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 ₹ 5 Lakh and Individual item value does not exceed ₹ 1 Lakh).	Yes <input type="checkbox"/> / No <input type="checkbox"/> If Yes, please attach list of items and Sum Insured _____ Valuation certificate attached? Yes <input type="checkbox"/> / No <input type="checkbox"/>
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H. Additional/Add-on Covers (over and above optional covers available on payment of additional premium)

Hardship Allowance	Yes <input type="checkbox"/> / No <input type="checkbox"/> If Yes, _____% of material damage claim amount *Minimum 2.5% subject to a maximum of 50%. Please provide in the multiples of 2.5%.
Accidental Hospitalization of Domestic Staff (Up to 10 Domestic Staff can be covered)	Yes <input type="checkbox"/> / No <input type="checkbox"/> If Yes, please share the details I.No. of Domestic Staff: _____ II.Accidental Hospitalization benefit amount per Domestic Staff: Rs _____ *Minimum Rs 10,000/- and Maximum Rs 25 Lakh in multiples of Rs 10,000/- per Domestic Staff. **Cover is applicable to all the Domestic Staff currently employed by the Insured and selection is not allowed.

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 value of insurable assets is less than ₹ 5 Crore (Rupees Five Crore) and 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



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.