my:asset Home Insurance Policy - Proposal Form



GUIDELINES TO FILL THE FORM

- 1. Please fill the form in BLOCK LETTERS. Please answer all questions fully and correctly. All details with * are mandatory.
- 2. Please leave one box blank between two words and add a comma wherever line breaks are required while Intermediary Code writing the address.
- 3. Kindly contact the Company's Office or Agent for any doubts or clarifications on the proposal form.

Note: The liability of the Company does not commence until this proposal has been accepted by the Company and premium paid.

my:asset Home Insurance

Toll Free Number 1800-209-5846 (1800-209-LTIN) Website www.ltinsurance.com SMS 'LTI' to 5607058 (56070LT)

FOR OFFICE USE ONLY

Branch Code	Intermedia	ry Code		Intermediary Location Code	2
Intermediary Employee Code	Intermedia	ry Reference Code		Sales Manager Code	
Name of Proposer*: Mr/Ms/Mrs/ Father's/Parent's Name: Date of Birth*:	Gender*: Male	Female Marital	Status*: Single	Married Occupation	
Annual income: Less than 5 lacs	Between 5-10 I	acs 10 lacs	and above	Pan No.:	
Correspondence Address Block No/Floor No:					
Building Name:					
Street Name:			Locality:		
Town/City:			State:		
Pin Code:			Mobile No:		
Email ID:					
Property Address*(Please provide if this is Block No/Floor No:	different from the co	orrespondence addre	ss)		
Building Name:					
Street Name:			Locality:		
Town/City:			State:		
Pin Code:			Mobile No:		
Email ID:					
		PROPERTY DETA	ILS		
Class of Construction:	Yea	ar of construction		Built up Area _	
Floor on which property is situated					
Surrounding area of occupancy: Resid	ential building	Commercial buildin	g Sea shore	/ River side 📃 Open spa	асе
Distance from place of water bodies (Appro	x K.M.):				
Security available for the Property: Sec	curity Guard	electronic Device	Common watch	man Fencing/ compo	ound None
Fire protection devices (specify): Distan In case of hypothecation, Name and address of the	ce from Fire station	(Approx K.M.):	Distar	nce from Police station (Appr	ox K.M.):
Mortgager/Financier:					
	COVERAG	E (Please select insur	ance coverage):		

Description of Property Rates Sum Premium Excess (%) Insured (for the use of the Company) A. Reconstruction Cost of Building –Class A construction only 0.025 Section I Fire & Rs Allied Perils B. Contents- (belonging to the Proposer and his family permanently residing with him/ 0.025 Rs her)- (Compulsory) Note: No one article is deemed to be more than 20% of the Sum insured under the Section unless Specified separately and value stated against each items. (PI attach separate sheet for details) Section II Burglary Contents-(belonging to the Proposer and his family permanently residing with him/her)- 0.200 & Housebreaking (Compulsory) Note: Section I-B is compulsory. Value should be equivalent to the value mentioned under Section I-B above. Section III Electronic Equipments described here under (Attach separate sheet if space is not sufficient) 0.800

HDFC ERGO General Insurance Company Limited. IRDAI Reg. No.146 CIN: U66030MH2007PLC177117. Registered & Corporate Office: 6th Floor, Leela Business Park, Andheri-Kurla Road, Andheri (East), Mumbai – 400 059. Customer Experience Management, Customer Happiness Center: D-301, 3rd Floor, Eastern Business District (Magnet Mall), LBS Marg, Bhandup (West), Mumbai - 400 078. For Claim/Policy related queries call us at 022 6158 2020/ 022 6234 6234 or Visit Help Section on www.hdfcergo. com for policy copytax certificate/make changes/register & track claim or simply text Hi on whats'app number 8169 500 500 for instant policy servicing. UIN: my:asset Home Insurance Policy - IRDAN146RP0005V01201213.

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
		Total								
Section IV Protection to Domestic Appliances	Domestic appliances sufficient)	described	here under	((Attach separat	e sheet if s	pace is not	0.250			
	Item	m Make/ Date of Identification model Purchase No				Value				
							-			
	Total									
Section V Plate Glass	Please give descripti residential building .	on , size and	d location o	f glass securely	fixed plate	glass in the	1.00			
Section VI Jewellery & Valuables (All Risk)	Please list the items separate sheet for de				nd Valuable	s ((Pl attach	0.800			
	Sr No	Desci	ription	Quantity	Weight (Gms)	Value Amount	-			
							-			
	Total									
	Note: Valuation and single item of value proposed is more tha									
Section VII Baggage Protection	Personal baggage of in India	Proposer an	d his/her fan	nily during the pe	eriod of trave	el anywhere	0.400			
Section VIII Public Liability	Public liability	0.025								
Section IX Liability to Domestic Staff	Liability to Domestic S 125 Per capita	Fixed								
Section X Purchase Protection	Protection for Purchas I-B (Fire & Allied Perils						0.500			
Section XI Wallet Protection	Various cover along v	vith maximu	m Sum Insur	ed (Channel will	guide)		2.000			
	Cover				Sum Insure	ed Opted	_			
	Replacement Cost									
	Unauthorised use of	Payment Ca	ard				-			
	Cash Loss						-			
	Emergency First Aid Cost of Travel Back					-	-			
	Total		-				-			
Section XII Wedding / other Ceremonial benefits	Various cover along v	vith maximu	m Sum Insur	ed (Channel will	guide)		1.000			
	Cover				Sum Insure	ed Opted]			
	Wedding/other Cere	monial gifts]			
	Cancellation and rei	nbursemen	t]			
	Wedding / Ceremonial attire incl. jewellery Public liability									
							_			
	Total									
Section XIII Golf Plan	Various cover along with maximum Sum Insured (Channel will guide) Cover Sum Insured Opted									
	Golf items	1								
	Customary party	1								
	Customary party Tournament Entry Fee Annual club membership Public liability						1			
							-			
							-			
	Total						-			

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							Rates (%)	Sum Insured	Premium (for the use of the Company)	Excess
Section XIV Marine Transit	Sum Insured as menti Equipment(All Risk).	oned in Sect	0.100							
Section XV Temporary Re-settlement Expenses	Expenses for packing Insured incur in reloca to original home.	1.000								
Section XVI Contents Temporarily Removed	exceed in the aggreg property so removed	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.								
Section XVII Liability of Tenants to Landlord	Available only when I	Available only when Insured is a tenant and has taken cover for contents.								
Section XVIII Rent for Alternative Accomodation	Available only when Section IA (Fire and Allied Perils) for Building is Opted and proposer is the legal owner of the building/flat.									
Section XIX Pet Dog Protection	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.									
Section XX. Pedal Cycle and Tri cycle Protection	In built legal liability cover of up to Rs 50,000 to third party for Property damage and Death or bodily injury									
Add on Cover	Terrorism Cover - Sum Insured as per Section I A & I B (Fire and Allied Perils)									
Net premium										
Service Tax										
Gross premium										

*Period of Insurance: From	A.M/P.M on	to Midnig	ght of
Has any Insurance Company ever declined th	ne risk or refused renew	val: Yes	No Previous policy details, If any :
			Y Y Claim status in your previous policy (if any):

	PEMIUM P	AYMENT DETAILS	
Cash# Cheque	DD Credit /Deb	t card	
Premium Amount: Rs	Amount in words		
Instrument No:	Instrument Date:	Instrument Amount: Rs	
Bank Name:			
For credit Card/Debit card (only Prop	ooser's Card to be accepted)		
Name Of Card holder			
Card Type: Master	Visa	Amex Others	
Card No		Expiry date D M M Y Y Y Y	
(# Cash towards premium will be acc	cepted 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:	D	D	M	Μ	Y	Y	Y	Y	
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:

- Pl 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.