

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 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)- (Compulsory) 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. (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		
	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.					0.225		
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																
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XIII. Golf Plan	Various cover along with maximum Sum Insured (Channel will guide)	2.000																
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XIV. Marine Transit	Sum Insured as mentioned in Section IB (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																
Add on Cover	Terrorism Cover - Sum Insured as per Section I A & I B (Fire and Allied Perils)																	
Net premium																		
Service Tax																		
Gross Premium																		

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
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 Time:

h	h	:	m	m
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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 5% of Sum Insured unless specifically declared.

 **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)