

Proposal No: XXXXXXXXXXXXXXXX

INDUSIND GRIHA KAVACH POLICY - (RETAIL) - PROPOSAL FORM
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.

INTERMEDIARY DETAILS (To be filled in BLOCK LETTERS)

Intermediary Name:	Code:
Branch Name:	Code:
Sales Manager Name:	Code:

A. Details about Proposer and Policy Period

The details marked * below are mandatory

 1. Name of Proposer* ☐ Mr. ☐ Ms. ☐ Mrs. F I R S T M I D D L E L A S T

2. Address of Proposer*

3. Phone No.*

a. Mobile

b. Landline

4. Email*

5. PAN no.

6. UID Aadhar No.*

 7. EKYC No.*
 (If not available,
 please provide PAN
 No.)

 8. Corporate Identity
 No. (CIN)

9. Date of Birth* DD/MM/YYYY

 10. Policy to be issued in favour of
 (list out all the parties who have
 insurable interest) including the
 financial institutions

11. Period of Insurance

From: DD/MM/YYYY HH:MM:SS

To: DD/MM/YYYY HH:MM:SS

(Nos. of Years in case of long term policy: _____)

Note:

For Individual Long term policy, Period shall not exceed 30 years and Co-operative Housing Society, period shall not exceed 5 years.


indusindinsurance.com


022 4890 3009 (Paid)



74004 22200 (WhatsApp)

IndusInd
 Insurance App


Download Now



12. Nomination: (Not applicable in case of a corporate)	Nominee Name :
	Contact Details :
	Email ID :
	Permanent Address :
	Present Address is same as Permanent Address - Yes/No
	If No, please provide Present Address :
	Relationship With Nominee :
	Bank Account Details :
	If Minor, Name of Authorised Person :
13. Details of any other Policy with IGI:	Policy Number:

B. Covers Opted

14. Is there any policy in place for the same property?	☐ Yes ☐ No	
If Yes, please provide the following details		
15. 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 Lakh [Rupees Ten Lakh] is automatically provided).	Cover	Please Tick
	Home Building & Home Contents	
	Home Building Only	
	Home Contents Only	

C. Location of Home Building

16. Location of Home Building - full postal address with Pin Code.	Pincode:
17. Is it in a multi-storey building or is it a standalone house?	
18. In case of multi-storey building, please provide the floor number of Your house	
19. 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 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:

- garage, domestic out-houses used for residence, parking spaces or areas, if any;
- compound walls, fences, gates, retaining walls, internal roads;
- verandah or porch and the like;
- 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.

20. 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:

Carpet area of the structure in square metres X Rate of Cost of Construction at the policy Commencement Date.

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 construction at the Policy Commencement Date.)

a. SI for residential structure of Your Home including fittings and fixtures (in ₹):
b. SI for additional structures (in ₹):

Additional Structure	Sum Insured (in ₹)

21. Carpet area of structure of Home in square metres

22. Rate of Cost of Construction per square metre at the policy Commencement Date

Other Details

23. Age of Home Building

Less than 5 years

5-10 years

10-20 years

Above 20 years

24. 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*
Walls	Kutcha / Pucca
Floor	Kutcha / Pucca
Roof	Kutcha / Pucca

(*strike out what is not applicable)

25. Fire Protection Measures/Security Measures

Good Feature	Please Tick
Sprinkler	
Fire Alarm	
24/7 security with CCTV	
Aluminium Window Frames	
24hrs resident (any family member or help)	
Circuit breaker in each house	
Hydrant System	

26. Other Features

Feature	Please Tick
Plinth height - Ground floor elevation from natural ground (> 50 Cm)	
Hump or drain from entry from ground level to basement	
Flood barrier walls	
Water pumping systems	
Exterior Glass Cladding (if in cyclone zone 3,4)	
Plinth Height <50 cm	
Sloped roof with asbestos or metal sheets	

E. Details of Home Contents

Please note the following:

- 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.
- 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.
- 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 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.

27. 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
- Or
- If You have opted for Home Contents Only cover, please provide item wise Sum Insured for General Contents.
- (Sum Insured represents Cost of Replacement)

Item wise Sum Insured for General Contents (in ₹):

Items	Sum Insured
Furniture, Fixtures and Fittings (Home Furnishings)	
Electrical/Electronic	
Others	

28. In case of Basement, If there are contents in it, please provide the following:

Please select the usage:

- Basement with storage risk
- Basement with utilities
- Basement exclusively used for parking
- No basement

Sum Insured: _____

F. In-Built Covers (Loss of Rent & Rent for Alternative Accommodation)

29. Cover for (Please Tick any one)

Loss of Rent

Rent for Alternative Accommodation

Loss of Rent (if selected):

I. Sum Insured:

II. Number of Months:

Rent for Alternative Accommodation (if selected):

I. Sum Insured

II. Number of Months

G. Optional Covers (available on payment of additional premium)

Add on cover	Opted	Sum Insured
30. You require 'Cover for Valuable Contents on Agreed Value Basis (under Home Contents cover)': (Valuable Contents of Your Home consist of items such as jewellery, silverware, paintings, works of art, antique items, curios and items of similar nature.) (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).	☐ Yes ☐ No If Yes, please attach list of items and Sum Insured: Valuation certificate attached? ☐ Yes ☐ No	
31. Do You require 'Personal Accident Cover' for Yourself and Your spouse?	☐ Yes ☐ No If Spouse is also to be covered, Name of Your spouse: Age of Your spouse in completed Years:	
32. Terrorism Damage Cover Endorsement (Material Damage only)	☐ Yes ☐ No	Not Applicable
33. Earthquake, volcanic eruption or other convulsions of nature	☐ Yes ☐ No	Not Applicable
34. Storm, Cyclone, Typhoon, Tempest, Hurricane, Tornado, Tsunami, Flood and Inundation	☐ Yes ☐ No	Not Applicable
35. Landscaping Cost	☐ Yes ☐ No	
36. Legal Liability towards Employees and Third Party	☐ Yes ☐ No	(__:__) AOA:AOY
37. Personal Documents Recreation Cost	☐ Yes ☐ No	
38. Purchase Protection Cover	☐ Yes ☐ No	
39. Seventy Two Hours Clause	☐ Yes ☐ No	Not Applicable
40. Temporary Resettlement Cover	☐ Yes ☐ No	
41. Accidental Damage	☐ Yes ☐ No	Not Applicable
42. Pair and Set Clause	☐ Yes ☐ No	Not Applicable


indusindinsurance.com


022 4890 3009 (Paid)



74004 22200 (WhatsApp)

IndusInd
 Insurance App


Download Now



I. Premium Details

Mode of Payment

Payment Details

Amount (in ₹)

J. 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

PROPOSER'S BANK DETAILS

Name of the Bank Account Holder

☐ Mr. ☐ Ms. ☐ Mrs. F I R S T M I D D L E L A S T

Bank Account No.:

Account:

☐ Saving ☐ Current

Name of the Bank

Branch

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

IFSC Code (11 character code appearing on your cheque leaf)

☐ I understand that any refund due on the premium payment / any payment / claims to be directly credited to my aforesaid Bank Account.*

*As per IRDAI, its mandatory that all payments made to the insured are only through electronic mode.

PEP DECLARATION:

Are you a Politically Exposed Person (PEP)?

☐ Yes ☐ No

If yes, please mention the position held

Is any of your close relation or family member a PEP?

☐ Yes ☐ No

If yes, please mention the name and relation and the position held by such close relative/family member.

I hereby declare that in future if me, any of my close relatives or any of my family member attains a position of PEP then I shall confirm the same to IndusInd General Insurance Co. Ltd as a mandate. I understand that this is a crucial information under the PMLA Rules and AML/CFT Guidelines and shall confirm that the answers given by me is true. In case the company comes to know that this is a misrepresentation and concealment of information then the policy shall be put on hold for scrutiny by the company and I shall be solely responsible for the same.

Note :

"Politically Exposed Persons" (PEPs) shall have the meaning assigned to it under sub clause (db) of clause (1) of Rule 2 of the Prevention of Money Laundering (Maintenance of Records) Rules, 2005."

(db) "Politically Exposed Persons" (PEPs) are individuals who have been entrusted with prominent public functions by a foreign country, including the heads of States or Governments, senior politicians, senior government or judicial or military officers, senior executives of state-owned corporations and important political party officials".

AML Guidelines

1. I/We hereby confirm that all premiums have been/will be paid from bonafide sources and no premiums have been /will be paid out of proceeds of crime related to any of the offense listed in Prevention of Money Laundering Act, 2002.
2. I Understand that the Company has the right to call for document to established sources of funds.
3. The Insurance Company has right to cancel the insurance contract in case I am/have been found guilty by competent court of law under any of the statutes, directly or indirectly governing the prevention of money laundering in India.

Place: _____

Date: _____

Signature of Proposer

GENERAL DECLARATION:

I understand that as per the new AML/CFT Guidelines issued IndusInd General Insurance Co. Ltd will be verifying my details pertaining to KYC and PAN provided at the time of proposal.

I further, do hereby agree and consent that in the case of the event of a mismatch of information provided by me in the proposal form, identification proof, and address proof at the time of issuance of the policy. I request IndusInd General Insurance Company Limited to issue the policy with the details appearing as per my proposal form. I will be solely responsible for any consequences arising out of the difference in detail given by me during the verification of supporting documents provided by me at the time of issuance of the policy or otherwise.

DECLARATION

I/We hereby declare and warrant 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 IndusInd General Insurance Company Limited. In any additions/alterations are carried out in the risk proposed after the submission of this proposal form then the same shall be conveyed to the IndusInd General Insurance company Limited immediately

I/We further agree and undertake not to receive from IndusInd General Insurance Company Limited any rebate other than that mentioned in the published prospectus in accordance with the provisions Section 41 of the Insurance Act, 1938 as amended by Insurance Laws (Amendment) Act, 2015.

I/We here by state that the above mentioned address shall be taken as address on record for the purpose of GST.

"I/we hereby agree to be notified by insurer on my registered mobile number/ email id through mail or SMS or any such mode, information about various insurance policy services."

I/We hereby confirm that the contents of the proposal form and connected documents have been fully explained to me/us and I/We have fully understood the significance of the proposed contract

Place: _____

Date: _____

Signature of Proposer

PROHIBITION OF REBATES - SECTION 41 OF THE INSURANCE ACT, 1938 AS AMENDED BY INSURANCE LAWS (AMENDMENT) ACT, 2015.

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 any rebate, except such rebate as may be allowed in accordance with the published prospectuses or tables of the insurer.
2. Any person making default in complying with the provisions of this section shall be liable for a penalty which may extend to ten lakh rupees.

