Bajaj Allianz General Insurance Company Limited



Regd. Office & Head Office : GE Plaza, Airport Road, Yerwada, Pune - 411 006

P - 4091 -

HOUSEHOLDERS INSURANCE POLICY

Proposal Form

Important : This proposal for insurance will be the basis of any subsequent insurance policy that we issue to you. It is essential that you answer fully and accurately all of the questions contained in this proposal, and that you provide us with any and all additional information relevant to the risk to be insured or our decision as to the acceptance of the risk or the terms upon which it should be accepted. Your failure to comply with this obligation now may result in the rejection of your claim and the avoidance of your policy when a claim is made. If you are in any doubt about the information to be given, please seek the advice and guidance of your insurance advisor or agent. If there is insufficient space in this proposal for you to provide relevant information, whether as requested or otherwise, please attach a separate sheet to this proposal and return it to us.

1. Name of Proposer

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Fire & allied Perils :

a.	Buildings [Other than Kutcha construction] :	Rs.
b.	Contents [Other than jewellery and /or precious stones	
	belonging to the proposer and/or members of his family	
	permanently residing with him (equipment insured under	
	electronic equipment sections can be excluded)]	Rs.
	Do you wish to opt for cover on reinstatement value basis ?	
	(only for buildings, equipments, furniture / fixtures, fittings)	Yes No
C.	Do you wish to opt for terrorism cover extension	Yes No

Note : Reinstatement value means value for the new item of the same type and make. If not opted for Reinstatement value, cover will be on Market Value basis. Market value is the reinstatement value less depreciation depending on the age of the item. Please calculate depreciation in this regard at the rate of 10% for each year from the date of manufacture upto a maximum of 50%.

Burglary and Robbery

a. Please provide a description of all valuables in the insured premises, excluding jewellery and electronic equipment, which are included in the respective section under this Policy. Sum insured for this section to be same as contents under Fire section. (Please attach separate sheet, if required)

Would you wish to avail cover on first loss basis N.B. Cover is for 40% of the total value at risk	Yes No

Jewellery and / or Precious Stones All Risks :

Please provide a description of all Jewellery and/or Precious Stones that you wish to insure along with their value.
(Note : 1. For items with value more than Rs.5000/-, valuation certificate to be provided 2. Total coverage under this section is restricted to maximum 2 times the sum insured for contents under the fire section)

Description	Value (Rs)
Would you wish to avail cover on first loss basis N.B. Cover is for 40% of the total value at risk	Yes No

Plate Glass

a. Please provide a description of the Plate Glass which you wish to insure and its value.

Description	Value (Rs)

Breakdown of Domestic Appliances

a. Please provide in respect of all domestic appliances which you wish to insure, the following information: (Please add separate sheet, if required)

Description with Sr. No.	Year of manufacture	Reinstatement Value (Rs.)
	Total	

Electronic Equipment

Please provide in respect of all the Electronic Equipments (including T.V., V.C.R.) that you wish to insure the following :

(Please attach separate sheet if required)

Note : We will not provide insurance cover in respect of Electronic equipments, which are more than ten years old from the year of manufacture of such equipments.

Description with Sr. No. & Manufacturer's name	Year of manufacture	Reinstatement Value (Rs.)
	Total	
Do you wish to opt for terrorism cover extension to protect your equip	nent from terrorism damage.	Yes No

Pedal Cycles

a. Please provide in respect of all pedal cycles that you wish to insure, the following information :

Name of the manufacturer	Year of production	Frame no.	Value including accessories (Rs.)		
Total					

Baggage

a. Please provide details in relation to personal baggage, clothing, personal effects, medicines and all other articles that are generally carried during the period of travel anywhere within India, including a break-up of the value of such articles and a total value of all these articles combined as well.

Description	Value (Rs)
Total	

Personal Accident

Note :

- 1. Please restrict the sum assured under this cover to 60 times monthly income
- 2. Sum assured for non-working spouse and children above 18 years is restricted to Rs.1,00,000 and for children below 18 years is restricted to Rs.50,000
- 3. You should note that the cover under Temporary Disability Benefits and Hospital Confinement Allowance are not available for dependent children.
 - a. In relation to yourself as well as any member of your family, who wants to avail of the benefits of this cover, please provide information, separately, in the following format

Name of the insured person	Date of Birth	Occupation	Relationship with Proposer	Details of existing infirmity or disability

Public Liability / Workmen's Compensation

We shall cover :

- Your liability for bodily injury and property damage to third party
- Fatal Accidents Act 1855, the Workmen's Compensation Act 1923 or any amendment thereto or under common law

Please provide :

i) Limit of Indemnity required for Public Liability Rs.	i)	Limit of Indemnity required for Public Liability	Rs.	
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Yes

No

(Limit for both Any One Accident and Any One-Year shall be the same. Maximum limit is Rs.5,00,000/-

For workmen's compensation please provide :

ii)	Number of servants with job function	
	Annual wages for each category of servant	

Declaration of Assignment

In case of death of the Insured person, the payable amount shall be assigned to					
Name :					
Date of Birth :					
Relation to the Proposer :	(Proposer's Signature)				

Declarations and Warranty

I/We hereby declare and warrant that the above statements are true and complete in all respects and that there is no other information, which is relevant to my application for insurance that has not been disclosed to you. I/We agree that this proposal and the declarations shall be the basis of the contract between me/us and Bajaj Allianz and I/We agree to accept a policy, subject to the conditions prescribed by Bajaj Allianz and to pay premium on the amount estimated above at the end of each policy period. I/We undertake to exercise all ordinary and reasonable precautions for safety of the property as if it were uninsured.

Date

Proposer's Signature

Note :

- The liability of the Company does not commence until the proposal has been accepted by the Company and the full premium paid
- If space is found insufficient please attach separate sheets for details

Prohibition or Rebates

No person shall allow or offer either, directly or indirectly as an inducement to any person to take out or renew or continue and insurance in respect of any kind or 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 rebate except such rebate as may be allowed in accordance with the published prospectuses or tables of the Insurer.

Any person making default in complying with the provision of this Section shall be punishable with fine which may extend to five hundred rupees.

Template for Householder policy - Working out Sum insured for Contents

(You may put the values for various items in the respective areas mentioned in the template below so that the total may represent the value of contents. As a thumb rule for Major cities like Metros the value of contents can be approximately taken as the built-up area multiplied by Rs.175-200 .For other places it may be approximately Rs.125-150 per sq. ft. Please note that this approximation is not taking into account Computers or Jewellery or other such valuables)

ltems	Living Area	Kitchen	Halls, Stairs, Landing	Bedrooms	Storage	Miscellaneous	Total
Furniture							
Refrigerators, Kitchen Equipment, Cookers, Cleaners,Mixers							
Air conditioners, Fans							
Radio, TV, Tape Recorders, Record players, Computers						1	
(For those items covered under Electronic Equipment value need not be included here)							
Tools, Equipments							
Books, Tapes, Records							
Camera, Washing Machine							
Personal clothing							
Curtains, carpets, covers							
Miscellaneous							
Total							

Item covered under Jewellery & Valuables - All Risk Section									
Item Description	Value	Bill / Valuation certificate details		Item Description	Value	Bill / Valuation certificate details			
		nic Equipment s							
Item Description	Make	Year	Model	Value Rs.					
TV						Equipments more than 10 years old not covered. Value to be the			
Video						reinstatement value of the			
Music System						equipment. For Computer all peripherals also to be covered			
Computer									
Another (Please specify)									
Items covered under Breakdown section									
Item Description	Make	Year	Model	Value Rs.					
Refrigerator						Equipments more than 10 years old not covered. Value			
Washing Machine						to be the reinstatement value of the equipment.			
Air Conditioner									
Vacuum Cleaner									
Any other (Please specify)									