PROPOSAL FORM FOR ICICI BHARAT GRIHA RAKSHA POLICY

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 (if any)	

A.Details about Proposer and Policy Period

1.	Name of Proposer	
2.	Address of Proposer	
3.	Contact No. a) Mobile b) Landline	
4.	Email	
5.	Policy to be issued in favour of (list out all the parties who have insurable interest) including the financial institutions	
	Type of Proposer	☐ Individual ☐ MSME/SME ☐ Partnership firm ☐ Company ☐ Govt. ☐ Others _____
	Do you wish to avail policy documents in physical form: Details of Multiple/Other insurance covering same risks with any other Insurance Company:	☐ Yes ☐ No
	Are you or any of the proposed applicants a PEP* or Family member/ Close relatives/Associates of PEPs*? If yes, please give details (Nature of relationship and position held by PEP): **Politically Exposed Persons (PEPs) are individuals who have been entrusted with prominent public functions by a foreign country, including the heads of States or Government, senior politicians, senior government or judicial or military officers, senior executives of state-owned corporations and important political party officials.*	☐ Yes ☐ No
6.	Period of Insurance	From _____ To _____ (No of Years in case of long term policy:) **Note:** For Long term policy, Period shall not exceed 10 years.
7.	Nomination:	Nominee Name: Relationship with the insured:

		Mobile No. Email ID Present & Permanent Address Authorized person for Minor Nominee Bank Details

Covers Opted

8.	Is there any policy in place for the same property? If Yes, please provide the details:	☐ Yes ☐ No
9.	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

Location of Home Building

10.	Location of Home Building - full postal address with Pin Code.	Pin Code:
11.	Is it in a multi-storey building or is it a standalone house?	
12.	In case of multi-storey building, please provide the floor number of Your house	
13.	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.

14.	**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 ₹)
15.	Carpet area of structure of Home in square metres	
16.	Rate of Cost of Construction per square metre at the policy	

Other Details

17.	Age of Home Building	Less than 5 years 5-10 years 10-20 years Above 20 years
18.	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')**	Wall – Kutcha / Pucca Floor – Kutcha / Pucca Roof – Kutcha / Pucca *(*strike out what is not applicable)*

A. 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.

19.	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
20.	In case of Basement, If there are contents in it, please provide the Sum Insured	

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

21.

Cover for (Please Tick)	
Loss of Rent	
Rent for Alternative Accommodation	

Loss of Rent:
I. Sum Insured: _____
II. Number of Months: _____
Rent for Alternative Accommodation:
I. Sum Insured: _____
II. Number of Months: _____

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

22. Do You require 'Personal Accident Cover' for Yourself and Your spouse?

☐ Yes ☐ No If Yes, Name & age of Your spouse:
Spouse Name: _____
Spouse Age ___
Your age ___

23. 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).

☐ Yes ☐ No If Yes, please attach list of items and Sum Insured:

Valuation certificate attached?
☐ Yes ☐ No

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

Sl.No	Name of Add-on cover	Sum insured

I. Premium Details

Mode of Payment	
Payment Details	
Amount (in ₹)	

BANK DETAILS

Refund of Premium (Policyholder/Proposer)

Account Holder Name _____
Bank Name _____
Account No. _____ IFSC Code _____

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

DECLARATION WHEN THE PROPOSAL FORM IS FILLED BY A PERSON OTHER THAN THE PROPOSER/ THE PROPOSER SIGNS IN A VERNACULAR LANGUAGE/ PROPOSER IS ILLITERATE

- I hereby declare that I have read out and explained the content of this proposal form and all other connected documents incidental to availing the insurance policy from ICICI Lombard GIC ltd. to the proposer and that he/she confirmed that he/she has understood the same and he/she agrees to abide by all terms and conditions of the same.
- I hereby declare that I have fully explained to the proposer the answers to the questions that form the basis of the contract of insurance have also explained the contents in this form to the proposer in _____ language, that I have truly correctly recorded the answers given by the proposer and that the proposer has fixed his/her thumb impression on the proposal form in my presence, after fully understanding the contents thereof. Further, this declaration does not confirm issuance of policy or assumption of risk thereof.
- I hereby state that the contents of the form and documents have been fully explained to me and that I have fully understood the significance of the proposed contract.

Name of the Proposer

Name of the Witness

Signature of Proposer	Signature of Witness

Place: _____ Date D D M M Y Y Y Y

Relationship with Proposer

Address of Witness

D. 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 _____

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.

I/We hereby give my/our consent to the Company to verify and obtain my/our identity/address proof through Central KYC Registry or UIDAI or through any other modes for the purpose of undertaking KYC.

I/We hereby declare and confirm that the premium has been paid out of legally acquired sources of income and the subsequent premiums if any, will continue to be paid out of legally declared and assessed source of income.

I/We understand that the Company has right to call for documents to establish source of funds

I/We hereby declare that the details furnished above are true and correct to the best of my/our knowledge and belief and I/we undertake to inform you of any changes therein, immediately, not later than 30 days.

In case any of the above information is found to be false or untrue or misleading or misrepresenting, I am/we are aware that I/we may be held liable for it.

Place: _____	Signature of the Proposer
Date: D D M M Y Y Y Y	

INTERMEDIARY DECLARATION AND DETAILS/PRINCIPAL OFFICER DETAILS

I, _____<full name> in my capacity as an Insurance Advisor/ Specified Person of the Corporate Agent/ Insurance Sales Persons of Insurance Marketing Firm / Broker Qualified Person/ Point of Sales Person/ Designated Person/ Authorised Verifier or any other authorised salesperson/ Rural Authorized Person (RAP) and Village Level Entrepreneur – Ins (VLE-Ins) of Common Public Service Centre do hereby declare that I have explained all the contents of this Proposal Form, including the nature of the questions contained in this Proposal Form to the Proposer including statement(s), information and response(s) submitted by him/her in this Proposal Form to questions contained herein or any details sought herein will form the basis of the Contract of Insurance between the Company and the Proposer, if this Proposal is accepted by the Company for issuance of the Policy. I have further explained that if any untrue statement(s)/ information/response(s) is/are contained in this Proposal Form/including addendum(s), affidavits, statements, submissions, furnished/to be furnished, the Company shall have the right to cancel the policy at its discretion. Further, this declaration does not confirm issuance of policy or assumption of risk thereof.

_____ (to be filled in, only in case there is some disclosure to be made).

I hereby confirm to the best of my knowledge and belief that there is no inconsistency or adverse habits that may affect the underwriting of this proposal except as mentioned below:

Intermediary Name / Principal Officer Name: _____ Code/Functional Identity: _____

Contact No. of the branch: _____ Email ID of the branch: _____ Branch/Office: _____

STATUTORY WARNING

PROHIBITION OF REBATES

(Under Section 41 of Insurance Act 1938)

(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:

(Provided that acceptance by an insurance agent of commission in connection with a policy of any class of insurance business taken out by himself in relation to risks associated with his own life, health or property shall not be deemed to be acceptance of a rebate of premium within the meaning of this sub-section if at the time of such acceptance the insurance agent satisfies the prescribed conditions establishing that he is a bona fide insurance agent employed by 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.