

HDFC ERGO - Bharat Griha Raksha - 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.

Policy Issuing Office Address & Code	
Intermediary/Agent Name & Code (if any)	

A. Details about Proposer and Policy Period

1. Name of Proposer: (First Name) (Middle Name) (Last Name)

2. Address of Proposer:

Landmark: City: Pin Code:

3. Phone No. a. Mobile b. Landline

4. Email ID:

5. Policy to be issued in favor 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 10 years.**

7. Nomination: Nominee Name:
Relationship with the insured:

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 Building & 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:

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

12. In case of multi-storey building, please provide the floor number of Your house.

13. 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:

- 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. 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 ₹) :

b. SI for additional structures (in ₹) :

Additional structure	Sum insured (In INR)

15. Carpet area of structure of Home in square metres

16. Rate of Cost of Construction per square metre at the policy Commencement Date

Other Details

17. Age of Home Building

Less than 5 years	
5-10 years	
10-20 years	
Above 20 years	

18. 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')

	Construction*
Walls	Kutcha / Pucca
Floor	Kutcha / Pucca
Roof	Kutcha / Pucca

(*strike out what is not applicable)

E. Details of Home Contents

Please note the following:

- 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.
- 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.
- Valuable Contents** of Your Home consist of items such as jewellery, silverware, paintings, works of art, antique items, curios and items of similar nature.
- 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)¹⁸. Construction Details

Item wise Sum Insured for General Contents (in ¹):

Items	Sum Insured
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)

Loss of rent	
Rent for alternative accommodation	

Loss of Rent:

- I. Sum Insured:
II. Number of Months:

Rent for Alternative Accommodation:

- I. Sum Insured
II. Number of Months

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

22. Do You require 'Personal Accident Cover' for Yourself and Your spouse?

Yes/No

If Yes,

Name & age of Your spouse:

Your age:

23. Do You require 'Cover for Valuable Contents on Agreed Value Basis (under Home Contents cover)':

Yes/No

(Valuable Contents of Your Home consist of items such as jewellery, silverware, paintings, works of art, antique items, curios and items of similar nature.)

If Yes, please attach list of items and Sum Insured:

(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).

Valuation certificate attached?

(Yes/No)

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

Sl. No.	Name of Add-on cover	Sum insured
1	Tenants Liability UIN: IRDAN125RP0003V01202021/A0016V01202223	Yes/No If Yes, Sum Insured _____ (Max Upto 5% of SI subject to max of ₹ 5 crs)
2	Accidental Damage UIN: IRDAN125RP0003V01202021/A0017V01202223	Yes/No.
3	Dynamo Clause UIN: IRDAN125RP0003V01202021/A0018V01202223	Yes/No

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

Other Information:**FRAUD WARNING:**

This policy shall be voidable at the option of the HDFC ERGO in the event of mis-representation, mis-description or non-disclosure of any material particulars by the Applicant. Any person who, knowingly and with intent to defraud the insurance company or any other person, 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 sole discretion of the insurance company and result in a denial of insurance benefits.

ANTI REBATING WARNING:

As per Section 41 of the Insurance Act 1938, as amended, the practice of rebating is prohibited, as follows: 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 policy 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 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.

DATA PROTECTION REQUIREMENT:

"I/We hereby understand, declare, consent and authorize the Company that all details of the policy and financial information, as provided to the Company may be utilized for processing the claim made under the Policy. I/We hereby also understand, declare and consent that the Company shall have right to retain and disseminate the same to any service provider for providing services related to insurance"

ANTI- MONEY LAUNDERING:

The Company believes in adherence to Anti Money Laundering (AML) guidelines/rules as it aids in ensuring that financial institution like ours are not used as vehicle for money laundering. The policyholder/ nominee are thus bound to provide such information as may be required by the Company for ensuring the adherence of AML guidelines/rules.

SHARING OF INFORMATION CLAUSE:

The information sought from the insured is strictly for the purpose of policy issuance and policy servicing. This information sought and the details of policy are kept confidential and will not be shared with any external party in any circumstances whatsoever. However, in instances when such information/ details is sought by any governmental bodies / regulatory authorities or when the Company is directed to share such information in accordance with any law/ regulations or direction from any such governmental bodies / regulatory authorities, the Company will be bound to abide to such directions.

K. Premium Details**PREMIUM DETAILS:**

Amount (INR) _____ GST (INR) _____
Premium including tax (INR) _____ Rupees in words _____

PAYMENT DETAILS:

Cheque NEFT

Instrument No. _____ Instrument Date: _____

Bank Account No. _____

Account Type: Savings / Current / Other. If others, please specify _____

Branch Name & Address: _____

IFSC Code _____ MICR Code _____

Bank details for refund of premium in case of cancellation to be considered as above - Yes/No

If NO, please provide additional bank details in below provided space:

Bank Account No. _____

Account Type: Savings / Current / Other. If others, please specify _____

Branch Name & Address: _____

IFSC Code _____ MICR Code _____

Nationality: Indian Non – Indian

If Non-Indian, please specify Country: _____

Are you a Political Exposed Person or related to Political Exposed Person: Yes/No (appropriate tick) If Yes, give details _____

Type of Organization

Corporation: _____ Governments: _____ Society: _____

Private Organizations: _____ International Organization: _____

Partnership: _____ Trust: _____ Others: _____

Sources of Fund:

Salary _____

Business _____

Other _____

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

*As per the IRDAI, it's mandatory that all payments made to the insured are only through electronic mode.

Note:

1. Please provide a cancelled copy of cheque of your bank account.
 2. The Company will not be responsible in case of non-credit or delay in processing of payout due to incomplete/incorrect information provided by the customer. Please ensure that you provide accurate details to the Company.
- ☐ Go Green and Make a difference!! By choosing this option, only soft copy of Policy shall be delivered to your registered mail. The soft copy is valid for lodging claims or any other service needs. (If you require physical copy of your policy in future, please visit "Help" section on www.hdfcergo.com or contact our customer care.

Note: The liability of the company does not commence until the acceptance of the proposal has been formally intimated by the Proposer and full premium has been realized by the company. We are under no obligation to accept any proposal for insurance. The Applicant agrees that the receipt of the Proposal Form by HDFC ERGO General Insurance Company Limited along with the premium payment does not tantamount to the acceptance of the Proposal for insurance by HDFC ERGO General Insurance Company Limited and does not result in a concluded contract of insurance. The acceptance of the Proposal for insurance shall be at the Company's sole and absolute discretion and upon full realization of the premium payment. In the event of acceptance of the Proposal for insurance by HDFC ERGO General Insurance Company Limited, such acceptance shall be specifically intimated to the Applicant by HDFC ERGO General Insurance Company Limited along with the date from which the insurance Cover shall become effective. HDFC ERGO General Insurance Company Limited shall not be liable for any claim in respect of an event giving rise to a claim covered under the Policy of Insurance that has occurred prior to policy issuance is not covered under this Policy (Your proposal form will be considered after HDFCERGO General Insurance Company Limited receives premium payment).

Insurance is the subject matter of the solicitation

L. 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 the HDFC ERGO 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, 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.

Date:

D	D	M	M	Y	Y	Y	Y
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Place:

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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.