

# HDFC ERGO General Insurance Company Limited



## PROPOSAL FORM - HOME SHIELD INSURANCE

- Please answer all questions in BLOCK letters
- The Liability of the Company does not commence until this proposal has been accepted by the Company and Premium has been paid.

Branch Code: \_\_\_\_\_ Agent Code: \_\_\_\_\_

### PROPOSER'S DETAILS

Name (Mr./Mrs./Ms.):  (First Name)  (Middle Name)  (Last Name)

Are you holding any HDFC ERGO General Insurance Home Policy. If yes, please mention the Policy No:

Communication Address:

City:  Pincode:  Mobile No:

Tel. (Off.):  (Res.):   
STD Code STD Code

E-mail:

PAN No:  Date of Birth:  Gender: Male / Female

Occupation: Service  Business  Self-Employed  Others

Educational Qualification: Matriculate/ Under Graduate/ Graduate/ Post Graduate/ Professionally Qualified. Are you a Tenant \_\_\_\_\_ or Owner Occupant \_\_\_\_\_

### DETAILS OF RESIDENTIAL PROPERTY (BUILDING)

Residential Structure:  Flat /Apartment  Independent Building

Address of the property (\*) proposed for Insurance (if different from address for communication):

City:  Pincode:  Mobile No:

Year of Construction:  Built up area of residence (\*\*) in Sq. Ft.: \_\_\_\_\_

Walls made of:  Bricks  Cement  RCC  Stone  Mud  Clay  Wood. Any other item (please specify) \_\_\_\_\_

Roof made of:  Tiles  Concrete  RCC  Asbestos  Corrugated  Cement  Wood  Thatched

#### Hypothecation Details:

• Name of Financial Institution/Bank

• Name of Branch and Address

• Loan Account No.

**NOTE :** (\*) Insurance of Building will be applicable if property is owned by the Proposer  
(\*\*) In case garage / outhouse / servant quarters etc. are desired to be covered, please indicate accordingly.

Any basement (if case of independent building) (Yes/No) \_\_\_\_\_

#### Security arrangements

##### For Independent House

- 24 hour security guard on dedicated basis (Yes/No)
- Burglary alarm/CCTV(Yes/No)
- 24 hour security guard on dedicated basis AND burglary Alarm/CCTV (Yes/No)

##### For Flats/Apartments

- 24 hours security guards at all entry/exit (Yes/No)
- All flats/apartments inter-connected by intercom to entry /exit gate and with each other (Yes/No)
- 24 hour security guards at all entry/exit gates AND all flats/apartments inter-connected by intercom to entry/exit gate and with each other (Yes/No)

#### Documents which the Proposer has with respect to the residential property for covering Building on "Agreed Value" basis:

- Approved Plan of construction/extension, license for construction which is sanctioned by statutory authority (Yes/No) \_\_\_\_\_
- The Building Completion Certificate and the Occupancy certificate or letter of Possession from the builder (Yes/No) \_\_\_\_\_
- Sales Deed, Title Deeds; or any other like document that establishes the title of the insured with respect to the insured property (Yes/No) \_\_\_\_\_
- The latest property tax / electricity bill, if issued in the name of the insured by the appropriate municipal authorities; (Yes/No) \_\_\_\_\_
- Development Agreement; In cases where the flat/apartment proposed to be insured is in redeveloped Building, (Yes/No) \_\_\_\_\_

### DETAILS FOR INSURANCE

#### Building:

a) Basis of Building Sum Insured: Agreed Value/ Reinstatement/ Indemnity Value

c) Escalation option i) Yes ii) No

b) Building Sum Insured: \_\_\_\_\_

d) Escalation percentage (upto max. of 25%) \_\_\_\_\_

#### Contents:

a) Basis of Contents Sum Insured: Reinstatement/ Indemnity Value

b) Contents Sum Insured Limit: (in case SI of Building on Agreed Value 10% of SI, or in other cases 50% of building SI, up to maximum of 10 Lacs (including contents only policies) \_\_\_\_\_

c) Extension for higher Sum Insured for Contents (Yes/ No). If yes, Please Specify the Higher Sum Insured Limit \_\_\_\_\_

#### Valuables & Jewellery:

a) Sum Insured if any, for Valuables and Jewellery \_\_\_\_\_ (up to max. of 20% of above contents sum insured)

b) Extension of Worldwide Coverage for Valuables & Jewellery Yes/No

#### Details of Jewellery (if opted)

Brief Description of item	Value	Year of Purchase	Dimension	Weight

**Works of Art, Painting and Curios:**

i. Sum Insured if any, for Works of Art, Painting and Curios Coverage \_\_\_\_\_  
 ii. Whether Valuers report provided: Yes/ No

Sr. No.	Brief Description of Item	Sum Insured (in ` )	Invoice Copy attached (Y/N)	Details of Artist

**Note: Valuers Report is mandatory for this coverage.**

(I) Do you wish to Cover the risk of

a. Terrorism (Yes/No)\*\* \_\_\_\_\_ b. Long Term Extension (Yes/ No) \_\_\_\_\_ c. If Yes, Number of Years \_\_\_\_\_

\*\*Cover is available for 1 year only

(II) Is the building occupied (Yes/ No) \_\_\_\_\_

(III) Have you suffered any loss of or damage to the Structure/Contents/ Jewellery & Valuables/ Works of Art, Paintings, Curios in the past? (irrespective of whether insured or not) Yes/No

(IV) If Yes, provide following details

Date of Occurrence	Loss Details	Amount of Loss	Insurance details if any

**GENERAL**

Please state the commencement date from which the insurance cover is desired \_\_\_\_\_

**Note:** In case of building presently under construction, the date of possession will be the policy start date. Buildings under construction are not covered. If there is any other insurance effected by you, or others on your behalf, which covers the building &/or contents that you propose to insure, please provide details.

Item Insured: \_\_\_\_\_ Name of Insurance Company: \_\_\_\_\_

Policy Number: \_\_\_\_\_ Period of insurance: \_\_\_\_\_

I understand that this proposal form is for purchase of Insurance against Fire and Special Perils (Building & Contents) and Insurance against Burglary and Theft of contents.

**Extensions/ Add on Covers: Please fill the relevant details against each Add-on you want to opt for:**

Sr. No.	Add on Cover	Sum Insured (in ` )	Indemnity Period (whenever applicable)
1	Rent for alternative accommodation		
2	Hotel stay		
3	Loss of rent		
4	Expenses of shifting to alternate accommodation		
5	Emergency Purchases		
6	Keys and locks replacement cover		
7	Public liability cover		
8	Brokerage for Alternate accommodation		
9	Pedal cycle		
10	Portable electronic equipment cover i) Extension of Worldwide Coverage	Yes/No	
11	Voluntary Higher Excess for Building on Agreed Value Basis*: Please select from below: 10% of Building Sum Insured 15% of Building Sum Insured 20% of Building Sum Insured 25% of Building Sum Insured *Not applicable for Contents		

**Details of Portable Electronic Equipment (if opted)**

Brief Description of item with make /model	Value	Year of Mfg.	Sr. No / Unique Identification No.

**BANK ACCOUNT DETAILS**

Name of the Bank Account Holder: \_\_\_\_\_

Bank Account No: \_\_\_\_\_ Name of Bank: \_\_\_\_\_

Branch: \_\_\_\_\_ Account: Savings  Current

MICR Code (9 digit MICR code number of the bank and branch appearing on the cheque issued by the bank): \_\_\_\_\_

**SOURCES OF FUND**

Salary:  Business:  Other:  (Please Specify): \_\_\_\_\_

"I / We hereby declare and warrant that I am / We are the legal owner/ owners / tenant (strike out whichever is not applicable) of the property proposed to be insured, being the subject matter of the insurance.

In the event the Building is proposed to be insured under the Policy, I / We declare and warrant that I am / We are the legal owner/owners of the Building proposed to be insured and that I / We have all obtained and I am / We are in the possession of all the necessary approvals and permissions provided by the requisite authorities with respect to the Building. I / We hereby declare that the Building proposed to be insured is legally constructed after obtaining all the necessary permissions and approvals and that construction of the Building has been completed in all respects and is currently being occupied by me / us or in the event the Building is occupied by my/our tenant, the same is in my/our legal dominion or actual or juridical possession".

I/We agree that this declaration and the answers given above shall be the basis of the contract between me/us and the Company and shall be deemed to be incorporated in such contract. And that if any untrue statement be contained therein the said contract shall be absolutely null and void. I/We undertake to exercise all reasonable and ordinary precaution for the safety of the building/ contents(strike out whichever is not applicable) and I/We agree to accept the policy in the form issued by the Company subject to the terms exceptions and conditions prescribed therein or endorsed on the policy.

Place:

Date:

Signature of Proposer

If the space above is insufficient for any answer please continue on separate sheet and attach hereto.

The Proposer understands that if a proposal has been completed for this insurance, then the statements and all particulars provided in such proposal, and any attachments thereto, are material to the insurance company's decision to provide this insurance. The applicant further understands that the insurance company will, in its sole discretion, issue this Policy in reliance upon the truth of such statements and particulars.

**PROHIBITION OF REBATES (Section 41 of Insurance Act 1938)**

- (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 rebate except such rebate as may be allowed in accordance with the published prospectus or tables of the insurer.
- (2) Any person making default in complying with the provisions of this Section shall be punishable with fine which may extend to ` 10 lakhs.

Note: The liability of the Company does not commence until the acceptance of the proposal has been formally intimated by the Company and full premium has been realized by the Company.

**To be completed by anyone who assists the applicant in completing this proposal:**

I certify that I have explained the contents of this proposal to the applicant and that the applicant fully understands the contents of the proposal. I recorded the applicant's replies to the questions contained in this proposal as per the information provided by the applicant. I read these replies aloud to the applicant, who fully understands them and confirms that they are accurate.

Name:

Address:

Date:

Signature

**ACKNOWLEDGEMENT** (Please retain this counterfoil for your records.)

(On behalf of HDFC ERGO General Insurance Company Limited)

Received from Mr./Mrs./Ms. or M/s.: \_\_\_\_\_  
Cheque No. \_\_\_\_\_ dated \_\_\_\_\_ drawn on \_\_\_\_\_  
\_\_\_\_\_ Bank for a sum of Rs. \_\_\_\_\_ towards premium for  
Home Insurance from the desired Commencement date \_\_\_\_\_ subject to realization of cheque.

Agent's Name/Address & Signature of/on behalf of Agent

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