



Equipments (All Risk)	Item	Make/ model	Date of Purchase	Identification No	Warranty Period (if any)	Value	Rates (%)	Sum Insured	Premium (for the use of the Company)	Excess	
		<b>Total</b>									
<b>Section IV Protection to Domestic Appliances</b>	Domestic appliances described here under ((Attach separate sheet if space is not sufficient)						0.250				
	Item	Make/ model	Date of Purchase	Identification No	Warranty Period(if any)	Value					
		<b>Total</b>									
<b>Section V Plate Glass</b>	Please give description , size and location of glass securely fixed plate glass in the residential building .						1.00				
<b>Section VI Jewellery &amp; Valuables (All Risk)</b>	Please list the items which you wish to cover for Jewellery and Valuables ((Pl attach separate sheet for details if space is not sufficient)						0.800				
	Sr No	Description	Quantity	Weight (Gms)	Value Amount						
		<b>Total</b>									
	Note: Valuation and Inspection Certificate from Jewellers/Valuers in respect of any single item of value > Rs 100,000/- has to be submitted. And if total value of items proposed is more than 10 lacs, than these would be provided along with photographs.										
<b>Section VII Baggage Protection</b>	Personal baggage of Proposer and his/her family during the period of travel anywhere in India						0.400				
<b>Section VIII Public Liability</b>	Public liability						0.025				
<b>Section IX Liability to Domestic Staff</b>	Liability to Domestic Staff as per Employee Compensation Act,1923, Premium fixed Rs 125 Per capita						Fixed				
<b>Section X Purchase Protection</b>	Protection for Purchases made during the policy period. Applicable only when Section I-B (Fire & Allied Perils) and Section II (Burglary and Housebreaking) are opted.						0.500				
<b>Section XI Wallet Protection</b>	Various cover along with maximum Sum Insured (Channel will guide)						2.000				
	<b>Cover</b>				<b>Sum Insured Opted</b>						
	<b>Replacement Cost</b>										
	<b>Unauthorised use of Payment Card</b>										
	<b>Cash Loss</b>										
	<b>Emergency First Aid</b>										
	<b>Cost of Travel Back</b>										
	<b>Total</b>										
<b>Section XII Wedding / other Ceremonial benefits</b>	Various cover along with maximum Sum Insured (Channel will guide)						1.000				
	<b>Cover</b>				<b>Sum Insured Opted</b>						
	<b>Wedding/other Ceremonial gifts</b>										
	<b>Cancellation and reimbursement</b>										
	<b>Wedding / Ceremonial attire incl. jewellery</b>										
	<b>Public liability</b>										
	<b>Total</b>										
<b>Section XIII Golf Plan</b>	Various cover along with maximum Sum Insured (Channel will guide)						2.000				
	<b>Cover</b>				<b>Sum Insured Opted</b>						
	<b>Golf items</b>										
	<b>Customary party</b>										
	<b>Tournament Entry Fee</b>										
	<b>Annual club membership</b>										
	<b>Public liability</b>										
	<b>Total</b>										

							Rates (%)	Sum Insured	Premium (for the use of the Company)	Excess	
<b>Section XIV Marine Transit</b>	Sum Insured as mentioned in Section I B (Fire and Allied perils) & Section III ( Electronic Equipment(All Risk).						0.100				
<b>Section XV Temporary Re-settlement Expenses</b>	Expenses for packing, loading / unloading, handling charges and transportation which Insured incur in relocating Insured's Contents to alternative accommodation and back to original home.						1.000				
<b>Section XVI Contents Temporarily Removed</b>	Temporary absence from the premises mentioned during any period /periods shall not exceed in the aggregate 120 days and that the liability of the company in respect of property so removed shall not exceed one-tenth of the Total Sum Insured of Section IB( Fire and Allied Perils ) & Section III( Electronic Equipment(All Risk) taken together.						0.250				
<b>Section XVII Liability of Tenants to Landlord</b>	Available only when Insured is a tenant and has taken cover for contents.						0.050				
<b>Section XVIII Rent for Alternative Accomodation</b>	Available only when Section IA (Fire and Allied Perils) for Building is Opted and proposer is the legal owner of the building/flat.						0.025				
<b>Section XIX Pet Dog Protection</b>	In-built cover of up to Rs 5,000 for Entry fees of Dog show & In built legal liability cover of up to Rs 50,000 to third party from Dog bite.						5.000				
<b>Section XX. Pedal Cycle and Tri cycle Protection</b>	In built legal liability cover of up to Rs 50,000 to third party for Property damage and Death or bodily injury						1.000				
<b>Add on Cover</b>	Terrorism Cover - Sum Insured as per Section I A & I B ( Fire and Allied Perils)										
<b>Net premium</b>											
<b>Service Tax</b>											
<b>Gross premium</b>											

\*Period of Insurance: From .....A.M/PM on ..... to Midnight of .....

Has any Insurance Company ever declined the risk or refused renewal:  Yes  No Previous policy details, If any : \_\_\_\_\_

Expiry date of previous policy: From         To         Claim status in your previous policy (if any): \_\_\_\_\_

**PEMIUM PAYMENT DETAILS**

Cash#  Cheque  DD  Credit /Debit card

Premium Amount: Rs \_\_\_\_\_ Amount in words \_\_\_\_\_

Instrument No: \_\_\_\_\_ Instrument Date: \_\_\_\_\_ Instrument Amount: Rs \_\_\_\_\_

Bank Name: \_\_\_\_\_

For credit Card/Debit card (only Proposer's Card to be accepted)

Name Of Card holder \_\_\_\_\_

Card Type:  Master  Visa  Amex  Others

Card No \_\_\_\_\_ Expiry date

(# Cash towards premium will be accepted only at our branch Offices)

**DECLARATION**

I hereby declare that the statements made in this Proposal Form are true and complete in all respect. I hereby further agree and understand that that this proposal and declarations shall form the basis of the contract between me and L&T General Insurance Company Limited ,and that if, after the insurance is effected, it is found that any of the statements, answers or particulars are incorrect or untrue in any respect, the Company shall have no liability under this insurance.

I consent to receive information from the Company through electronic and telecommunication means from time to time.

I consent that the insurance would be effective only on acceptance of this application by the company and on payment of requisite premium by me in advance. In the event of non realization of the cheque , the policy shall be cancelled 'ab initio' and the company shall not be responsible for any liabilities of whatsoever nature under this policy.

I, hereby grant consent to Agent/Broker/Corporate Agent or any other licensed intermediary to share my KYC (Know your Customer) and customer due diligence information with HDFC ERGO General Insurance Company Limited for the purpose of my insurance proposal.

Place: \_\_\_\_\_

Date:

Time: \_\_\_\_\_

Signature of the Proposer

#### **PROHIBITION OF REBATES – UNDER SECTION 41 OF INSURANCE ACT 1938**

No person shall allow or offer to allow either directly or indirectly as inducement to any person to take out 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.

Any person making default in complying with the provision of this section shall be punishable with fine which may extend to Rs 500/-

#### **General Guidelines covering the above:**

- PI put a tick mark in the respective box wherever applicable and ensure that all the columns in the proposal form are fully completed and filled.
- Kindly ensure adequate Sum Insured to obtain just indemnity.
- Section IB : Fire and Allied perils and Section II: Burglary and house breaking cover for contents are compulsory.
- Home Insurance is applicable only for the residential buildings with RCC/RBC/Tiles/ACC/GI sheets and external walls of burnt bricks/ stones/ concrete blocks. No Kutcha construction will be proposed for and accepted by the company for insurance.
- All the items proposed must be free of any defects and must be in perfect condition at the time of inception of the policy.
- If the Sum Insured under Section IA : Fire & allied Perils is equal to or less than 85% of the full value of the property at the time of breaking out of Fire and Allied perils then the Insured shall be considered his own insurer for the difference and shall bear a rateable proportion of the loss.
- Maximum liability in respect of a Single item under Section IB : Fire & Allied Perils is restricted to 20% of the Contents value unless specifically declared.
- Maximum liability in case of a Single item of jewellery under Section: Jewellery & Valuables is restricted to 25% of Sum Insured unless specifically declared.