



HOME SUVIDHA POLICY

PROPOSAL FORM

Dear Customer,

At IFFCO-TOKIO GENERAL INSURANCE CO. LTD. (ITGI) , it is our constant endeavour to provide the widest range of insurance products and services, each tailor- made to suit your needs. But helping us achieve our goal will be your support in sharing your personal information with us. This will enable us to create individual databases for our clients.

Our personnel will constantly be in touch with you- updating every single detail you provide about yourself. This will help us bringing you innovative policies in answer to your changing needs.

While all this is part of our everyday business, we of ITGI take special care to safeguard every bit of information you provide us. That's simply because we respect your right to privacy. With us, your information is in safe hands.

Thank You.

(Please answer all questions completely using BLOCK LETTERS)

ABOUT YOURSELF:

Title: Mr. Ms. Mrs. Dr. Prof. Others

Name : _____

Sex: Male Female Marital Status Married Unmarried

Correspondence Address : _____

Pin Code: _____ Tel. No. (O) _____ Tel. No. (R) _____ Mobile No. _____

Address of the premises to be insured _____

Pin Code: _____

Your Occupation Details _____ Annual Family Income (Rs.) _____

Period of Insurance : From : _____ A.M/P.M. To _____

NOTE

- All 6 (six) Sections have to be covered as a package. However both Sections 5 and 6 are optional.
- The insured premises should not be of kutchra construction.
- In respect of Sections 1, 2 and 5 the insurance is on Market Value basis pertaining to the insured property and claim settlements will be effected accordingly. For Sections 3 and 6, the insurance is on Reinstatement Value basis.
- For Sections 1 and 2, coverage is on First Loss basis with Sum Insured representing 50% limit of total value at risk, below which underinsurance would be applicable. For Sections 3, 5 and 6, coverage is on Full Value basis.
- For Sections 1 and 2, insurer's liability for any one loss or damage in respect of Jewellery items shall not exceed 20% of the Sum Insured under these Sections of the Policy

ABOUT THE HOME TO BE INSURED.

Year of Construction Type of Building: Flat Independent House

Number of Rooms in the House: _____ Built up Area of the House (Sq. ft): _____

On which floor(s) is your House situated _____

Section No.	Description	SUM INSURED			
		Category I	Category II	Category III	Category IV
1.	Fire and Allied Perils (Contents)	Rs. 50,000	Rs. 1,00,000	Rs. 2,50,000	Rs. 5,00,000
2.	Burglary and Other Perils (Contents)	Rs. 50,000	Rs. 1,00,000	Rs. 2,50,000	Rs. 5,00,000
3.	Television / Video Equipment	Rs. 15,000	Rs. 20,000	Rs. 35,000	Rs. 50,000
4.**	Personal Accident	Rs. 50,000	Rs. 1,00,000	Rs. 2,50,000	Rs. 5,00,000
5.	Fire and Allied Perils (Bldg.)	Rs. 4,00,000	Rs. 6,00,000	Rs. 10,00,000	Rs. 15,00,000
6.***	Personal Computer	N.A.	Rs. 25,000	Rs. 35,000	Rs. 50,000

* For Section 3, the insured equipments should not be more than 7 years old.

** For Section 4, the total Sum Insured as indicated may be opted entirely for You or split between You and members of Your Family residing in Your House. The breakup of total Sum Insured figure is to be indicated below. if no breakup is given, it will be presumed that the entire Sum Insured has been opted for You (Insured) alone.

*** For Section 6, the insured equipments should not be more than 5 years old.

S.No.	Name of Insured Person	Age	Relationship with Insured	Sum Insured
1				
2				
3				
4				
Total				

Please Note : The TOTAL must tally with the Sum Insured indicated under Section 4 of the relevant Category in the Table above.

PREMIUM CHART READY RECKONER				
	Category I	Category II	Category III	Category IV
Full Cover	600/-	1200/-	2200/-	3700/-
Without Section 5	400/-	900/-	1700/-	2950/-
Without Section 6	N.A.	950/-	1850/-	3200/-
Without Sections 5 and 6	400/-	650/-	1350/-	2450/-

(Premium inclusive of Service Tax)

Cover Category Opted for (Please tick as applicable):

A.	Category I <input type="checkbox"/>	Category II <input type="checkbox"/>	Category III <input type="checkbox"/>	Category IV <input type="checkbox"/>
B.	Full Cover <input type="checkbox"/>	Without Section 5 <input type="checkbox"/>	Without Section 6 <input type="checkbox"/>	Without Section 5 and Section 6 <input type="checkbox"/>

Is the risk currently insured against any of the insured perils? Yes No

- a) The name of the Insurance Company _____
b) Policy Type _____
c) Period _____

Has any Company in respect of any insurance cover: Yes No

- a) Declined your proposal?
b) Cancelled or refused to renew your Policy?
c) Accepted your Proposal on special terms and conditions?

Have you ever claimed upon any Company for loss by any of the insured perils?

If Yes, Give details:

DECLARATION :

I/We hereby declare that subject to any exceptions and variations disclosed in item below

- All reasonable steps to safeguard the property against loss or damage will be taken.
- All the proofs, evidence and documents required in case of a claim will be provided to the Insurer.
- I/We have disclosed all the facts which could influence the acceptance of this Proposal or the term (s) to be approved and the above facts, documents, statements shall be the basis of Contract between me /Us and IFFCO-TOKIO General Insurance Co. Ltd.

Date: _____

Place: _____

Signature of the Proposer

PROHIBITION OF REBATES

Section 41 of the Insurance Act, 1938 provides as follows:

- 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 except such rebate as may be allowed in accordance with the published prospectus or tables of the insurer.
- Any person making default in Company with the provisions of the section shall be punishable with fine which may extend to five hundred rupees.



For more information call the ITGI Customer Care Centre
at 1-600-333303 (toll free)
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