



THE NEW INDIA ASSURANCE CO. LTD.

(Government of India Undertaking)

NEW INDIA BHARAT FLEXI GRIHA RAKSHA BASE POLICY

UIN:IRDAN190RPPR0032V02202223

PROPOSAL FORM

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 Code | |
| Policy Issuing Office Address | |
| Intermediary/Agent Name & Code (if any) | |

Details about Proposer and Policy Period

| | | |
|--|--|---|
| 1. | Name of Proposer | |
| 2. | Address of Proposer | |
| 3. | Phone No. | Mobile : Landline : |
| 4. | Email | |
| 5. | Policy to be issued in favour of (list out all the parties who have insurable interest) including the financial institutions | |
| 6. | Period of Insurance : | Annual Policy:- From : To : No of Years in case of long term policy: |
| Note: For long-term policy, period will not exceed 10 years and available for individual dwellings only. | | |
| 7. | Nominee details: | |
| | Nominee Name: | |
| | Relationship with the insured: | |



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Covers Opted:

| 8. | Is there any policy in place for the same property? | Yes/No | | | | | | | | |
|-------------------------------|--|---|-------|-------------|-------------------------------|--|--------------------|--|--------------------|--|
| | If Yes, please provide the details | | | | | | | | | |
| 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). | <table border="1"><thead><tr><th>Cover</th><th>Please Tick</th></tr></thead><tbody><tr><td>Home Building & Home contents</td><td></td></tr><tr><td>Home Building Only</td><td></td></tr><tr><td>Home contents only</td><td></td></tr></tbody></table> | Cover | Please Tick | Home Building & Home contents | | Home Building Only | | Home contents only | |
| 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? | |



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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: garage, domestic out-houses used for residence, parking spaces or areas, if any; compound walls, fences, gates, retaining walls, internal roads; verandah or porch and the like; 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>14. Sum Insured (SI) for Home Building:</p> <p><i>Please note the following:</i></p> <p><i>(The amount required to construct Your Home Building at the policy Commencement Date. This amount is calculated as follows:</i></p> <p><i>a. For residential structure of Your Home including fittings and fixtures:</i></p> <p><i>Carpet area of the structure in square metres X Rate of Cost of Construction at the policy Commencement Date.</i></p> <p><i>The Rate of Cost of Construction is the prevailing rate of cost of construction of Your Home Building at the policy Commencement Date.</i></p> | <p>a. SI for residential structure of Your Home including fittings and fixtures (in ₹):</p> | | | | | | | | | | | | |
|---|--|---------------------|----------------------|---------------------|--|--|--|--|--|--|--|--|--|
| <p><i>b. For additional structures: the amount that is based on the prevailing rate of cost of construction at the Policy Commencement Date.)</i></p> | <p>b. SI for additional structures (in ₹):</p> <table border="1" data-bbox="678 1787 1447 1964"> <thead> <tr> <th data-bbox="678 1787 863 1848"></th> <th data-bbox="863 1787 1118 1848">Additional Structure</th> <th data-bbox="1118 1787 1369 1848">Sum Insured (in ₹)</th> <th data-bbox="1369 1787 1447 1848"></th> </tr> </thead> <tbody> <tr> <td data-bbox="678 1848 863 1908"></td> <td data-bbox="863 1848 1118 1908"></td> <td data-bbox="1118 1848 1369 1908"></td> <td data-bbox="1369 1848 1447 1908"></td> </tr> <tr> <td data-bbox="678 1908 863 1964"></td> <td data-bbox="863 1908 1118 1964"></td> <td data-bbox="1118 1908 1369 1964"></td> <td data-bbox="1369 1908 1447 1964"></td> </tr> </tbody> </table> | | Additional Structure | Sum Insured (in ₹) | | | | | | | | | |
| | Additional Structure | Sum Insured (in ₹) | | | | | | | | | | | |
| | | | | | | | | | | | | | |
| | | | | | | | | | | | | | |



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| | | |
|-----|---|--|
| 15. | Carpet area of structure of Home in square metres | |
| 16. | Rate of Cost of Construction per square metre at the policy Commencement Date | |

• **Other Details**

| 17. | Year of construction/ Age of Home Building | | | | | | | | | |
|-------|---|---|--|--------------|-------|----------------------|-------|----------------------|------|----------------------|
| 18. | <p>Construction Details</p> <p><i>Please note the following:</i></p> <p><i>(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.</i></p> <p><i>Construction other than Kutcha Construction is a 'Pucca Construction')</i></p> | <table border="1"> <thead> <tr> <th></th> <th>Construction</th> </tr> </thead> <tbody> <tr> <td>Walls</td> <td><i>Kutcha/ Pucca</i></td> </tr> <tr> <td>Floor</td> <td><i>Kutcha/ Pucca</i></td> </tr> <tr> <td>Roof</td> <td><i>Kutcha/ Pucca</i></td> </tr> </tbody> </table> <p>(*strike out what is not applicable)</p> | | Construction | Walls | <i>Kutcha/ Pucca</i> | Floor | <i>Kutcha/ Pucca</i> | Roof | <i>Kutcha/ Pucca</i> |
| | Construction | | | | | | | | | |
| Walls | <i>Kutcha/ Pucca</i> | | | | | | | | | |
| Floor | <i>Kutcha/ Pucca</i> | | | | | | | | | |
| Roof | <i>Kutcha/ Pucca</i> | | | | | | | | | |

• **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.*



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| 19. | <p>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</p> <p>Or</p> <p>If You have opted for Home Contents Only cover, please provide item wise Sum Insured for General Contents.</p> <p>(Sum Insured represents Cost of Replacement)</p> | <p>Item wise Sum Insured for General Contents (in ₹)*:</p> <table border="1" data-bbox="703 353 1409 528"> <thead> <tr> <th>Items</th> <th>Sum Insured</th> </tr> </thead> <tbody> <tr> <td>Furniture/Fixture/Fittings/ Home furnishing</td> <td></td> </tr> <tr> <td>Electrical/Electronic(**)</td> <td></td> </tr> <tr> <td>others</td> <td></td> </tr> </tbody> </table> <p>*For Burglary cover (if opted for) premium will be charged on the total sum insured of General Contents.</p> <p>**For Breakdown cover (if opted for) premium will be charged for the sum insured for Electrical/Electronic items.</p> | Items | Sum Insured | Furniture/Fixture/Fittings/ Home furnishing | | Electrical/Electronic(**) | | others | |
|--|---|---|-------|-------------|--|--|---------------------------|--|--------|--|
| Items | Sum Insured | | | | | | | | | |
| Furniture/Fixture/Fittings/ Home furnishing | | | | | | | | | | |
| Electrical/Electronic(**) | | | | | | | | | | |
| others | | | | | | | | | | |
| 20. | <p>In case of Basement, If there are contents in it, please provide the Sum Insured</p> | | | | | | | | | |

• **In-Built Covers (Loss of Rent & Rent for Alternative Accommodation)**

| | | |
|-----|--------------------------------|---|
| 21. | <p>Cover for (Please Tick)</p> | <p>1.Loss of Rent:</p> <p>Sum Insured:</p> <p>Number of Months:</p> <hr/> <p>2.Rent for Alternative Accommodation:</p> <p>Sum Insured</p> <p>Number of Months</p> |
|-----|--------------------------------|---|

• **In built Covers with the option of opt –out(please tick)**

| | | |
|-----|--|-------------------------|
| 22. | <p>Storm, Cyclone, Typhoon, Tempest, Hurricane, Tornado, Tsunami, Flood and Inundation, Subsidence of the land on which Your Home Building stands, Landslide, Rockslide, Lightning</p> | <p>Opt out : Yes/No</p> |
| 23. | <p>Earthquake, volcanic eruption or other convulsions of nature</p> | <p>Opt Out : Yes/No</p> |
| 24. | <p>Explosion of domestic pressure vessels</p> | <p>Opt Out : Yes/No</p> |



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- **Optional Covers** (available on payment of additional premium) (please tick):

| | | |
|-----|--|--|
| 25. | Acts of terrorism Do you wish to opt for below coverage under Terrorism Cover? | Yes/No |
| 26. | Burglary cover (on First Loss Basis: maximum Rs. 10 Lacs) | Yes/No |
| 27. | Breakdown cover (both electrical & mechanical) for household appliances | Yes/No |
| 28. | Do You require 'Personal Accident Cover' for Yourself and Your spouse? | Yes/No If Yes, Name & age of Your spouse: Your age: |
| 29. | Do You require 'Cover for Valuable Contents on Agreed Value Basis (under Home Contents cover)': <i>(Valuable Contents of Your Home consist of items such as jewellery, silverware, paintings, works of art, antique items, curios and items of similar nature.)</i> <i>(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).</i> | Yes/No If Yes, please attach list of items and Sum Insured: Valuation certificate attached? (Yes/No) |



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- **Add-on Covers** (over and above optional covers and available on payment of additional premium) (Please tick):

| | Name of Add-on cover | Please tick in the space below | Limit |
|---|--|--------------------------------|-------|
| 1 | Garden & Landscaping and Tree Removal cost | Yes/ No | |
| 2 | Removal of Debris [In excess of 2% and maximum upto 5% of claim amount] | Yes/ No | |
| 3 | Architects, Surveyors and consulting Engineers Fees (in excess of 5% & maximum upto 10% of the Claim amount) | Yes/ No | |
| 4 | Reimbursement of Food Expenses(applicable for individual dwellings only) | Yes/ No | |
| 5 | Loss Minimization Expenses | Yes/ No | |
| 6 | Immediate Repairs to the Property Insured | Yes/ No | |
| 7 | Claims Preparation cost | Yes/ No | |
| 8 | Omission to Insure additions, alterations or extensions (Fixed assets) | Yes/ No | |
| 9 | Brokerage for Alternate accommodation(applicable to Individual Dwellings covering Home Building) | Yes/ No | |

- **Premium Details**

| | |
|-----------------|--|
| Mode of Payment | |
| Payment Details | |
| Amount (in ₹) | |

- **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 |
|--------------|---------------|----------------|---|
| | | | |
| | | | |
| | | | |



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• **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.

Date:

Place:

Signature of the Proposer

INSURANCE ACT 1938 SECTION 41- Prohibition of Rebates

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 a policy accept any rebate, except such rebate as may be allowed in accordance with the published prospectus or tables of the insurer.

ANY PERSON MAKING DEFAULT IN COMPLYING WITH THE PROVISIONS OF THIS SECTION SHALL BE PUNISHABLE WITH FINE WHICH MAY EXTEND TO TEN LAKHS RUPEES.