

PROPERTY DETAILS:

Property Address* (Please provide if this is different from the correspondence address)

Block No.*: Floor No.: Building Name:

Street Name*: Locality:

Landmark*: City / Village*:

State: Pin Code*: Post Office:

Mobile No.*: Landline No.:

Email ID 1*:

Email ID 2:

Class of Construction: Year of Construction: Built up area:

Floor on which property is situated:

Surrounding Area of Occupancy: Residential Building Commercial Building Sea Shore / River Side Open Space

Distance from Place of Water Bodies (Approx K.M.):

Security Available for the Property: Security Guard Electronic Device Common Watchman Fencing / Compound None

Fire Protection Devices (specify):

Distance from Fire Station (Approx K.M.): Distance from Police Station (Approx K.M.):

In case of hypothecation, name and address of the Mortgager / Financier:

COVERAGE (Please select your choice of insurance coverage):

Section / Coverage	Description of Property	Rates (%)	Sum Insured (₹)	Premium (for the use of the Company)																														
I. Fire & Allied Perils	A. Reconstruction Cost of Building - Class A construction only	0.025	(₹)																															
	B. Contents- (belonging to the Proposer and his family permanently residing with him / her) Note: No one article is deemed to be more than 20% of the Sum insured under the Section unless Specified separately and value stated against each items. (Compulsory) (Please attach separate sheet for details)	0.025	(₹)																															
II. Burglary & Housebreaking	Contents - (belonging to the Proposer and his family permanently residing with him / her)- (Compulsory) Note: Section I-B is compulsory. Value should be equivalent to the value mentioned under Section I-B above.	0.200																																
III. Electronic Equipments (All Risk)	Equipments described here under (Attach separate sheet if space is not sufficient)	0.800																																
	<table border="1"> <thead> <tr> <th>Item</th> <th>Make / Model</th> <th>Date of Purchase</th> <th>Identification No.</th> <th>Warranty Period (if any)</th> <th>Value</th> </tr> </thead> <tbody> <tr> <td> </td> <td> </td> <td> </td> <td> </td> <td> </td> <td> </td> </tr> <tr> <td> </td> <td> </td> <td> </td> <td> </td> <td> </td> <td> </td> </tr> <tr> <td> </td> <td> </td> <td> </td> <td> </td> <td> </td> <td> </td> </tr> <tr> <td>Total</td> <td> </td> <td> </td> <td> </td> <td> </td> <td> </td> </tr> </tbody> </table>				Item	Make / Model	Date of Purchase	Identification No.	Warranty Period (if any)	Value																			Total					
	Item				Make / Model	Date of Purchase	Identification No.	Warranty Period (if any)	Value																									
Total																																		

IV. Protection to Domestic Appliances	Domestic appliances described here under (Attach separate sheet if space is not sufficient)					0.250			
	Item	Make / Model	Date of Purchase	Identification No.	Warranty Period (if any)				Value
	Total								
V. Plate Glass	Please give description, size and location of glass securely fixed plate glass in the residential building .					1.00			
VI. Jewellery & Valuables (All Risk)	Please list the items which you wish to cover for Jewellery and Valuables (Please attach separate sheet for details if space is not sufficient)					0.800			
	Sr. No.	Description	Quantity	Weight (gms)	Value(₹)				
	Total								
Note: Valuation and Inspection Certificate from Jewellers / Valuers in respect of any single item of value > ₹ 100,000/- has to be submitted. And if total value of items proposed is more than 10 lacs, than these would be provided along with photographs.									
VII. Baggage Protection	Personal baggage of Proposer and his / her family during the period of travel anywhere in India					0.400			
VIII. Public Liability	Public liability					0.025			
IX. Liability to Domestic Staff	Liability to Domestic Staff as per Employee Compensation Act,1923, Premium fixed ₹ 125 Per capita					Fixed			
X. Purchase Protection	Protection for Purchases made during the policy period. Applicable only when Section I-B (Fire & Allied Perils) and Section II (Burglary and Housebreaking) are opted.					0.500			
XI. Wallet Protection	Various cover along with maximum Sum Insured (Channel will guide)					2.000			
	Cover				Sum Insured Opted				
	Replacement cost								
	Unauthorised use of payment card								
	Cash loss								
	Emergency first aid								
	Cost of travel back								
Total									
XII. Wedding / other Ceremonial benefits	Various cover along with maximum Sum Insured (Channel will guide)					1.000			
	Cover				Sum Insured Opted				
	Wedding / other Ceremonial gifts								
	Cancellation and reimbursement								
	Wedding / Ceremonial attire incl. jewellery								
	Public liability								
Total									

Downloaded from www.insureatclicks.com Broker: Loyal Insurance Brokers Ltd.		2.000		
XIII. Golf Plan	Various cover along with maximum sum insured (Refer to guide)			
	Cover	Sum Insured Opted		
	Golf items			
	Customary party			
	Tournament Entry Fee			
	Annual club membership			
	Public liability			
	Total			
XIV. Marine Transit	Sum Insured as mentioned in Section I B (Fire and Allied perils) & Section III (Electronic Equipment (All Risk)).	0.100		
XV. Temporary Re-settlement Expenses	Expenses for packing, loading / unloading , handling charges and transportation which Insured incur in relocating Insured's Contents to alternative accommodation and back to original home.	1.000		
XVI. Contents Temporarily Removed	Temporary absence from the premises mentioned during any period / periods shall not exceed in the aggregate 120 days and that the liability of the company in respect of property so removed shall not exceed one-tenth of the Total Sum Insured of Section IB(Fire and Allied Perils) & Section III (Electronic Equipment (All Risk) taken together.	0.250		
XVII. Liability of Tenants to Landlord	Available only when Insured is a tenant and has taken cover for contents.	0.050		
XVIII. Rent for Alternative Accomodation	Available only when Section IA (Fire and Allied Perils) for Building is Opted and proposer is the legal owner of the building / flat.	0.025		
XIX. Pet Dog Protection	In-built cover of up to ₹ 5,000 for Entry fees of Dog show & In built legal liability cover of up to ₹ 50,000 to third party from Dog bite.	5.000		
XX. Pedal Cycle and Tri cycle Protection	In built legal liability cover of up to ₹ 50,000 to third party for Property damage and Death or bodily injury	1.000		
XXI. Lock & Key Replacement	Available only when Section I (Fire and Allied perils) & Section II (Burglary & Housebreaking are opted)	1.000		
XXII. Property of Self Employed	Contents belonging to the Proposer and family permanently residing with him / her. Cover is as per Section I (Fire & Allied Perils) & Section II (Burglary & Housebreaking)	0.275		
XXIII. Holiday and Second Home	A. Reconstruction Cost of Building - Class A construction only - Cover is as per Section IA: Fire & Allied perils	0.025		
	B. Contents - (belonging to the Proposer and members of the family permanently residing with him / her) - Cover is as per Section IB: Fire & Allied perils for Contents	0.025		
	C. Contents - As mentioned in B above - Cover is as per Section II: Burglary & Housebreaking Note: No one article is deemed to be more than 20% of the Sum insured under the Section unless specified separately and value stated against each items. (PI attach separate sheet for details). Note:It is required that a care or family member of the Insured resides in that Holiday and Second home	0.250		
XXIV. Search and Found	Available only when Section I : Fire and Allied perils is opted	1.000		
XXV. Accidental damage to Underground Pipes / Cables / Services	Available only when Section I : Fire and Allied perils is opted	1.000		
XXVI. Safety for Documents	Documents belonging to Proposer and his / her family	1.000		

XXVII. Trees and Plants			
Add on Cover	Terrorism Cover - Sum Insured as per Section I A & I B (Fire and Allied Perils)	0.015	
Net premium			
Service Tax			
Gross Premium			

*Period of Insurance: From AM / PM on to Midnight of

Has any Insurance Company ever declined the risk or refused renewal: Yes No

Previous policy details, if any : Expiry date of previous policy:

Claim status in your previous policy (if any):

PEMIUM PAYMENT DETAILS (Please provide the details of premium payment):

Payment option: Cash# Cheque DD Credit / Debit Card Premium Amount: ₹

Amount in words:

#Cash towards premium will be accepted only at our branch Offices

Instrument No: Instrument Date: Instrument Amount: ₹

Bank Name:

For Credit Card / Debit Card (only Proposer's Card to be accepted)

Name of Card Holder:

Card Type: Master Visa Amex Others

Card No: Expiry Date:

 **L&T Insurance** is the brand of L&T General Insurance Company Limited Registered Office: L&T House, N.M. Marg, Ballard Estate, Mumbai - 400001. Insurance is the subject matter of solicitation. IRDA Registration Number 146.



ACKNOWLEDGEMENT

my:asset

Received from Ms./Mrs./Mr. _____
 a sum of ₹ _____ through Cash# / Cheque / DD / Credit Card / Debit Card No. _____
 against your proposal for my:asset Home Insurance: Premium Home Insurance Plan

Neither the submission of a completed proposal for insurance or any payment for any policy sought, nor does issuance of a policy kit oblige the Company to agree to issue a policy, which decision is and always shall be in the Company's sole and absolute discretion.

If the Company accept's a proposal for insurance, it shall be subject to the policy terms and conditions and the Company shall have no liability to make any payment if premium is not received by the Company in full and in time, or is not realised.

If a proposal is not accepted, the Company will inform you and refund any payment received from you without interest.

Signature of L&T official / Intermediary: _____ Date:

L&T official/Intermediary Name: _____ Time:

Place: _____

Branch Code: _____

Intermediary Code*: _____

Intermediary Location Code: _____

Intermediary Employee Code: _____

Intermediary Reference Code: _____

Intermediary Contact Details: _____

#Cash towards premium up to ₹ 50,000 will be accepted only at our branch offices.

DECLARATION

I hereby declare that the statements made in this Proposal Form are true and complete in all respect. I hereby further agree and understand that that this proposal and declarations shall form the basis of the contract between me and L&T General Insurance Company Limited ,and that if, after the insurance is effected, it is found that any of the statements, answers or particulars are incorrect or untrue in any respect, the Company shall have no liability under this insurance.

I consent to receive information from the Company through electronic and telecommunication means from time to time.

I consent that the insurance would be effective only on acceptance of this application by the company and on payment of requisite premium by me in advance. In the event of non realization of the cheque, the policy shall be cancelled 'ab initio' and the company shall not be responsible for any liabilities of whatsoever nature under this policy.

Place: Date: [D][D][M][M][Y][Y][Y][Y] Time: [h][h]:[m][m]

Signature of the Proposer

PROHIBITION OF REBATES – UNDER SECTION 41 OF INSURANCE ACT 1938

No person shall allow or offer to allow either directly or indirectly as inducement to any person to take out 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.

Any person making default in complying with the provision of this section shall be punishable with fine which may extend to ₹ 500/-

General Guidelines covering the above:

- Please put a tick mark in the respective box wherever applicable and ensure that all the columns in the proposal form are fully completed and filled.
Kindly ensure adequate Sum Insured to obtain just indemnity.
Section IB : Fire and Allied perils and Section II: Burglary and house breaking cover for contents are compulsory.
Home Insurance is applicable only for the residential buildings with RCC/RBC/Tiles/ACC/GI sheets and external walls of burnt bricks / stones / concrete blocks. No Kutcha construction will be proposed for and accepted by the company for insurance.
All the items proposed must be free of any defects and must be in perfect condition at the time of inception of the policy.
If the Sum Insured under Section IA : Fire & allied Perils is equal to or less than 85% of the full value of the property at the time of breaking out of Fire and Allied perils then the Insured shall be considered his own insurer for the difference and shall bear a rateable proportion of the loss.
Maximum liability in respect of a Single item under Section IB : Fire & Allied Perils is restricted to 20% of the Contents value unless specifically declared.
Maximum liability in case of a Single item of jewellery under Section: Jewellery & Valuables is restricted to 25% of Sum Insured unless specifically declared.
Documents belonging to Insured and his / her family like - Share and stock certificates, Insurance Policy, Title deeds of Immovable Property, Registration certificate of Movable property, Driving License, Payment card and Other Personal cards like Election Card, UAID, Ration card, Birth certificate, Marriage certificate and Educational certificates.

L&T Insurance is the brand of L&T General Insurance Company Limited Registered Office: L&T House, N.M. Marg, Ballard Estate, Mumbai - 400001. Insurance is the subject matter of solicitation. IRDA Registration Number 146.



Toll-free Number 1800-209-5846 (1800-209-LTIN)



Website www.ltinsurance.com



SMS 'LTI' to 5607058 (56070LT)



L&T Insurance is the brand of L&T General Insurance Company Limited Registered Office: L&T House, N.M. Marg, Ballard Estate, Mumbai - 400001.

Corporate Office: L&T General Insurance Company Limited, 6th Floor, City 2, Plot no. 177, CST Road, Near Bandra-Kurla Telephone Exchange, Kalina, Santacruz (East), Mumbai – 400098, INDIA Insurance is the subject matter of solicitation. IRDA Registration Number 146.