

Householder's Insurance Policy
Proposal Form – Cum – Policy Schedule

Name _____

Address for correspondence _____

_____ Pin Code _____ Telephone No. _____

Address of the premises which is to be insured _____

_____ Pin Code _____ Telephone No. _____

Period of Insurance: From _____ Time _____ to _____ Time _____

Please tick the appropriate boxes in the concerned sections for which you want the cover.

The sum insured should represent the **cost of reinstatement** of the property as new.

Section I – Building/ Contents		
A. Building		
a.	Building	Rs
b.	Furniture, Fixtures & Fittings	Rs
c.	Boundary Walls, Gates & Fences	Rs
d.	Other property	Rs
Sub total (a to d)		Rs
e.	A reasonable amount towards Architects/ Surveyor/Engineer's fees and debris removal cost	Rs
Total (a to e)		
Rate (Rs Per Mille)		0.30
Premium		Rs
B. Contents		
a.	Furniture, Fixtures & Fittings to the extent not insured under section I	
b.	Electronic Equipments (if not insured under Section V)	Rs
c.	All other contents	Rs
Sub total (a to c)		Rs
Rate (Rs Per Mille)		0.30
Premium		Rs
Section II –Housebreaking (All contents in the premises)		
II A –Housebreaking including larceny and theft		Rs
Rate (Rs Per Mille)		1.00
Premium		Rs
II B –Housebreaking excluding larceny and theft		Rs
Rate (Rs Per Mille)		Rs
Premium		Rs
Note : Value should be equivalent to the value mentioned under item B above.		

Place _____

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Section III –Jewellery & Valuables					
S.No.	Description	Weight	Value		
1					
2					
3					
4					
Total			Rs		
Rate (Rs Per Mille)			8.00		
Premium			Rs		
Section IV –Plate Glass					
a.	Description of plate glass with dimension and of framework and any tinted, embossed, ornamental or painted glass.				
Sl.No.	Description	Dimension	Value		
1					
2					
Total			Rs		
Rate (Rs Per Mille)			5.00		
Premium			Rs		
Section V – Breakdown of Electrical Appliances					
Item No.	Qty	Description of item	Model of items	Year of Manufacture	Value
1					
2					
3					
4					
Total					Rs
Rate (Rs Per Mille)					2.00
Premium					Rs
Please note that the value of item should be replacement value by new one of same kind.					
Section VI – Personal Computer / Lap Top					
VI A – PHYSICAL LOSS/DAMAGE					
a.	Item No.	Qty.	Description of items	Year of Manufacture	Value
1					
2					
3					
4					
Sub Total (a)					Rs
b.	If you want cover for data carrying materials, please state the value separately.				
	Item No.	Qty.	Description of items	Year of Manufacture	Value
1					
2					
3					
4					
Sub Total (b)					Rs
Total (a + b)					Rs
Rate (Rs Per Mille)					8.00
Premium					Rs
Please state whether the electronic equipments are maintained under an approved agreement with manufacturer or other concerns approved by manufacturer.					
Yes		No*	*premium to be loaded by 50%.		

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VI B – COST OF REINSTATEMENT OF DATA/PROG (Available only if Section VI A is opted)						
a.	Cost of Reinstatement of Data		Rs			
b.	Cost of Reinstatement of programme					
	Item No.	Description of Programme	Name of Developing Agency	Year of Development of Programme		
	1					
	2					
	Sub total (b)			Rs		
	Total (a + b)			Rs		
	Rate (Rs Per Mille)			8.00		
	Premium			Rs		
Please note that only standard programmes, which can be exchanged by user, are covered under the policy.						
	Total (a + b)			Rs		
	Rate (Rs Per Mille)			8.00		
	Premium			Rs		
Please note that the value of computer should be replacement value by new one of same kind.						
Section VII – Pedal Cycle						
	Item No.	Make & Name of Manufacture	Year of Manufacture	Frame No.	Value including accessories	
	1					
	2					
	Total				Rs	
	Total Rate (Rs Per Mille)				10.00	
	Premium				Rs	
Section VIII – Baggage						
	Limit			Sum Insured		
	Any one event per person			Rs 10,000		
	Any one year			Rs		
	Rate (Rs Per Mille)			5.00		
	Premium			Rs		
Section IX – Personal Accident						
a.	Sl. No.	Name of Insured Person	Age	Details of Existing Infirmity/ Disability	Occupation	Sum Insured
	1					
	2					
	3					
	4					
	Rate (Rs Per Mille)				0.60	
	Premium				Rs	
b.	For additional Coverage of Medical Expenses (Maxm- 10% of CSI)				Rs	
	Rate (Rs Per Mille)				0.12	
	Premium				Rs	
	Total Premium (a+b)				Rs	
Please note that the age limit for purpose of this section is 16 to 65 years						

Witness 1. _____
Address : _____

Witness 1. _____
Address : _____

Place _____

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Section X – Liabilities				
				Limit of Liability
A.	Public Liability (AOA/AOY 1:4)			Rs
	Any One Accident / Any One Year		Rate (Rs Per Mille)	0.40
				Premium
				Rs
B.	Workmen Compensation			
	Sl.No	Name of Employee	Nature of work	Monthly Earnings
				As per W.C. Act.
	1			
	2			
	3			
	4			
				Total
				Rs
			Rate (Rs Per Mille)	8.00
				Premium
				Rs
Total Number of Sections opted				

We hereby declare and agree to items 1 to 7 below subject to Exceptions and Variations disclosed in item 7 below:

1. The building of the premises are:
 - a. Not of *Kucha* Construction (*Kutch*a Constructions: - Buildings having walls and/or roofs of wooden planks/thatched leaves and/or grass/hay of any kind/bamboo/plastic cloth/asphalt cloth/canvas/tarpaulin and the like).
 - b. In good repair and so maintained.
2. No Insurer has declined my/our proposal, cancelled or refused to renew my/our policy or required any special terms or conditions in respect of any of the risks proposed here in above.
3. Sum Insureds represent the full value of the property described herein.
4. All reasonable steps to safeguard the property against loss or damage shall be taken.
5. All proofs, evidences, documents required in case of claim shall be provided to the company at the cost of insured. .
6. I/we have disclosed all the facts that could influence the acceptance of this proposal or the term(s) to be approved.
7. Exceptions and variations if any to the above declaration.

Date : _____ Place: _____

Signature of Proposer

Note: If you do not find sufficient space in any of the columns above please use additional sheets for giving full details.

PROHIBITION OF REBATES (Insurance Act, 1938)

Section 41 of this Act reads :-

(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.

Place _____

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Date _____