RSGICL, BHARAT GRIHA RAKSHA POLICY PROPOSAL FORM



Agent Code:	Branch Name:	Branch Code:
Campaign Code:	Channel/Partner Name:	Sub Channel Name:
SP Code:	SP Name:	SP Signature:

Please i) furnish answers to all questions in this proposal in Capital Letters only), ii) tick in relevant boxes. Please note all details are mandatory. 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.

A. DETAILS ABOUT PROPOSER AND POLICY PERIOD

Mr. Mrs. M	iss Others	Gender 🗌 Ma	le 🗌 Female 🗌 🗄	3 rd Gender	PAN Number	
Name of the Proposer	First Name		Middle N	Name	Last Name	
Address for						
Correspondence						
	City			State		
Landmark					Pincode	
Telephone		Mobile*				
Date of Birth $ D D $	M M Y Y Y Marit	al Status:	Aarried 🗌 Sing	de Natio	nality: Indian NRI Foreigner	
Education Qualification				Graduate	Post Graduate Professional Course	
Occupation	Salaried Self e	employed	Student	House wife	□ Others	
If salaried, specify des	ignation					
If self employed, speci	ify business/occupation					
Annual Gross Income	$(\overline{\mathbf{x}}) \square$ Up to 5 lakhs \square 5	to 10 Lakhs	☐ 10 to 25 Lakh	ns 🗌 26 to	o 50 lakhs 🗌 50 Lakhs to 1 Crore 🗌 Above 1	Crore
E-mail*						
Please specify if you	fall under any of the listed cat	<u>egories. (pleas</u>	<u>e tick and give d</u>	etails where	ever required)	
1. 🗌 Non Resident	Indian (NRI)					
2.	y Trust: 🗌 Charities 🗌 N	lon-Governme	nt Organisation (NGO)		
3.	osed Person (PEP): 🗌 Senior	r Politician	Senior Goverr	nment 🗌	Judicial 🗌 Military Officer	
	Senio:	r Executive of S	tate Owned Corp	oration	Important Political Party Official	
	Head	of State or of C	Government.			
B. KNOW YOUR C	CUSTOMER (KYC) DETAILS	5				
Please provide your C	Central Know Your Customer reg	gistration num	ber below.			
CKYC Number						
		elow on the do	<u>cuments being sh</u>	nared by you	(proposer) to comply with KYC guidelines. (Plea	<u>se tick)</u>
1. PAN Card Cop		()	if PAN is not avai	·		
3. Address Proof	Driving License Voter's	s Identity Card	Passport Co	opy 🗌 NF	REGA Card	
	cially valid document (please s	· · · · _				
4. Identity Proof (o	only for those submitting Forn	n 60)	Driving License	Voter's l	Identity Card 🗌 Passport Copy 🗌 NREGA Ca	rd
,	cially valid document (please s nd Identity proof can be 2 different docur	. ,,				
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RSGICL, BHARAT GRIHA RAKSHA POLICY | UIN: IRDAN102RP0013V01202021

C. COVERS OPTED

S. No	Details of insured property	Please Tick
1	Is there any policy in place for the same property? If Yes, please provide the details	□ YES □ NO
2	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 Lakhs (Rupees Ten Lakhs) is automatically provided).	Cover Home Building & Home Contents Home Building Only Home Contents Only

D. LOCATION OF HOME BUILDING

Location of																						
Home Building																						
	City											State										
Area																	Pin	cod	le			
□ Multi-storey bui	ilding		Stai	ndal	one	e ho	use															

In case of multi-storey building, please provide the floor number of Your house : _____

Is there a basement to Your house?

E. 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.

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:	a. SI for residential st	ructure of Your Home		
Carpet area of the structure in square metres X Rate of Cost of Construction at the policy Commencement Date.	including fittings and fixtures (in ₹):			
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	b. SI for additional structur	res (in₹):		
construction at the Policy Commencement Date.)	Additional Structure	Sum Insured (in ₹)		
Carpet area of structure of Home in square metres				
Rate of Cost of Construction per square metre at the policy Commencement Date				



F. OTHER DETAILS
Age of the Building: Less than 5 years 5-10 years 10-20 years Above 20 years
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*
Please state material used - Walls: 🗌 Kutcha 🗌 Pucca Floor: 🗌 Kutcha 🗌 Pucca Roof: 🗌 Kutcha 🗌 Pucca
(*strike out what is not applicable)
G. DETAILS OF HOME CONTENTS

Please note the following:

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

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	Item wise Sum Insured for Gene	eral Contents (in₹):
Or	Items	Sum Insured (in ₹)
If You have opted for Home Contents Only cover, please provide item wise Sum Insured for General Contents.	Furniture, Fixtures and Fittings (Home Furnishings)	
	Electrical/Electronic	
(Sum Insured represents Cost of Replacement)	Others	
In case of Basement, If there are contents in it, please provide the Sum Insured		

H. IN-BUILT COVERS (Loss of Rent & Rent for Alternative Accommodation)

Cover for (Please Tick)		
□ Loss of Rent	Sum Insured:	Number of Months:
□ Rent for Alternative Accommodation	Sum Insured:	Number of Months:

I. OPTIONAL COVERS (available on payment of additional premium)

Do You require 'Personal Accident Cover' for Yourself and Your spouse?	□ YES □ NO If Yes, Name & age of Your spouse: Your age: Nominee name : Nominee relationship:
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?

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J. PREMIUM DETAILS	
Mode of Payment	
Payment Details	
Amount	

K. CLAIMS DETAILS			
Date of Loss	Cause of Loss	Claimed Amount	Settled Amount/please specify if claim is Outstanding
Payment Details: Please tick	() payment option	Premium Amount (₹)	
Cash			
Cheque/DD Payment C	Option:	Cheque/DD Number	
Cheque/DD Date	D M M Y Y Bank		
Please provide your bank a cancellation. Refund of pren	ccount details to enable us nium will be as per the applic	to make a direct refund of cable short period rates, men	premium in to your account, in the event of you opting for policy tioned in your policy wordings.
Name of Bank		Branch	City
IFSC Code		Account Number	
Sign Here X		Place :	Date DDMMYYYYY
Signature of App	licant		
Acceptance of proposal is subject to	the underwriting guidelines of the	company.	
Declaration by Insured			
			a are true to the best of my / our knowledge and belief and I / We ae/us and the Royal Sundaram General Insurance Co. Limited
If any additions or alteration to the insurers immediated		sk proposed after the subn	nission of this proposal form, then the same should be conveyed
Date: D D M M Y Y	Y Y		
Place:			Signature of the Proposer
For Office Use Only			
Customer ID :			Policy No. :

SECTION 41 OF THE INSURANCE ACT, 1938 - 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 or continuing the policy accept any rebate except such rebate as may be allowed in accordance with the published prospectus or tables of the Insurer
- 2) If any person fails to comply with sub-regulation (1) above, he shall be liable to payment of a fine which may extend to rupees ten lakhs.



Royal Sundaram General Insurance Co. Limited

Vishranthi Melaram Towers, No. 2 / 319, Rajiv Gandhi Salai (OMR), Karapakkam, Chennai - 600097. Registered Office: 21, Patullos Road, Chennai - 600 002. Royal Sundaram IRDAI Registration No.102 | CIN:U67200TN2000PLC045611

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Issuing Office :_

RSGICL, BHARAT GRIHA RAKSHA POLICY | UIN: IRDAN102RP0013V01202021

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	CON	TENTS & APPLIANC	CES	*Per 1	tem Limit option
S.No	Description	Sum insured	Year of Manufacture	Make	Model
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	CCIV Equipments				

*The Per Item limit 10% of sum insured is available as customer option

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		CONTENTS & APPLIANCES		*Per Item Limit option	
S.No	Description	Sum insured	Year of Manufacture	Make	Model
39	Antennas				
40	Solar Panels				
41	Water Storage equipments				
42	Television				
43	Refrigerator				
44	Washing Machine				
45	Geyser				
46	Microwave Oven				
47	Music System				
48	VCR / VCP / DVD Player				
49	Vaccum Cleaner				
50	Mixer Grinder				
51	Food Processor				
52	Electric Chimney				
53	Dish Washer				
54	UPS				
55	Home Theatre System				
56	Inverter				
57	Airconditioner/ Air Cooler				
58	Personal Computer				
59	Internet Equipments				
60	Printer / Faxer / Scanner				
61	Sports / Fitness Equipments				
62	Sauna & Spa Equipments				
63	Others (Please specify)				

*The Per Item limit 10% of sum insured is available as customer option

	VALUABLE CONTENTS		*Per Item Limit option	
S.No	Description	Sum insured	Make	
1	Paintings			
2	Work of Art			
3	Valuable carpets			
4	Antique items			
5	Curios			

*The Per Item limit 20% of sum insured is available as customer option

VALUABLE CONTENTS FOR JEWELLERY & VALUABLES				
S.No	Description	Wight in gms	Sum insured	
1	Gemstones			
2	Silver			
3	Gold			
4	Platinum			
5	Other Precious Metals			

*The Per Item limit 20% of sum insured is available as customer option

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

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EXTERNAL EQUIPMENTS			*Per Item Limit option		
S.No	Description	Sum insured	Year of Manufacture	Make	Model
1	DG Set				
2	Water Treatment Plant				
3	Solar Water Heater				

*The Per Item limit 25% of sum insured is available as customer option

	ELECTRONIC EQUIPMENTS			*Per Item Limit option	
S.No	Description	Sum insured	Year of Manufacture	Make	Model
1	Digital Video Cameras				
2	Binoculars				
3	Mobile / Smart Phones				
4	I-Pad				
5	I-Pod				
6	Lap Тор				
7	Palm Top				

*The Per Item limit 10% of sum insured is available as customer option



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