



THE NEW INDIA ASSURANCE CO. LTD.

Regd. And Head Office : New India Assurance Bldg., 87, Mahatma Gandhi Road, Fort, Mumbai – 400001 (O)022-22708100

IRDA REG. NO. : 190 CIN NO. : L66000MH1919GOI000526

NEW INDIA BHARAT GRIHA RAKHSA POLICY

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.

Policy Issuing Office Address & Code	
Intermediary / Agent Name & Code	

A. Details About Proposer & Policy Period

01	Name of Proposer	
02	Address of Proposer / Risk Location with Pin Code	
03	Contact : (A) Mobile (B) Landline	
04	E-mail ID	
05	GST No. of Proposer PAN	
06	Policy to be issued in favour of (list out all the parties who have insurable interest) including the financial institutions	
07	Period of Insurance	From : / / To : / / (No of Years in case of long term policy : _____ Years) Note : For Long term policy, Period shall not exceed 10 years.
08	Nomination	Nominee Name : Relation with Insured :



THE NEW INDIA ASSURANCE CO. LTD.

Regd. And Head Office : New India Assurance Bldg., 87, Mahatma Gandhi Road, Fort, Mumbai – 400001 (O)022-22708100
IRDA REG. NO. : 190 CIN NO. : L66000MH1919GOI000526

NEW INDIA BHARAT GRIHA RAKHSA POLICY

B. Covers Opted

09	Is there any policy in place for the same property? If Yes, please provide the details	Yes / No Policy No : Policy Period : From / / To : / / Claim Details :								
10	Covers required : (When Home Building <u>and</u> 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 is automatically provided).	<table border="1"><thead><tr><th>Cover</th><th>Please Tick</th></tr></thead><tbody><tr><td>Home Building & Home Contents</td><td></td></tr><tr><td>Home Building Only</td><td></td></tr><tr><td>Home Contents Only</td><td></td></tr></tbody></table>	Cover	Please Tick	Home Building & Home Contents		Home Building Only		Home Contents Only	
Cover	Please Tick									
Home Building & Home Contents										
Home Building Only										
Home Contents Only										

C. Location of Home Building

11	Location of Home Building – Full postal address with Pin Code	
12	Is it in a multi-story building or is it a standalone house? In case of multi-story building, please provide the floor number of your house	Multi-story Building / Standalone House
13	Is there a basement to Your house?	Yes / No

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;



THE NEW INDIA ASSURANCE CO. LTD.

Regd. And Head Office : New India Assurance Bldg., 87, Mahatma Gandhi Road, Fort, Mumbai – 400001 (O)022-22708100

IRDA REG. NO. : 190 CIN NO. : L66000MH1919GOI000526

NEW INDIA BHARAT GRIHA RAKHSA POLICY

- 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.

14	Sum Insured (S.I.) 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 meters 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)	S.I. for residential structure of Your Home including fittings and fixtures (in ₹)		
(b)	S.I. for additional structures (in ₹)	Additional Structure	Sum Insured (in ₹)
15	Carpet area of structure of Home in square meters		
16	Rate of Cost of Construction per square meter at the policy Commencement Date		
Other Details			
17	Age of Home Building	Less than 05 years	Year of Construction :
		05-10 years	Year of Construction :
		10-20 years	Year of Construction :
		20-30 years	Year of Construction :
		30-40 years	Year of Construction :
		More than 40 years	Year of Construction :
18	Construction Details	Construction*	
		Walls	Kutcha / Pucca
		Floor	Kutcha / Pucca
		Roof	Kutcha / Pucca
	*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		



THE NEW INDIA ASSURANCE CO. LTD.

Regd. And Head Office : New India Assurance Bldg., 87, Mahatma Gandhi Road, Fort, Mumbai – 400001 (O)022-22708100

IRDA REG. NO. : 190 CIN NO. : L66000MH1919GOI000526

NEW INDIA BHARAT GRIHA RAKHSA POLICY

		<p><i>treated as Kutcha Construction.</i></p> <p>Construction other than Kutcha Construction is a 'Pucca Construction')</p>
--	--	--

E. Details of Home Contents

Please note the following:

a) 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.

b) 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 onwalls), clothing and apparel and items of similar nature.

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

d) 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.

19	<p>If You want to opt out of in-built cover for General Contents as mentioned in (d) above and want to have higher Sum Insured</p> <p style="text-align: center;">Or</p> <p>If You have opted for Home Contents Only cover, please provide item wise Sum Insured for General Contents.</p>	Item wise Sum Insured for General Contents (in ₹):	
		Items	Sum Insured (in ₹)
		Furniture, Fixtures and Fittings (Home Furnishings)	
		Electrical / Electronic Items	
		Others	
		(Sum Insured represents Cost of Replacement)	
20	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)

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



THE NEW INDIA ASSURANCE CO. LTD.

Regd. And Head Office : New India Assurance Bldg., 87, Mahatma Gandhi Road, Fort, Mumbai – 400001 (O)022-22708100

IRDA REG. NO. : 190 CIN NO. : L66000MH1919GOI000526

NEW INDIA BHARAT GRIHA RAKHSA POLICY

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

22	Do You require 'Personal Accident Cover' for Yourself and Your spouse?	Yes / No		
		Your Name		
		D.O.B. & Age		
		Gender (M/F)		
		Spouse Name		
		D.O.B. & Age		
		Gender (M/F)		
23	Do You require 'Cover for Valuable Contents on Agreed Value Basis (under Home Contents cover)': <i>(Valuable Contents of Your Home consist of items such as jewelry, silverware, paintings, works of art, antique items, curios and items of similar nature.)</i> <i>(You have to submit a Valuation Certificate. However, the requirement of valuation certificate is waived if the Sum Insured opted for is up to ₹ 5 Lakh and Individual item value does not exceed ₹ 1 Lakh).</i>	Yes / No		
			Items	Sum Insured (in ₹)
		01		
		02		
		03		
		04		
		05		
		06		
		07		
		08		
		09		
		10		
		11		
12				
Valuation certificate attached? Yes / No				

H. Additional / Add-on Covers (over and above optional covers available on payment of additional premium)

	Name of Add On Cover	Sum Insured (in ₹)
01		
02		
03		
04		
05		

I. Premium Details :

Mode of Payment	Cash / Cheque / NEFT / RTGS / ECS / Other
Payment Details	
Amount (in ₹)	
Date of Payment	



THE NEW INDIA ASSURANCE CO. LTD.

Regd. And Head Office : New India Assurance Bldg., 87, Mahatma Gandhi Road, Fort, Mumbai – 400001 (O)022-22708100

IRDA REG. NO. : 190 CIN NO. : L66000MH1919GOI000526

NEW INDIA BHARAT GRIHA RAKHSA POLICY

J. Claims Details :

Date of Loss	Cause of Loss	Claimed Amount	Settled Amount / please specify if claim is outstanding

K. 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 New India Assurance Co. Ltd.

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.



THE NEW INDIA ASSURANCE CO. LTD.

Regd. And Head Office : New India Assurance Bldg., 87, Mahatma Gandhi Road, Fort, Mumbai – 400001 (O)022-22708100

IRDA REG. NO. : 190 CIN NO. : L66000MH1919GOI000526

NEW INDIA BHARAT GRIHA RAKHSA POLICY

DECLARATION TO BE SUBMITTED WITH FIRE PROPOSAL FORM / RENEWAL NOTICE

Name of Proposer :

Address of The Proposer :

APPLICABLE FIRE SILENT FEATURES DISCOUNT & ADVERSE RISK LOADING

SR. NO.	DISCOUNT / LOADING PARAMETER	DECLARATION TO BE MADE AS YES / NO
01	OPERATIONAL FIRE HYDRANT / SPRINKLER / WATER SPRAY SYSTEM / FIRE ALARM / SMOKE DETECTORS	YES / NO
02	ELECTRICAL INSTALLATION / WELL MAINTAINED STANDARD EQUIPEMENT & INSTALLATION	YES / NO
03	PROVISION OF STORM WATER DRAINAGE SYSTEM & BUILDING WITH PLINTH LEVEL AT LEAST 1.50 FEET ABOVE GROUND	YES / NO
04	HIGH STANDARD SECURITY WITH NO OF SECURITY GUARDS WITH 24X7 CAMERA	YES / NO
05	PAST 03 YEAR CLAIM RATIO BELOW 70% PREMIUM : RS. _____ CLAIM : RS. _____	YES / NO
06	PAST 03 YEAR CLAIM RATIO BETWEEN 70% TO 100% PREMIUM : RS. _____ CLAIM : RS. _____	YES / NO
07	PAST 03 YEAR CLAIM RATIO BETWEEN 100% TO 200% PREMIUM : RS. _____ CLAIM : RS. _____	YES / NO
08	PAST 03 YEAR CLAIM RATIO ABOVE 100% TO 200% PREMIUM : RS. _____ CLAIM : RS. _____	YES / NO
09	BASEMENT IN THE BUILDING USED FOR OPERATIONS / STORAGE / P&M INSTALLED THERE IN	YES / NO
10	INSURED PREMISES LOCATED WITHIN 1 KM DISTANCE OF WATER BODY LIKE SEASHORE / LAKE / RIVER	YES / NO
11	RISK LOCATED IN THICKLY POPULATED AREA WITH NO ACCESS TO FIRE BRIGADE	YES / NO
12	AGE OF BUILDING BEYOND 30 YEARS OR STRENGTH & CONDITION OF BUILDING BELOW AVERAGE (CONSTRUCTION YEAR : _____)	YES / NO

Declaration by Insured

I / We hereby declare and warrant that the above statements are true and complete and the declarations made by me / us in this declaration 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 New India Assurance Co. Ltd.

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