

C. LOCATION OF HOME BUILDING

Location of Home Building

City

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 State

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Landmark

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 Pincode

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Multi-storey building Standalone house

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

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:

- 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.

<p>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.</p>	<p>a. SI for residential structure of Your Home including fittings and fixtures (in ₹):</p>						
<p>b. For additional structures: the amount that is based on the prevailing rate of cost of construction at the Policy Commencement Date.)</p>	<p>b. SI for additional structures (in ₹):</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 70%;">Additional Structure</th> <th style="width: 30%;">Sum Insured (in ₹)</th> </tr> </thead> <tbody> <tr> <td style="height: 20px;"></td> <td></td> </tr> <tr> <td style="height: 20px;"></td> <td></td> </tr> </tbody> </table>	Additional Structure	Sum Insured (in ₹)				
Additional Structure	Sum Insured (in ₹)						
<p>Carpet area of structure of Home in square metres</p>							
<p>Rate of Cost of Construction per square metre at the policy Commencement Date</p>							

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)

E. 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 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 (in ₹)
	Furniture, Fixtures and Fittings (Home Furnishings)	
	Electrical/Electronic	
	Others	
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)

Cover for (Please Tick)		
<input type="checkbox"/> Loss of Rent	Sum Insured:	Number of Months:
<input type="checkbox"/> Rent for Alternative Accommodation	Sum Insured:	Number of Months:

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

Do You require 'Personal Accident Cover' for Yourself and Your spouse?	<input type="checkbox"/> YES <input type="checkbox"/> 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)': (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).	<input type="checkbox"/> YES <input type="checkbox"/> NO If Yes, please attach list of items and Sum Insured: Valuation certificate attached? <input type="checkbox"/> YES <input type="checkbox"/> NO

I. PREMIUM DETAILS

Mode of Payment	
Payment Details	
Amount	

J. 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 Option:

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.

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 Royal Sundaram General Insurance Co. Limited

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

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 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

☎ 1860 425 0000 | ✉ customer.services@royalsundaram.in | 🌐 www.royalsundaram.in