



**4. If cover for building required, please furnish details:**

a) Construction details (please state material used) i) Walls \_\_\_\_\_ ii) Floor \_\_\_\_\_ iii) Roof \_\_\_\_\_

b) Height of building  Meters / Floors

c) Age of building (Max 30 years)  Up to 5 years  >5 - 10 years  >10 - 15 years  >15 - 20 years  >20 - 25 years  > 25 - 30 years

d) Total square feet area as per registered sale deed  sq feet

e) Cost of construction per square feet<sup>1</sup>  ₹

Normal - ₹2500/- to ₹2999/- per square feet Standard - ₹3000/- to ₹3999/- per square feet

Premium - ₹4000/- to ₹4999/- per square feet Luxury - ₹5000/- per square feet and above

<sup>1</sup>As an illustration standard rates followed basis type of construction have been given which is subject to change based on prevailing market rates. You can choose any suitable rate, which matches your type of construction.

f) Sum Insured (Total sq feet X Cost of construction per square feet)  ₹

g) Sum Insured of Compound Wall (If applicable)  ₹

h) Sum Insured of landscaping (If applicable)  ₹

i) Total Sum Insured (Sum Total of f+g+h)  ₹

j) Name of Financier (if applicable)<sup>2</sup>

<sup>2</sup>If the insured property is financed and the financier's name is to be incorporated in the policy, please provide details.

k) Do you require escalation benefit<sup>3</sup> (Not applicable for One year tenure)  YES  NO

l) Do you require cover against terrorism risk (Not applicable for multi year tenure)  YES  NO

m) Do you require cover against loss of rent due to occurrence of covered perils?  YES  NO

n) Do you require cover against rent for alternate accommodation due to occurrence of covered peril?  YES  NO

<sup>3</sup>Escalation benefit: The sum insured declared for the policy covering building, compound wall, landscaping is automatically increased by 10% on completion of every 12 months from date of commencement of cover. If Escalation benefit is opted, long term tenure discount will not be eligible to be given in the policy.

Please note that the benefit level of optional covers of loss of rent /rent for alternate accommodation shall be based on sum insured opted for building. Below given table may be referred.

**Note:** I/We understand and agree that valid Government / Municipally approved plans of the building (having details of the legally approved area of the building) is an important document for coverage of risk and failure to submit said document or failure to establish the legality of the document may result in repudiation of claim.

I have read and understood the declaration as given above.

**5. Plan Details:**

(Amount in ₹)

Coverage	SECTION I - BUILDING				
	Bronze	Silver	Gold	Platinum	Diamond
	Sum Insured	Sum Insured	Sum Insured	Sum Insured	Sum Insured
Building	Upto 15 lacs	Above 15 lacs to 25 lacs	Above 25 lacs to 50 lacs	Above 50 lacs	Above 50 lacs
Loss due to burglary	5,000	10,000	10,000	25,000	25,000
Rent for Alternate Accommodation <sup>4</sup> (max 6 months)	10,000 per month	25,000 per month	25,000 per month	50,000 per month	50,000 per month
Loss of Rent <sup>4</sup> (max 6 months)	5,000 per month	15,000 per month	15,000 per month	25,000 per month	25,000 per month

<sup>4</sup>Section can be availed only with cover for Building.

(Amount in ₹)

Plan/Coverage <sup>5</sup>	SECTION II - HOUSEHOLD ARTICLES									
	Bronze		Silver		Gold		Platinum		Diamond	
	Sum Insured	Per item Limit	Sum Insured	Per item Limit	Sum Insured	Per item Limit	Sum Insured	Per item Limit	Sum Insured	Per item Limit
Household Contents <sup>5</sup>	50,000	10%	5,00,000	10%	15,00,000	10%	25,00,000	N.A	50,00,000	N.A
Household Appliances	25,000	10%	5,00,000	10%	15,00,000	10%	25,00,000	N.A	50,00,000	N.A
Jewellery & valuables	50,000	20%	5,00,000	20%	15,00,000	10%	25,00,000	N.A	50,00,000	N.A
Third Party Liability	N.A	N.A	5,00,000	N.A	15,00,000	N.A	25,00,000	N.A	50,00,000	N.A
Mobile equipments	N.A	N.A	2,00,000	10%	5,00,000	10%	7,50,000	N.A	10,00,000	N.A
Baggage	N.A	N.A	N.A	N.A	5,00,000	25%	7,50,000	25%	10,00,000	25%
External equipments	N.A	N.A	N.A	N.A	5,00,000	25%	7,50,000	25%	10,00,000	25%
Temporary Resettlement (max 1 Week)	10,000	N.A	25,000	N.A	25,000	N.A	50,000	N.A	50,000	N.A
Loss of Cash	5,000	N.A	15,000	N.A	15,000	N.A	25,000	N.A	25,000	N.A

<sup>5</sup>For coverage under Section II - Household Articles, coverage of Household Contents section is mandatory.

Plan/Coverage <sup>5</sup>	SECTION II - HOUSEHOLD ARTICLES									
	Bronze		Silver		Gold		Platinum		Diamond	
	Sum Insured	Per item Limit	Sum Insured	Per item Limit	Sum Insured	Per item Limit	Sum Insured	Per item Limit	Sum Insured	Per item Limit
Personal Accident for Employees	Max up to 5 lacs per employee	N.A	Max up to 5 lacs per employee	N.A	Max up to 5 lacs per employee	N.A	Max up to 5 lacs per employee	N.A	Max up to 5 lacs per employee	N.A
Employee Compensation	Annual wages (min ₹8000/month)	N.A	Annual wages	N.A	Annual wages	N.A	Annual wages	N.A	Annual wages	N.A

<sup>5</sup>For coverage under Section II – Household Articles, coverage of Household Contents section is mandatory.

**6. Please enter the chosen Plan/Sum Insured details below**

	Bronze	Silver	Gold	Platinum	Diamond
Household Contents <sup>6</sup>	₹50,000				
Household Appliances	₹25,000				
Jewellery & valuables	₹50,000				
Third Party Liability	-				
Mobile equipments	-				
Baggage	-	-			
External equipments	-	-			
Temporary Resettlement	₹10,000	₹25,000	₹25,000	₹50,000	₹50,000
Loss of Cash	₹5,000	₹15,000	₹15,000	₹25,000	₹25,000
Personal Accident for Employees					
Employee Compensation					

<sup>6</sup>For coverage under Section II – Household Articles, coverage of Household Contents section is mandatory.

**7. Do you wish to opt to waive per item limit (applicable for Silver & Gold Plan only)?**  YES  NO

**8. Do you require cover against terrorism risk (Not applicable for multi year tenure)**  YES  NO

<sup>7</sup>Applicable premium for the benefit opted shall be loaded by 10% if waiver is opted. However, please note, waiver of per item not available in respect of Baggage and External Equipments sections under Gold Plan.

**8. If Personal Accident cover for Employees is required, please provide details:**

S.No.	Name of employee	Date of Birth	Gender	Occupation	Sum Insured (max. ₹5 lakhs)	Nominee	Nominee Relationship
1		D D M M Y Y Y Y					
2		D D M M Y Y Y Y					
3		D D M M Y Y Y Y					
4		D D M M Y Y Y Y					
5		D D M M Y Y Y Y					
6		D D M M Y Y Y Y					
7		D D M M Y Y Y Y					
8		D D M M Y Y Y Y					

**9. If Employee Compensation cover for Employees is required, please provide details:**

S.No.	Name of employee	Date of Birth	Gender	Occupation	Monthly working days	Annual Wages <sup>8</sup> (₹)
1		D D M M Y Y Y Y				
2		D D M M Y Y Y Y				
3		D D M M Y Y Y Y				
4		D D M M Y Y Y Y				
5		D D M M Y Y Y Y				
6		D D M M Y Y Y Y				
7		D D M M Y Y Y Y				
8		D D M M Y Y Y Y				

<sup>8</sup>Minimum monthly wage as per Gazette Notification – ₹8000 per month. This is subject to change based on further notification by Government of India. To be pro-rated if actual number of working days is less

## 10. PREMIUM

Section I - Building	₹	Section II - Household Articles	₹	Total	₹
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If both building & household articles are chosen in same proposal 5% discount shall be applicable

## 11. Declaration:

I/We hereby declare, that the above statements, answers and/or particulars given by me are true and complete in all respects to the best of my knowledge and that I/We am/are authorized to propose on behalf of these other persons. I/We undertake that the loadings applicable have been informed and understood by me.

I understand that the information provided by me will form the basis of the insurance policy, is subject to the Board approved underwriting policy of the insurance company and that the policy will come into force only after full receipt of the premium chargeable.

I/We further declare that I/We will notify in writing any change occurring in the property to be insured/proposer after the proposal has been submitted but before communication of the risk acceptance by the company.

## 12. Payment Details: Please tick (✓) payment option

Cash

Cheque/DD Payment Option:

Premium Amount (₹)

Cheque/DD Number

Cheque/DD Date  Bank

Please provide your bank account details to enable us to make a direct refund of premium in to your account, in the event of you opting for policy cancellation. Refund of premium will be as per the applicable short period rates, mentioned in your policy wordings.

Name of Bank \_\_\_\_\_ Branch \_\_\_\_\_ City \_\_\_\_\_

IFSC Code  Account Number

Sign Here

X \_\_\_\_\_

Place : \_\_\_\_\_

Date

Signature of Applicant

Acceptance of proposal is subject to the underwriting guidelines of the company.

## For Office Use Only

Customer ID : \_\_\_\_\_ Policy No. : \_\_\_\_\_

Issuing Office : \_\_\_\_\_

## SECTION 41 OF THE INSURANCE ACT, 1938 - PROHIBITION OF REBATES

- 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 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

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.  
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**WORKING SHEET TO ARRIVE AT THE SECTION LEVEL SUM INSURED FOR SECTION II - HOUSEHOLD ARTICLES**

S.No	Contents	Chosen SI (₹)	Appliances <sup>9</sup>	Chosen SI (₹)	Jewellery and Valuables	Chosen SI (₹)	Mobile Equipments <sup>10</sup>	Chosen SI (₹)	External Equipments	Chosen SI (₹)
1	Clothing		Television		Gemstones		Digital Video Cameras		DG Set	
2	Linen		Refrigerator		Silver		Binoculars		Solar Water Heater	
3	Furniture & Fixtures		Washing Machine		Gold		Mobile / Smart Phones		Water Treatment Plant	
4	Curtains		Geysers		Platinum		I-Pad			
5	Utensils		Microwave Oven		Other Precious Metals		I-Pod			
6	Crockery		Music System				Lap Top			
7	Carpets		VCR /VCP/ DVD Player				Palm Top			
8	Safe		Vacuum Cleaner							
9	Voltage Stabilizer		Mixer Grinder							
10	Outlet surge protector		Food Processor							
11	Jacuzzi		Electric Chimney							
12	Color Video Phone		Dish Washer							
13	Iron Box		UPS							
14	Steamer		Home Theatre System							
15	Cooker		Inverter							
16	Oven Toaster		Airconditioner/ Air Cooler							
17	Griller		Personal Computer							
18	Multi Burn Stove		Internet Equipments							
19	Hot Plates		Printer / Faxer/ Scanner							
20	Induction Cook Tops		Sports / Fitness Equipments							
21	Gas Cylinder		Sauna & Spa Equipments							
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									
39	Others (please specify)									
	.....									
	<b>Total</b>									

<sup>9</sup>Items aged more than 10 years (at the time of start of the policy) will be excluded in respect of the loss, destruction or damage due to Electrical and Mechanical breakdown.

<sup>10</sup>Items of age more than 4 years old will be excluded, excepting in the case of Digital/Video cameras where it will be more than 10 years old (at the time of start of the policy).

**Note:** Please round off the total sum insured arrived at above to the nearest ₹50,000/- value. For eg) a total SI of ₹3,35,000/- for the contents section can be rounded off to ₹3,50,000/-.



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