

PROPOSAL FORM

SBI GENERAL BHARAT GRIHA RAKSHA

Important: (* Mandatory Fields)

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.

*Quote No:

*Business Type: New ☐ Rollover ☐ Renewal ☐ *Inc case of renewal, please share Policy Number

*Policy No.:

*Branch Office Name:

*Branch Office Code:

*Segment: Corporate ☐ Retail ☐ SME-1 ☐ SME-3 ☐

*Sales Channel Type: Banca ☐ Agency ☐ Direct ☐ Corporate/ broker ☐

*Intermediary Name:

*Intermediary Code: *Agreement Code:

*SP Name: *SP Code-Party ID:

*SP Mobile No.: *RM ID:

Note: In this section the * mark is for all the mandatory fields.

A. Details about Proposer and Policy Period: (* Mandatory Fields)

1. Name of the Proposer's:

Loan Account No.:

Do you have an existing relationship with SBI General? Yes ☐ No ☐ If Yes, please mention the Customer ID

Customer ID: SBI Employee ID:

2. Address:

City:

State: PIN:

Date of Birth*: Gender: M ☐ F ☐ Other ☐

Contact Details*: Mobile No.: Alternate Mobile No.:

Email ID*:

The digital copy of your policy document in PDF format will be sent to the registered mobile number or registered email ID based on your consent provided.

Policy copy will be dispatched only by Digital means. Mode is to be chosen by customer.

SMS ☐ WhatsApp ☐ Email ID ☐

3. Aadhaar No.: PAN No.*: / Form 60/61 (if PAN not Available)*:

Profession: Salaried ☐ Self-Employed ☐ Others ☐ GSTIN:

4. Policy to be issued in favour of (list out all the parties who have insurable interest) including the financial institutions

5. Period of Insurance: From to

(No. of Years in case of long term Policy :) Note: For Long term policy, period shall not exceed 10 years.

6. Nominee's Name:

Date of Birth Nominee: Nominee Contact Details:

Nominee Relation:

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	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 ₹)								
15.	Carpet area of structure of Home in square metres										
16.	Rate of Cost of Construction per square metre at the Policy Commencement Date										
17.	Other Details Age of Home Building	Less than 5 years									
		5-10 years									
		10-20 years									
		Above 20 years									
18.	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')	<table border="1"> <tr> <td></td><td>Construction*</td></tr> <tr> <td>Walls</td><td>Kutcha / Pucca</td></tr> <tr> <td>Floor</td><td>Kutcha / Pucca</td></tr> <tr> <td>Roof</td><td>Kutcha / Pucca</td></tr> </table> (*strike out what is not applicable)			Construction*	Walls	Kutcha / Pucca	Floor	Kutcha / Pucca	Roof	Kutcha / Pucca
	Construction*										
Walls	Kutcha / Pucca										
Floor	Kutcha / Pucca										
Roof	Kutcha / Pucca										

E. 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 for 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.									
19.	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 Or If You have opted for Home Contents cover only, please provide item-wise Sum Insured for General Contents. (Sum Insured represents Cost of Replacement)	Item-wise Sum Insured for General Contents (in ₹): <table border="1"> <tr> <td>Items</td><td>Sum Insured</td></tr> <tr> <td>Furniture, Fixtures and Fittings (Home Furnishings)</td><td></td></tr> <tr> <td>Electrical/Electronic</td><td></td></tr> <tr> <td>Others</td><td></td></tr> </table>	Items	Sum Insured	Furniture, Fixtures and Fittings (Home Furnishings)		Electrical/Electronic		Others	
Items	Sum Insured									
Furniture, Fixtures and Fittings (Home Furnishings)										
Electrical/Electronic										
Others										
20.	In case of Basement, If there are contents in it, please provide the Sum Insured									

F. In-Built Covers (Loss of Rent & Rent for Alternative Accommodation) :

21.	Cover for (Please Tick) <table border="1"> <tr> <td>Loss of Rent</td><td></td></tr> <tr> <td>Rent for Alternative Accommodation</td><td></td></tr> </table>	Loss of Rent		Rent for Alternative Accommodation		Loss of Rent: I. Sum Insured II. Number of Months Rent for Alternative Accommodation: I. Sum Insured II. Number of Months
Loss of Rent						
Rent for Alternative Accommodation						

G. Optional Covers (available on payment of additional premium):

22.	<p>Do you require 'Personal Accident Cover' for yourself and your spouse?</p>	<p>Yes <input type="checkbox"/>/No <input type="checkbox"/></p> <p>If Yes, _____</p> <p>Name & age of your spouse:</p> <p>Your age: <input type="text"/><input type="text"/></p>
23.	<p>Do You require 'Cover for Valuable Contents on Agreed Value Basis (under Home Contents cover)?'</p> <p>(Valuable Contents of Your Home consist of items such as jewellery, silverware, paintings, works of art, antique items, curios and items of similar nature.) (You have to submit a valuation certificate. However, the requirement of valuation certificate is waived if the Sum Insured opted for is up to ` 5 Lakh and Individual item value does not exceed ₹1 Lakh)</p>	<p>Yes <input type="checkbox"/>/No <input type="checkbox"/></p> <p>If Yes, please attach list of items and Sum Insured: _____</p> <p>_____</p> <p>_____</p> <p>Valuation certificate attached?</p> <p>Yes <input type="checkbox"/>/No <input type="checkbox"/></p>

H. Additional/Add-on Covers (over and above optional covers available on payment of additional premium):

Sl.No.	Name of Add-on cover	Sum insured

I. Premium Details:

Mode of Payment: Cheque ☐ EFT ☐ Debit Card / Credit Card ☐

Payment Details:

Cheque / Journal No.:

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 Date:

D	D	M	M	Y	Y	Y	Y
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[illegible][illegible][illegible]

Card Expiry Date:

M	M	Y	Y	Y	Y
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Amount:

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

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J. 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

K. 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

L. Electronic Insurance Account Details:

I would like Bharat Griha Raksha Policy and related information in e-Format (electronic) ☐

I have eIA Number:

I don't have an eIA and I would like to apply for eIA with: NSDL Data Management ☐ CSDL Insurance Repository Ltd ☐
Karvy Insurance Repository Ltd ☐ CAMS Repository Services Ltd ☐

CKYC No (Central Know Your Customer Registry Number), (if available):

I, _____, hereby grant explicit consent to SBI General Insurance Company for the retrieval and downloading of my CKYC record from the Central KYC Records Registry. I understand that this information is essential for the purpose of ensuring accurate and updated records for insurance services. I acknowledge that SBI General Insurance Company will handle my CKYC information in compliance with all applicable data protection laws and regulations. This consent is valid until revoked in writing by me. I have read and understood the terms and conditions regarding the usage of my CKYC information and voluntarily provide my consent.

Customer Name: _____

Date:

Kindly visit our website www.sbigeneral.in to view the list of KYC OVD (Officially Valid Documents).

M. 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 ☐ Non-resident Indian(NRI) ☐ Others ☐

If Non-Indian please specify the nationality and country address _____

If NRI please give details for resident country and address _____

Type of Organisation: (Only applicable if policy issued on Group Basis)

☐ Corporation ☐ Government ☐ Non-Governmental Organisation ☐ Society ☐ Trust

☐ Partnership ☐ International Organisation ☐ Cooperative ☐ Section 25 Companies

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 updation.

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

Signature of Proposer

N. Agent's Declaration:

I, _____ (Full Name) in my capacity as an Insurance Advisor/ Specified Person of the Corporate Agent/Authorised employee of the Broker/Relationship Officer, do hereby declare that I have explained all the contents of this Proposal Form, including the nature of the questions contained in this Proposal Form to the Proposer including statement(s), information and response(s) submitted by him/her in this Proposal Form to questions contained herein or any details sought herein will form the basis of the Contract of Insurance between the Company and the Proposer, if this Proposal is accepted by the Company for issuance of the Policy. I have further explained that if any untrue statement(s)/ information/response(s) is/are contained in this Proposal Form/including addendum(s), affidavits, statements, submissions, furnished/to be furnished, the Company shall have the right to vary the benefits which may be payable and further more if there has been a non-disclosure of any material fact, the policy issued to his/her favour pursuant to this Proposal may be treated by the Company as null and void and all premiums paid under the Policy may be forfeited to the company.

Licence No.: _____

Date:

D	D	M	M	Y	Y	Y	Y
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 Place: _____ Signature of the Agent: _____

O. Vernacular Declaration:

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/Primary Insured) _____

_____ 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/We declare that whatever I/We have stated herein above is true and correct to the best of my/our 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/Primary Insured

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 up to rupees ten lakhs.

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AML Declaration as per AML Master Guideline 2022:

1. 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:

- 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.
 - "Controlling ownership interest"** means ownership of or entitlement to more than **ten percent of shares or capital or profits of the company**;
 - "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;
- 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 **Ten percent of capital or profits of the partnership**.
- 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**.
- 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.
- 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.

Date:

Signature of Policyholder:

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