

## SIMPLE HOME INSURANCE POLICY

Application Number: \_\_\_\_\_

Note: 1) Please tick the boxes wherever applicable. 2) Failure to disclose facts material to the assessment of the risk or providing misleading information may render the contract void. 3) Applicable only for residential building with RCC/ RBC/ tile/ ACC roof and external walls of the Burnt Bricks/Stone/Concrete Blocks. 4) All the items proposed must be free of any defects and must be in perfect condition at the time of inception of the Insurance cover. 5) Policy wordings are available on request.

### PROPOSER'S DETAILS (\* Mandatory Fields) :

1. Name of the Proposer: Mr./Mrs./Ms./Dr.: \_\_\_\_\_

2. Date of Birth:         3. Sex:  Male  Female  Others 4. Corporate: Yes  No

5. Aadhaar Card No.:             6. PAN\*:       / Form 60/61 (if Available):

7. Marital Status:  Married  Single 8. GSTIN/ISDN No.:

9. Occupation: \_\_\_\_\_

10. Address for Communication: House No.: \_\_\_\_\_ House Name: \_\_\_\_\_  
 Landmark/Locality: \_\_\_\_\_ Road/Area Name: \_\_\_\_\_  
 City: \_\_\_\_\_ District: \_\_\_\_\_  
 State: \_\_\_\_\_ Pincode: \_\_\_\_\_  
 Tel. (Off.): \_\_\_\_\_ Tel. (Res.): \_\_\_\_\_  
 Mobile: \_\_\_\_\_ Email: \_\_\_\_\_

11. Are You or any of the proposed applicants or close relatives is/are associated to Politically Exposed Person ?  Yes  No

Politically Exposed Persons (PEPs) are individuals who have been entrusted with prominent public functions by a foreign country, including the heads of States or Governments, senior politicians, senior government or judicial or military officers, senior executives of state-owned corporations and important political party officials.

### DETAILS OF THE PROPERTY TO BE INSURED

1. Address of the property to be Insured (please provide only if this is different from the address of communication):  
 House No.: \_\_\_\_\_ House Name: \_\_\_\_\_  
 Landmark/Locality: \_\_\_\_\_ Road/Area Name: \_\_\_\_\_  
 City: \_\_\_\_\_ District: \_\_\_\_\_  
 State: \_\_\_\_\_ Pincode: \_\_\_\_\_

2. Age of the Building: \_\_\_\_\_

3. Type of the Building:  Flat  Bungalow  Farm House  Row House  Floor

4. Built up area of the dwelling (sq. ft.):  Up to 500  500-1000  1000-1500  1500-2500  Above 2500

5. On which floor/storey of the building is the premise located: \_\_\_\_\_

6. Is your property in the basement:  Yes  No

7. Adjoining area of the dwelling is occupied by:  Residential Building  Commercial Building  Open Space

8. Fire Extinguishing System installed:  Hand Appliance  Hydrant  Sprinkler  None

9. Security available for the property:  Security Guard  Electronic Device  Common Watchman  Building Boundary Wall  
 None of the above

10. Are all openings protected with doors/windows/grills:  Yes  No

11. Do you wish to take coverage for Terrorism (available only for annual cover):  Yes  No

### BUILDING INSURANCE: Not required Required

Whether the property is hypothecated:  Yes  No

If "Yes", Name & Address of Mortgagee/Financer : \_\_\_\_\_

On what basis do you wish to Insure your building:  Reinstatement Value  Market Value  Agreed Value (applicable for flats/apartments only)

On what basis do you wish to Insure your contents:  Replacement Value  Market Value

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## ELECTRONIC INSURANCE ACCOUNT DETAILS SECTION

I want Simple Home Insurance Policy and related information in:  Physical Format  e-Format (electronic); as & when applicable.

Choose your Insurance Repository (For those selecting e-Format)

NSDL Data Management Ltd.  CDSL Insurance Repository Ltd.  Karvy Insurance Repository Ltd.  CAMS Repository Services Ltd.

I have an e-Insurance Account & the No. is

My CKYC No. (Central Know Your Customer Registry Number) is                      (If available).

Kindly visit our website [www.sbigenral.in](http://www.sbigenral.in) to view the list of KYC OVD (Officially Valid Documents).

Section I: Fire & Special Perils	Sum Insured (₹)																								
<p>a) Building (Other than "Kutcha" Construction)</p> <p>a) Please indicate the present day Cost of Construction (This cover does not include Land Value) if opted cover on Reinstatement Value Basis.</p> <p>b) Please indicate value mentioned in the ready reckoner for property tax and stamp duty purpose issued by the Revenue Department of the State Government for the locality in which the premises is situated or value mentioned in the valuation report of a Govt. Approved Valuer as accepted by us if opted cover on Agreed Value Basis.</p> <p>c) Please indicate present day cost of construction (1-Depreciation at the rate of 2.5% per annum as per the age of the building) if opted cover on Market Value Basis.</p>																									
<p>b) <b>Contents:</b> Contents (excluding jewellery &amp; valuables) belonging to proposer and members of his/ her family permanently residing with him/ her (Please indicate present replacement value).</p> <p>a) Furniture</p> <p>b) Clothing</p> <p>c) Domestic Electrical &amp; Electronic Appliances</p> <p>d) Crockery/ Utensils</p> <p>e) Others</p> <p>Jewellery and Valuables (not exceeding 25% of the contents sum insured above)</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 30%;">Particulars</th> <th style="width: 30%;">Number/Weight</th> <th style="width: 40%;">Sum Insured</th> </tr> </thead> <tbody> <tr><td> </td><td> </td><td> </td></tr> <tr><td> </td><td> </td><td> </td></tr> <tr><td> </td><td> </td><td> </td></tr> </tbody> </table> <p>1. Cover desired on first loss basis: Yes/ No If "Yes" please indicate first loss percentage: (25/ 50/ 65/ 75/ &gt;75).</p> <p>2. Please furnish below item-wise details &amp; the present day value of items of value more than 20% of the total value of contents.</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 15%;">Sr. No.</th> <th style="width: 55%;">Description</th> <th style="width: 30%;">Value</th> </tr> </thead> <tbody> <tr><td> </td><td> </td><td> </td></tr> <tr><td> </td><td> </td><td> </td></tr> <tr><td> </td><td> </td><td> </td></tr> </tbody> </table>	Particulars	Number/Weight	Sum Insured										Sr. No.	Description	Value										
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<b>Add-on Covers</b>																									
1) Impact damage by Own Vehicle (Maximum Limit of Sum Insured of Contents & Building).																									
2) Additional Expenses of Rent for an alternative accommodation (Building cover is mandatory for the owner occupant and contents cover for tenants) (Maximum indemnity of 12 months)																									
3) Loss of Rent (Maximum indemnity of 12 months)																									
4) Removal of Debris (in excess of 1% of claim amount) up to 10% of Sum Insured of the Building.																									
5) Architect's and Surveyor's consulting fee (in excess of 3% of claim amount) up to 7.5% of adjusted loss.																									
6) Expenses towards temporary resettlement																									
Escalation clause (not applicable for policies on agreed value basis) maximum 25%	__%																								

Section II - Burglary & Theft	Sum Insured (₹)
<p>Contents - All contents in the premises stated at the aforementioned address.</p> <p>Note: Insurance on contents should be for value equivalent to the value mentioned under "Contents" under section Fire &amp; Special Perils.</p> <p>Above Cover desired on first loss basis: Yes/No</p> <p>If "Yes" please indicate Option 1 (when total value of contents is not declared) or Option 2 (when total value of contents is declared)</p> <p>If Option 2 is indicated, first loss percentage amount: 25/ 50/ 65/ 75/ &gt;75</p>	

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Jewellery & Valuables			Value
Sr. No.	Description	Weight	

Cover desired on first loss basis: Yes/ No  
 If "Yes" Please indicate Option 1 (when total value of contents is not declared) or Option 2 (when total value of contents is declared). If Option 2 is indicated, the first loss percentage amount: 25/ 50/ 65/ 75/ >75

- Note:
- 1) Valuation and inspection certificate from Jewellers/ Valuers in respect of any single item of value more than ₹ 2,00,000/- has to be submitted.
  - 2) If the Total Value of items proposed for Insurance in this section is more than ₹10 Lacs, valuation report from approved valuers needs to be submitted.
  - 3) Portable items > 5 year Old shall not be covered under the Policy unless otherwise approved by the Underwriters.

Section X - Key Replacement	Sum Insured (₹)

Details of Other Insurances: \_\_\_\_\_

### Previous Insurance Details

Name & Address of the Previous Insurer	Policy Number	Expiry Date	Claims Under Section	Claims during preceding three Years		
				Year	No. of Claims	Amount

### Period of Insurance

Cover desired from: \_\_\_\_:\_\_\_\_ hours on \_\_\_\_\_ to midnight of \_\_\_\_\_.

Any other additional information you would like to furnish/ disclose: \_\_\_\_\_.

Note: Please attach a separate sheet in case you find the space insufficient to furnish additional details for any of the above questions.

### Payment Details

Amount: ₹ \_\_\_\_\_

Instrument Type:  Cheque  Debit Card  Credit Card  Others: (Please Specify): \_\_\_\_\_

Cheque/DD No.: \_\_\_\_\_ Date: 

D	D	M	M	Y	Y	Y	Y
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Bank Name: \_\_\_\_\_ Branch: \_\_\_\_\_

Credit/Debit Card No.: \_\_\_\_\_ Expiry Date: 

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Card Type: \_\_\_\_\_

Source of Fund:  Salary  Business  Others (please specify): \_\_\_\_\_

SBIG does not accept Cash for Premium Payments against the Policy.

### AML GUIDELINES (Premium Payment shall be made by the Policyholder of the Policy)

I/We hereby confirm that all premiums have been/ will be paid from bona fide sources and no premiums have been/will be paid out of proceeds of crime related to any of the offence listed in Prevention of Money Laundering Act 2002. I understand that the Company has the right to call for documents to establish source of funds. The Insurance Company has the right to cancel the Insurance Contract in case I am/ have been found guilty by any competent court of law under any statutes, directly or indirectly governing the Prevention of Money Laundering in India.

Nationality: Indian/Non- Indian If Non-Indian, please specify the Country: \_\_\_\_\_

Type of Organisation:  Corporation  Government  Non-Governmental Organisation  Society  Trust  
(Only applicable if policy issued on Group Basis)  
 Partnership  International Organisation  Cooperative  Section 25 Companies

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I hereby declare that the current address is different from the available in the Central identities Data Repository.  Yes  No. Customer can submit CKYC form for update.

Recent photograph of proposer:  
(Photograph is required. if customer does not have CKYC ID)

Signature of Proposer :

**Declaration**

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 SBI 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: \_\_\_\_\_

Proposer's Signature: \_\_\_\_\_

Insurance is subject matter of solicitation. For more detailed risk factors, terms & conditions, please read sales brochure carefully, before concluding a sale.

**Insurance Act 1938 Section 41 - Prohibition of Rebates**

- 1. 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 in the Policy, nor shall any person taking out or renewing or continuing a Policy accept any rebate, except such rebates as may be allowed in accordance with the prospectus or tables of the Insurer.
- 2. Any person making default in complying with the provisions of this section shall be punishable with fine which may extend up to ₹ 10 Lacs.

**DECLARATION (If signed in vernacular language / If you have affixed thumb impression above)**

Applicable where the Proposer is illiterate or is suffering from a disability due to which writing is restricted or where the Proposer has signed in vernacular language).

(Note: The below must be witnessed by someone other than the Advisor/Employee of the Company).

I/We certify that the product applied for by me/us and the contents of the Proposal Form have been clearly explained to me/us and I/we have fully understood them. I/We further certify that the replies in the Proposal Form have been recorded as per the information provided by me/us.

I, (Full name of the witness) \_\_\_\_\_ (Relationship with the Proposer) \_\_\_\_\_ adult and inhabitant of (City) \_\_\_\_\_ and residing at \_\_\_\_\_ do hereby certify that I have read out and explained the contents of the Proposal Form and all other documents incidental to availing the Insurance Policy from SBI General Insurance Company Ltd., to the Proposer/Primary Insured and he/she/they have understood the same. I declare that whatever I have stated herein above is true and correct to the best of my knowledge and belief.

Date: 

D	D	M	M	Y	Y	Y	Y
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Place: \_\_\_\_\_

Signature of the Witness

Signature/Thumb impression of the Proposer

## AML Declaration as per AML Master Guideline 2022:

1. KYC Details for Individual Memebbers covered under the Group Insurance:

"I/ We hereby agree to keep record of KYC details of all the individual members covered under the group insurance, and ensure to provide the details of beneficiaries to the Company as and when required."

2. Determination of Beneficial Ownership:

I/We hereby confirm that the below mentioned person/s have controlling ownership interest/ exercises control through other means and shall be considered for the purpose of determining Ultimate Beneficial Owner:

Sr. No	Name of Ultimate Beneficial Owner	Percentage (%)*	Remarks, if any

**\*Notes:**

- a) Where the client is a company, the beneficial owner(s) is the natural person(s), who, whether acting alone or together, or through one or more juridical person, has a controlling ownership interest or who exercises control through other means.
    - 1. **"Controlling ownership interest"** means ownership of or entitlement to more than **ten percent of shares or capital or profits of the company**;
    - 2. **"Control"** shall include the right to appoint majority of the directors or to control the management or policy decisions including by virtue of their shareholding or management rights or shareholders agreements or voting agreements;
  - b) Where the client is a partnership firm, the beneficial owner(s) is the natural person(s), who, whether acting alone or together, or through one or more juridical person, has ownership of/entitlement to more than **fifteen percent of capital or profits of the partnership**.
  - c) Where the client is an unincorporated association or body of individuals, the beneficial owner(s) is the natural person(s), who, whether acting alone or together, or through one or more juridical person, has ownership of or entitlement to more than **fifteen percent of the property or capital or profits of such association or body of individuals**.
  - d) Where no natural person is identified under (a) or (b) or (c) above, the beneficial owner(s) is the relevant natural person who holds the position of senior managing official.
  - e) Where the client is a trust, the identification of beneficial owner(s) shall include identification of the author of the trust, the trustee, the beneficiaries with **ten percent or more interest in the trust** and any other natural person exercising ultimate effective control over the trust through a chain of control or ownership.
3. Please note, In absence of PAN, kindly provide Form 60/61 (irrespective of premium amount).