

PROPOSAL FORM

SBI GENERAL BHARAT GRIHA RAKSHA - POLICY



SURAKSHA AUR BHAROSA DONO

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.

*Quote No:

*Business Type: New ☐ Rollover ☐ Renewal ☐ *Incase 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:

1. Name of the Proposer:

Loan Account No.: Ownership: Single ☐ Joint ☐

Name of co-applicant1

Date of Birth:

Name of co-applicant2

Date of Birth:

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:

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

3. Phone No.: Mobile No.:

Aadhaar No.: PAN: / Form 60/61 ☐

Profession: Salaried ☐ Self-Employed ☐ Others ☐ 4. Email ID:

GSTIN:

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

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From

D	D	M	M	Y	Y	Y	Y
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 to

D	D	M	M	Y	Y	Y	Y
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7. Nominee's Name:

Date of Birth Nominee :

D	D	M	M	Y	Y	Y	Y
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8.	Is there any Policy in place for the same property?	Yes <input type="checkbox"/> / No <input type="checkbox"/>
	If yes, please provide the details	
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).	<div style="display: flex; justify-content: space-between;"> <div> <p>Cover</p> <p>1. Home Building and Home Contents (If you want Home Building cover with 20% inbuilt general contents tick this) <input type="checkbox"/></p> <p>2. Home Building only (If you want only Home Building cover tick this) <input type="checkbox"/></p> <p>3. Home Contents only (If you want to opt out of 20% general contents cover above or want only home contents cover refer Q19.) <input type="checkbox"/></p> </div> <div> <p>Please tick</p> </div> </div>
	Do you wish to opt out of automatic general content cover ?	Yes <input type="checkbox"/> / No <input type="checkbox"/>

10.	Location of Home Building - full postal address with PIN Code:	PIN Code:
11.	Is it in a multi-storey building or is it a standalone house?	multi-storey building <input type="checkbox"/> standalone house <input type="checkbox"/>
12.	In case of multi-storey building, please provide the floor number of your house	
13.	Is there a basement to your house?	Yes <input type="checkbox"/> / No <input type="checkbox"/>

Please note: Your Home Building is a building consisting of a residential unit, having an enclosed structure and a roof, basement (if any) and fixtures and fittings permanently attached to the floor, walls or roof, like fixed sanitary fittings, electrical wiring and other permanent fittings etc.

a. garage, domestic out-houses used for residence, as parking space or areas, if any;
b. compound walls, fences, gates, retaining walls, internal roads;
c. verandah or porch and the likes
d. septic tanks, biogas plants, fixed water storage units or tanks, solar panels, wind turbines and air-conditioning systems, central heating systems and the like, if not included in Home Contents Cover, any other structure.

14.	Sum Insured (SI) for Home Building: Please note the following: (The amount required to construct Your Home Building at the Policy Commencement Date. This amount is calculated as follows: a. For residential structure of your Home including fittings and fixtures: Carpet area of the structure in square metres 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 residential 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 ₹): <table border="1"> <tr> <th>Additional Structure</th> <th>Sum Insured (in ₹)</th> </tr> <tr> <td> </td> <td> </td> </tr> <tr> <td> </td> <td> </td> </tr> </table>		Additional Structure	Sum Insured (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	<table border="1"> <tr> <td>Less than 5 years</td> <td> </td> </tr> <tr> <td>5-10 years</td> <td> </td> </tr> <tr> <td>10-20 years</td> <td> </td> </tr> <tr> <td>Above 20 years</td> <td> </td> </tr> </table>		Less than 5 years		5-10 years		10-20 years		Above 20 years	
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"> <thead> <tr> <th>Items</th><th>Sum Insured</th></tr> </thead> <tbody> <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> </tbody> </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.	Do you require 'Personal Accident Cover' for yourself and your spouse? Yes <input type="checkbox"/> / No <input type="checkbox"/> If Yes, _____ Name & age of your spouse: Your age: <input type="text"/> <input type="text"/>	
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H. Optional Covers (available on payment of additional premium):

<p>23. 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.)</p> <p>(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>
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I. Terrorism cover:

24.	Do you wish to opt for below coverage under Terrorism Cover?	Yes <input type="checkbox"/> / No <input type="checkbox"/>
	I. Political Violence cover required	Yes <input type="checkbox"/> / No <input type="checkbox"/>
	II. Third Party Liability Cover required	Yes <input type="checkbox"/> / No <input type="checkbox"/>

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

SR.No.	Name of Add-on cover	Sum insured
1.	Accidental Damage Cover – General Contents Yes <input type="checkbox"/> / No <input type="checkbox"/> Note- Sum Insured will be equal to General Contents cover up to Rs.10 lakh and maximum of Rs. 10 lakh for General Contents Sum Insured more than Rs.10 lakh	
2.	Temporary Resettlement Expenses Yes <input type="checkbox"/> / No <input type="checkbox"/>	₹ 3,25,000

K. Premium Details:

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

Payment Details:

Cheque / Journal No.:

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 Date:

		M	M	Y	Y	Y	Y
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Bank Name:

 IFS Code:

[illegible]

Card details: Master ☐ Visa ☐ Card No.:

Card Expiry Date:

Amount:

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L. 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

M. 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:

D	D	M	M	Y	Y	Y	Y
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Place:

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Signature of the Proposer

N. Electronic Insurance Account Details:

SBI General Bharat Griha Raksha

Physical Format- Yes ☐ No ☐ e-Format (electronic) as & when applicable- Yes ☐ No ☐

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

(a) NSDL Data Management Ltd. ☐ (b) CDSL Insurance Repository Ltd. ☐

(c) Karvy Insurance Repository Ltd. ☐ (d) CAMS Repository Services Ltd. ☐

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

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My CKYC No. (Central Know Your Customer registry number) is (if available)

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O. AML Guidelines:

I/ We hereby confirm that all premiums have been/ will be paid from bon 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/We 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 ☐ If Non-Indian, please specify country: _____

Type of Organisation:

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

☐ Partnership ☐ International Organisation ☐ Cooperative ☐ Section 8 Companies

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Signature

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P. 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:

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 Signature of the Agent: _____

Q. 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:

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 Signature of the Witness _____

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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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