



Royal Sundaram Homeowners Insurance

ROYAL SUNDARAM GENERAL INSURANCE CO. LIMITED

Registered office: No. 21, Patullos Road, Chennai- 6

Corporate Office: Vishranthi Melaram Towers, No. 2/319,

Rajiv Gandhi Salai (OMR), Karapakkam, Chennai- 600 097

Regd. Office : 21, Patullos Road, Chennai - 600 002

PROPOSAL FORM

Important:

1. This proposal is for covering Home Building and/or Home Contents against Fire (Base Policy) including/excluding other perils, Burglary and Housebreaking including/excluding theft and Electrical/Mechanical Breakdown risks.
2. Read the Prospectus/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	
2.	Address of Proposer	
3.	Phone No. a. Mobile b. Landline	
4.	Email	
5.	Is your building in good condition?	Yes/No
6.	If answer to question no.5 is No, please provide details.	
7.	Do you have any existing insurance coverage for the property proposed for insurance currently or in the past, either with us or with our insurers	Yes/No
8.	If answer to question no.7 is Yes, please provide details of previous and current insurance	



9.	Has your building been damaged/affected due to any cause anytime in the past?	Yes/No
10.	If answer to question no.9 is Yes, please provide details	
11	Have you every claimed from any insurance company in respect of damage to the property proposed from any insurance company?	
12	If answer to question no.11 is Yes, please provide details of insurer, date of accident, extent of damage and amount claimed	
13.	Policy to be issued in favour of (list out all the parties who have insurable interest) including the financial institutions	
14.	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.
15.	Nomination:	Nominee Name: Relationship with the insured:

Electronic Insurance Account number:

Would you like to open an Electronic Insurance Account with any Insurance Repository? YES NO

If yes, please select anyone Insurance Repository*

- | | |
|---|---|
| <input type="checkbox"/> NSDL National Insurance Repository (NIR) | <input type="checkbox"/> CDSL Insurance Repository Limited |
| <input type="checkbox"/> Karvy Insurance Repository Limited | <input type="checkbox"/> CAMS Insurance Repository Services Limited |

*Account will be opened with your proposal form.

Name/DOB/Address as mentioned in this

If you already have an Electronic Insurance Account, please select and share the below details:



Account Number

Account Name

☐ NSDL
Insurance Repository (NIR)

CDSL ☐ Insurance Repository Limited National

☐ Karvy Insurance Repository Limited

☐ CAMS Insurance Repository Services Limited

B. Covers Opted

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

C. Location of Home Building

9.	Location of Home Building - full postal address with Pin Code.	
		Pin Code:
10	Is it in a multi-storey building or is it a standalone house?	
11	In case of multi-storey building, please provide the floor number of Your house	
12	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 used as a dwelling place.

Your Home Building includes

i. fixtures and fittings permanently attached to the floor, walls or roof, like fixed sanitary fittings, electrical wiring and other permanent fittings.

ii. the following 'additional structures' if they are on the same site, and 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 and internal roads,

c) verandah or porch and the like,

d) septic tanks, bio-gas plants, fixed water storage units or tanks,

e) solar panels, wind turbines and air conditioning systems, central heating systems and the like, if not included in Home Contents/ Appliances Cover,

iii. any other structure shown in the Policy Schedule.

13.	<p>Sum Insured (SI) for Home Building:</p> <p><i>Please note the following:</i></p> <p><i>(The amount required to construct Your Home Building at the policy Commencement Date. This amount is calculated as follows:</i></p> <p><i>a. For residential structure of Your Home including fittings and fixtures:</i></p> <p><i>Carpet area of the structure in square metres X Rate of Cost of Construction at the policy Commencement Date.</i></p> <p><i>The Rate of Cost of Construction is the prevailing rate of cost of construction of Your Home Building at the policy Commencement Date.</i></p>	<p><i>a. SI for residential structure of Your Home including fittings and fixtures (in ₹):</i></p>
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	b. For additional structures: the amount that is based on the prevailing rate of cost of construction at the Policy Commencement Date.)	b. SI for additional structures (in ₹):									
		Additional Structure	Sum Insured (in ₹)								
14.	Carpet area of structure of Home in square metres										
15..	Rate of Cost of Construction per square metre at the policy Commencement Date										
Other Details											
16.	Age of Home Building	<table border="1"> <tr> <td data-bbox="853 1032 1129 1140">Less than 5 years</td> <td data-bbox="1129 1032 1374 1140"></td> </tr> <tr> <td data-bbox="853 1146 1129 1211">5-10 years</td> <td data-bbox="1129 1146 1374 1211"></td> </tr> <tr> <td data-bbox="853 1218 1129 1283">10-20 years</td> <td data-bbox="1129 1218 1374 1283"></td> </tr> <tr> <td data-bbox="853 1290 1129 1352">Above 20 years</td> <td data-bbox="1129 1290 1374 1352"></td> </tr> </table>		Less than 5 years		5-10 years		10-20 years		Above 20 years	
Less than 5 years											
5-10 years											
10-20 years											
Above 20 years											
17.	<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"> <tr> <td data-bbox="853 1368 1029 1444"></td> <td data-bbox="1029 1368 1358 1444">Construction*</td> </tr> <tr> <td data-bbox="853 1451 1029 1527">Walls</td> <td data-bbox="1029 1451 1358 1527">Kutcha / Pucca</td> </tr> <tr> <td data-bbox="853 1534 1029 1610">Floor</td> <td data-bbox="1029 1534 1358 1610">Kutcha / Pucca</td> </tr> <tr> <td data-bbox="853 1617 1029 1693">Roof</td> <td data-bbox="1029 1617 1358 1693">Kutcha / Pucca</td> </tr> </table> <p>(*strike out what is not applicable)</p>			Construction*	Walls	Kutcha / Pucca	Floor	Kutcha / Pucca	Roof	Kutcha / Pucca
	Construction*										
Walls	Kutcha / Pucca										
Floor	Kutcha / Pucca										
Roof	Kutcha / Pucca										



E. Details of Home Contents

Please note the following:

i) *Home Contents refer to Household articles, Appliances, External Equipments and Mobile Equipments 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 consists of personal belongings (clothing, personal articles, electrical & electronic gadgets, TV, Fridge, Washing Machine, Air conditioner, air cooler, geyser, etc.), furniture (sofa sets, beds, diwans, recliners, dining/ study/ computer table, etc.), fixtures (tube-lights, fans, etc.), fittings (electrical, kitchen, bathroom, etc.) and external equipments (DG Set, Solar Water Heater and Water Treatment Plant) and Mobile Equipments.

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

18.	If You have opted for Home Contents Only cover,. please provide item wise details in the sheet available in the end of this form (Sum Insured represents Market value of the property)	Item wise Sum Insured for General Contents (in ₹):	
		Items	Sum Insured
		Furniture, Fixtures and Fittings (Home Furnishings)	
		Electrical/Electronic	
		Mobile Equipments	
		External Equipments	
		Others	
19.	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)

20.	Cover for (Please Tick)		Loss of Rent: I. Sum Insured: II. Number of Months: Rent for Alternative Accommodation: I. Sum Insured II. Number of Months
	Loss of Rent		
	Rent for Alternative Accommodation		

G. Opted out Covers other than Fire Base cover (please note discount available if you opt out for any of the following perils from the Fire & Allied Perils cover provided)

21	Explosion or Implosion :	Yes/No	
	Lightning:	Yes/No	
	Earthquake, volcanic eruption, or other convulsions of nature:	Yes/No	
	Storm, Cyclone, Typhoon, Tempest, Hurricane, Tornado, Tsunami:	Yes/No	
	Flood and Inundation:	Yes/No	
	Subsidence of the land on which Your Home Building stands, Landslide, Rockslide :	Yes/No	
	Acts of terrorism :	Yes/No	



22.	Do You require 'Personal Accident Cover' for Yourself and Your spouse?	<p>Yes/No</p> <p>If Yes,</p> <p>Name & age of Your spouse:</p> <p>Your age:</p>	
23.	<p>Do You require 'Cover for Valuable Contents on Agreed Value Basis (under Home Contents cover)':</p> <p><i>(Valuable Contents of Your Home consist of items such as jewellery, silverware, paintings, works of art, antique items, curios and items of similar nature.)</i></p> <p><i>(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).</i></p>	<p>Yes/No</p> <p>If Yes, please attach list of items and Sum Insured:</p> <p>Valuation certificate attached? (Yes/No)</p>	
24.	<p>Optional coverage for Home Contents (please provide item wise details in the sheet available in the end of this form) other than Fire and Allied Perils (on payment of additional premium):</p> <p>cover for :</p> <p>a. Household Articles</p> <p>1) Burglary and Housebreaking including Theft</p> <p>b. Appliances</p> <p>1) Burglary and Housebreaking including Theft</p> <p>2) Electrical and Mechanical breakdown cover</p> <p>c. Mobile Equipments</p> <p>1) Burglary and Housebreaking excluding Theft</p> <p>2) Electrical and Mechanical breakdown</p>	<p>Yes/No</p> <p>Yes/No</p> <p>Yes/No</p> <p>Yes/No</p> <p>Yes/No</p>	Sum Insured



	cover		
	3)Accidental Damage	Yes/No	
	d. External Equipments		
	1)Burglary and Housebreaking including Theft	Yes/No	
	2)Electrical and Mechanical breakdown cover	Yes/No	

Premium Details:

Mode of Payment	
Payment Details	
Amount (in ₹)	

H. 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

I. 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 Royal Sundaram General Insurance Co. 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.

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.

Sheet for filling up details of Household Articles, Appliances, External Equipments, Mobile Equipments

Contents:

Sl.No	Description	Sum insured	Year of Manufacture	Make	Model
<u>Household articles</u>					
1	Clothing				
2	Linen				
3	Furniture & Fixtures				
4	Curtains				
5	Utensils				
6	Crockery				
7	Carpets				
8	Safe				
9	Voltage Stabilizer				
10	Outlet surge protector				
11	Jacuzzi				
12	Color Video Phone				
13	Iron Box				
14	Steamer				
15	Cooker				
16	Oven Toaster				
17	Griller				
18	Multi Burn Stove				
19	Hot Plates				
20	Induction Cook Tops				
21	Gas Cylinder				
22	Tea / Coffee maker				
23	Toaster and Sandwich maker				
24	Room Heaters				
25	Alarms				
26	Water Dispenser/ Purifier				
27	Aquarium/ Fish Tank				
28	Chandeliers				
29	Digital Photo Frame				
30	Video Game				
31	Books				
32	Work of art/ paintings				
33	Pedal Cycle				
34	Musical Instruments				
35	Sewing Machine				
36	DTH box				

37	Lawn Movers				
38	CCTV Equipments				
39	Antennas				
40	Solar Panels				
41	Water Storage equipments				
42	Others (please specify)				
	TOTAL				
Appliances					
1	Television				
2	Refrigerator				
3	Washing Machine				
4	Geyser				
5	Microwave Oven				
6	Music System				
7	VCR /VCP/ DVD Player				
8	Vaccum Cleaner				
9	Mixer Grinder				
10	Food Processor				
11	Electric Chimney				
12	Dish Washer				
13	UPS				
14	Home Theatre System				
15	Inverter				
16	Airconditioner/ Air Cooler				
17	Personal Computer				
18	Internet Equipments				
19	Printer / Faxer/ Scanner				
20	Sports / Fitness Equipments				
21	Sauna & Spa Equipments				
22	Others(Please specify)				
	TOTAL				

Valuable Contents:

Sl.No	Description	Sum insured	Make
1	Paintings		
2	Work of Art		
3	Valuable carpets		
4	Antique items		
5	Curios		
	TOTAL		

Valuable Contents for Jewellery & Valuables:

Sl.No	Description	Wight in gms	Sum insured
1	Gemstones		
2	Silver		

3	Gold		
4	Platinum		
5	Other Precious Metals		

Note: The valuation certificate is mandate for Sum insured more than Rs.5lacs and per item value exceeding Rs.1lakh.

External equipments:

Sl.No	Description	Sum insured	Year of Manufacture	Make	Model
DG Set					
Water treatment Plant					
Solar Water Heater					

Mobile equipments:

Sl.No	Description	Sum insured	Year of Manufacture	Make	Model
Digital Video Cameras					
Binoculars					
Mobile / Smart Phones					
I-Pad					
I-Pod					
Lap Top					
Palm Top					