

**Want to protect your home?  
Well, you've sure come to the right place!**

**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 Address & Code:

Intermediary/Agent Name & Code (if any):

**A. The Proposer – the most important person here.**

1.	Name of Proposer	
2.	Address of Proposer	
3.	Phone No.	a. Mobile b. 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	From <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> To <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> (No of Years in case of long term policy : <input type="text"/> <input type="text"/> ) Note: For Long term policy, Period shall not exceed 10 years.
7.	Nomination:	Nominee Name: Relationship with the insured

**B. Which covers have you chosen?**

8.	Is there any policy in place for the same property? If Yes, please provide the details	Yes <input type="checkbox"/> No <input type="checkbox"/>
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).	Cover <input type="checkbox"/> Please tick <input checked="" type="checkbox"/> Home Building & Home Contents <input type="checkbox"/> Home Building Only <input type="checkbox"/> Home Contents Only <input type="checkbox"/>

**Optional Covers**

	Yes <input type="checkbox"/> No <input type="checkbox"/>	Sum Insured	Number of Months
Loss of Rent			
Rent for Alternative Accommodation			

Do You require 'Personal Accident Cover' for Yourself and your Spouse?	Yes <input type="checkbox"/> No <input type="checkbox"/>
If Yes, the please provide the following: Name & Age of your Spouse: Your Age:	
Do You require 'Cover for Valuable Contents on Agreed Value Basis (under Home Contents cover)':  (Valuable Contents of Your Home consist of items such as jewellery, silverware, paintings, works of art, antique items, curios and items of a similar nature.)  (You have to submit a Valuation Certificate. However, the requirement of Valuation Certificate is waived, if the Sum Insured is up to ₹ 5 Lakh and any individual item's value does not cross ₹ 1 Lakh).	Yes <input type="checkbox"/> No <input type="checkbox"/>  If Yes, please attach list of items and Sum Insured:  Valuation Certificate attached? Yes <input type="checkbox"/> No <input type="checkbox"/>

Optional Perils/Events	To be Chosen, if needed
Earthquake, Volcanic eruption, or other convulsions of nature	Yes <input type="checkbox"/> No <input type="checkbox"/>
Storm, Cyclone, Typhoon, Tempest, Hurricane, Tornado, Tsunami, Flood and Inundation.	Yes <input type="checkbox"/> No <input type="checkbox"/>
<b>Acts of Terrorism:</b>	
Sabotage and Terrorism Damage Cover Endorsement (Material Damage only)	Yes <input type="checkbox"/> No <input type="checkbox"/>
Political Violence Insurance Extension*	Yes <input type="checkbox"/> No <input type="checkbox"/>
Terrorism Third Party Liability Insurance*	Yes <input type="checkbox"/> No <input type="checkbox"/>

\* These extensions are under Terrorism and can be only opted if you have also opted for 'Sabotage and Terrorism Damage Cover Endorsement (Material Damage only)'

**C. Here's how we've calculated your Sum Insured.**

Sum Insured (SI) for Home Building:

Please note the following:

We consider the amount that would be required to construct your Home Building on the Policy Commencement Date. This amount is calculated as follows:

a. For the structure of your Home including fittings and fixtures: Carpet area of the structure in square meters X Rate of Cost of Construction on the Policy Commencement Date. The Rate of Cost of Construction is the prevailing rate of cost of construction of Your Home Building on the Policy Commencement Date.	a. SI for the structure of your Home including fittings and fixtures (in ₹):	
b. For additional structures: the amount that is based on the prevailing rate of cost of construction on the Policy Commencement Date.	b. SI for additional structures (in ₹):	
	Additional Structure	Sum Insured (in ₹)
Carpet area of structure of Home in square meters		
Rate of Cost of Construction per square meter on the policy Commencement Date		
Age of Home Building	Less than 5 years	
	5-10 years	
	10-20 years	
	Above 20 years	
Construction Details Please note the following: (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. Construction other than Kutcha Construction is a 'Pucca Construction')		Construction*
	Walls	Kutcha / Pucca
	Floor	Kutcha / Pucca
	Roof	Kutcha / Pucca
		(*strike out what is not applicable)

**Where's your home sweet home?**

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. They 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 what's fitted on walls), clothing and apparel and items of similar nature.
- iii) Valuable Contents consist of items such as jewellery, silverware, paintings, works of art, antique items, curios and items of a similar nature.
- iv) If you have chosen the Home Building and Home Contents cover, the General Contents equal to 20% of the Sum Insured for the Home Building Cover, subject to a maximum of ₹ 10 Lakhs (Rupees Ten Lakh), are automatically covered.

If You want to opt out of in-built cover for General Contents as mentioned in (iv) above and want to a higher Sum Insured

 Or  
 If You have chosen only the Home Contents, please provide an item-wise Sum Insured for the General Contents.  
 (Sum Insured represents Cost of Replacement)

Item-wise Sum Insured for General Contents (in ₹):	
Items	Sum Insured
Furniture, Fixtures and Fittings (Home Furnishings)	
Electrical/Electronic	
Others	

In case there's a Basement, and there are contents in it, please provide the Sum Insured

**E. Details of your extremely reasonable premium.**

Mode of Payment	
Payment Details	
Amount ( in ₹)	

**F. Claimed before? Let us know! (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

**G. Declaration by the 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 Edelweiss General Insurance Company Limited.

• 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.

**ACKNOWLEDGEMENT**

We acknowledge with thanks the receipt of your proposal dated \_\_\_\_\_ towards Edelweiss Home Protect, of Name \_\_\_\_\_ and No Persons.

We also acknowledge receipt of premium amount by way of cash/ cheque/ demand draft/ others, vide instrument no., \_\_\_\_\_ for an amount of ₹ \_\_\_\_\_.

Please note that neither the submission to us of a completed proposal for insurance nor any payment for any policy sought obliges us to agree to issue a policy. This decision is and always will be in our sole and absolute discretion.

If we accept the proposal, it will be subject to the policy terms and conditions and we shall have no liability to make any payment if the correct premium amount is not received by us in full and in time, or is not realised or the requirement for pre-policy check-up is not fulfilled.

If we do not accept the proposal, we will inform you within 15 days from the date of receipt of this proposal and refund any payment received from you without interest.

Date:

Signature of the Receiver and Official Seal