

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: D D M M Y Y Y Y
Name of co-applicant2 []
Date of Birth: D D M M Y Y Y Y
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: D D M M Y Y Y Y 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
[] []
[] []

Disclaimer: SBI General Insurance Company Limited | Corporate & Registered Office: Fulcrum Building, 9th Floor, A & B Wing, Sahar Road, Andheri (East), Mumbai - 400099. | For more details on the risk factor, terms and conditions, please refer to the Sales Brochure and Policy Wordings carefully before conducting a sale. | For SBI General Insurance Company Limited IRDAI Reg. No. 144 dated 15/12/2009 | CIN: U66000MH2009PLC190546 | SBI Logo displayed belongs to State Bank of India and used by SBI General Insurance Company Limited under licence. | SBI General Bharat Griha Raksha - Policy UIN: IRDAN144RP0032V01202021.

14.	<p>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.</p>	a. SI for residential structure of Your Home including fittings and fixtures (in ₹):									
	<p>b. For additional structures: The amount that is based on the prevailing rate of cost of construction on the Policy Commencement Date.)</p>	b. SI for additional structures (in ₹):									
15.	Carpet area of structure of Home in square metres	<table border="1" data-bbox="820 527 1515 642"> <thead> <tr> <th data-bbox="820 527 1166 562">Additional Structure</th> <th data-bbox="1166 527 1515 562">Sum Insured (in ₹)</th> </tr> </thead> <tbody> <tr> <td data-bbox="820 562 1166 598"></td> <td data-bbox="1166 562 1515 598"></td> </tr> <tr> <td data-bbox="820 598 1166 642"></td> <td data-bbox="1166 598 1515 642"></td> </tr> </tbody> </table>		Additional Structure	Sum Insured (in ₹)						
Additional Structure	Sum Insured (in ₹)										
16.	Rate of Cost of Construction per square metre at the Policy Commencement Date										
17.	<p>Other Details</p> <p>Age of Home Building</p>	<table border="1" data-bbox="820 785 1515 940"> <tbody> <tr> <td data-bbox="820 785 1166 827">Less than 5 years</td> <td data-bbox="1166 785 1515 827"></td> </tr> <tr> <td data-bbox="820 827 1166 869">5-10 years</td> <td data-bbox="1166 827 1515 869"></td> </tr> <tr> <td data-bbox="820 869 1166 911">10-20 years</td> <td data-bbox="1166 869 1515 911"></td> </tr> <tr> <td data-bbox="820 911 1166 940">Above 20 years</td> <td data-bbox="1166 911 1515 940"></td> </tr> </tbody> </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.	<p>Construction Details</p> <p>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.</p> <p>(Construction other than Kutcha Construction is a 'Pucca Construction')</p>	<table border="1" data-bbox="820 957 1515 1152"> <thead> <tr> <th data-bbox="820 957 1166 1010"></th> <th data-bbox="1166 957 1515 1010">Construction*</th> </tr> </thead> <tbody> <tr> <td data-bbox="820 1010 1166 1058">Walls</td> <td data-bbox="1166 1010 1515 1058">Kutcha / Pucca</td> </tr> <tr> <td data-bbox="820 1058 1166 1106">Floor</td> <td data-bbox="1166 1058 1515 1106">Kutcha / Pucca</td> </tr> <tr> <td data-bbox="820 1106 1166 1152">Roof</td> <td data-bbox="1166 1106 1515 1152">Kutcha / Pucca</td> </tr> </tbody> </table> <p>(*strike out what is not applicable)</p>			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:

	<p>Please note the following:</p> <p>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.</p> <p>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.</p> <p>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.</p> <p>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.</p>									
19.	<p>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</p> <p>Or</p> <p>If You have opted for Home Contents cover only, please provide item-wise Sum Insured for General Contents.</p> <p>(Sum Insured represents Cost of Replacement)</p>	<p>Item-wise Sum Insured for General Contents (in ₹):</p> <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.	<p>Cover for (Please Tick)</p> <table border="1"> <tr> <td>Loss of Rent</td> <td><input type="checkbox"/></td> </tr> <tr> <td>Rent for Alternative Accommodation</td> <td><input type="checkbox"/></td> </tr> </table>	Loss of Rent	<input type="checkbox"/>	Rent for Alternative Accommodation	<input type="checkbox"/>	<p>Loss of Rent:</p> <p>I. Sum Insured</p> <p>II. Number of Months</p> <p>Rent for Alternative Accommodation:</p> <p>I. Sum Insured</p> <p>II. Number of Months</p>
Loss of Rent	<input type="checkbox"/>					
Rent for Alternative Accommodation	<input type="checkbox"/>					

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>
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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:

Place:

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:

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

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 statues, 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

Signature

Disclaimer: SBI General Insurance Company Limited | Corporate & Registered Office: Fulcrum Building, 9th Floor, A & B Wing, Sahar Road, Andheri (East), Mumbai – 400099. | For more details on the risk factor, terms and conditions, please refer to the Sales Brochure and Policy Wordings carefully before conducting a sale. | For SBI General Insurance Company Limited IRDAI Reg. No. 144 dated 15/12/2009 | CIN: U66000MH2009PLC190546 | SBI Logo displayed belongs to State Bank of India and used by SBI General Insurance Company Limited under licence. | SBI General Bharat Griha Raksha - Policy UIN: IRDAN144RP0032V01202021.

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: 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: 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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