



Universal Sompo General Insurance Co. Ltd.

(A Joint Venture of Allahbad Bank, Indian Overseas Bank, Karnataka Bank Limited, Dabur Investments Corp. and Sompo Japan Nipponkoa Insurance. Inc.)

Registered and Corporate Office: Unit No 401, 4th Floor, Sangam Complex, 127, Andheri Kurla Road, Andheri (East), Mumbai - 400 059. Maharashtra. Fax# 022 - 29211844, Email: contactus@universalsompo.com

HOUSEHOLDER'S INSURANCE POLICY - PROPOSAL FORM

(The property proposed for insurance is not covered until the proposal is accepted and premium paid)

1) Agent/Broker Name	
2) Agent/Broker Code	
3) Name of the Proposer	
4) Address of the proposer	
5) Phone Number	
6) Email id	
7) Bank Account No.	
8) Occupation/ Business of the proposer	
9) Do you wish to cover the interest of any financial institution- if yes, give the names of all financial institutions and details of property in which the financial institution is interested.	
10) District in which the risk is located	
11) State in which the risk is located	
12) Pin code of the location of risk	
13) Period of Insurance: Start date (dd/mm/yy) Note: Please ensure that the policy date and time is on or after the date of payment of premium to us.	
14) Period of Insurance: End date (dd/mm/yy) Note: Policy period should be for a maximum of one year. If you choose a shorter period than one year, then our short period scales of premium computation shall be adopted	

COVERAGE PROPOSED (PLEASE FILL IN THE RELEVANT SECTIONS YOU REQUIRE)

SECTION 1 FIRE AND ALLIED PERILS- BUILDING & CONTENTS

1. BUILDING:	
(a) Nature of Construction:	
Wall	Bricks/Concrete/ others (pl. specify)
Roof	Concrete/AC sheet/Metallic sheet/Tiles/others(pl. specify)
(b) Occupancy	
(i) Is the building solely occupied by you	Yes/No
(ii) If the answer is 'NO', Please provide details of other occupancies	
(iii) Do you own the Building	Yes/No
(c) If you own the Building, please provide the details of Sum to be insured (Reinstatement value)	
• Super Structure	Rs
• Plinth & Foundation	Rs
(iv) Permanent Furniture, Fixture, Fittings, Electrical Fans & Tube lights (Reinstatement Value)	

2. HOUSEHOLD CONTENTS

(a) Sum to be Insured for contents	Rs
(i) Furniture (wooden & Steel) (On reinstatement value basis)	Rs
(ii) Clothings	Rs
(iii) Kitchen Utensils & cutlery	Rs
(iv) Gas Stove	Rs
(v) Bed linen & other similar items	Rs
(vi) Other items (Please attach a separate list of all items)	Rs
• Domestic Appliances/Electronic Equipments	Rs
• (Reinstatement Value) are these intended to be covered? Normally not, however, if yes, sales literature should be corrected(Yes We want to offer this cover ,of course with a sub limit of Rs.20000/-) At the most if you suggest we can restrict this cover against burglary only)	Rs

SECTION 2 BURGLARY & THEFT

1. What protection is provided to:
(a) Doors
(b) Windows
NB: Mention any specific precautions you have adopted for safeguarding your Property

2. Does the premises have a boundary wall?

3. a)Is the premises guarded by Watchmen?
b) If so by how many and during what time?

4. Are all jewellery & valuables secured in a secured place normally?

5. Value at risk and limit of liability for contents:
(The sum insured for the contents has to be the same as in case of fire section)

Value at Risk

Limit of Liability (Full value basis / 40% of the value at Risk. if sum insured has to be same, there cannot be lower limit of liability(We mean to say that the Sum Insured should be 40% of the full SI under fire section in case the cover is opted on first loss basis.)

(i) Furniture (wooden & Steel)
(On reinstatement value basis)

(ii) Clothings

(iii) Kitchen Utensils & cutlery

Rs

(iv) Gas Stove

Rs

(iv) Bed linen & other similar items

Rs

(vi) Other items

Rs

(Please attach a separate list of all items)

(vii)Domestic Appliances/Electronic Equipments
(Reinstatement Value)

Rs

(viii) is it intended to be covered (Yes, Please guide in view of our observations above)

Rs

SECTION 3 ALL RISK (JEWELLERY & VALUABLES)

Description of the articles	No. of articles	Wt. of the articles	Sum Insured
Gold/Silver/Diamond is any valuation certificate required above certain value, if yes, specify the limit(We would like to keep a limit of Rs.50000/- as limit for any one item/set. Please advise.)			
1) Necklace 2) Rings 3) Ear Rings 4) Bangles 5) Other items			

SECTION 4 PLATE GLASS

Plate Glass

- (i) Description, Size & location
- (ii) Insured Value of Plain Glass (pl. provide Replacement value)
- (iii) The cost of tinting, lettering, painting, embossing, silvering or any other ornamental work, if propose to insure

SECTION 5 BREAKDOWN OF DOMESTIC APPLIANCES

(Only Equipments which are less than 10 years of old from the date of manufacture can be covered. Following details must be provided in respect of each equipment)

Description	Make of the Appliance	Model of the Appliance	Sr. No. / Identification no. Of the Appliance	Year of Manufacture	Reinstatement Value

Details of breakdown and Repair cost incurred during the last 3 years for the above Equipments:

SECTION 6 ELECTRONIC EQUIPMENT INSURANCE

(Only Equipments which are less than 10 years of old from the date of manufacture can be covered. Following details must be provided in respect of each equipment)

Description of the Equipment	Make of the Equipment	Model No.	Sr.No. / Identification no. Of the Equipment	Year of Manufacture	Reinstatement Value

Do you require cover for data media and system software?
If so, provide

- (i) Reinstatement value of data media Rs
- (ii) Repurchase cost for system software Rs

Do you require cover for reproduction of data lost following identifiable damage to data media? If 'Yes', what is the limit required? Rs

Details of breakdown and Repair cost incurred during the last 3 years for the above Equipments:

SECTION 7 PERSONAL ACCIDENT

(Please give the following details for all persons to be covered under this section)

The Sum Insured for the non earning spouse is to be restricted to Rs.1 Lac only and only wider cover to be offered to the dependant children)

Name of the Person	Relationship with the proposer	Occupation	Date of Birth	Nominee	Sum to be insured (Rs)

SECTION 8 BAGGAGE INSURANCE

(Only Equipments which are less than 10 years of old from the date of manufacture can be covered. Following details must be provided in respect of each equipment)

Personal Belongings only

Sum Insured (This would be the limit of company's liability for any one accident singly or collectively during the policy period)
Rs

SECTION 9 WORKMEN'S COMPENSATION

Serial No.	Type of work	Number of workers	Annual Wage for each Category or workers put together

SECTION 10 PUBLIC LIABILITY

(The maximum amount of Limit of liability can be Rs 10 lakhs only)

Limit of Liability (Any one Accident Any one Year)

Rs

Declaration

I/We hereby declare and warrant that the above statements are true and complete in all respects and that there is no other information which is relevant to my application for insurance that has not been disclosed to you. I/We agree that this proposal and the declarations shall be the basis of the contract between me/us and Universal Sampo General Insurance Co. Ltd and I/We agree to accept a policy in the standard form of Company's policy and, subject to the conditions prescribed by Universal Sampo General Insurance Co. and to pay premium of the amount estimated above at the end of each policy period. I/We undertake to exercise all ordinary and reasonable precautions for safety of the property as if it were uninsured.

Place

Date

Signature of Proposer

SECTION 41 OF INSURANCE ACT, 1938

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 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 or continuing a policy accept any rebate except such rebate as may be allowed in accordance with the published prospectuses 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.

Universal Sampo General Insurance Co. Ltd.

Express IT Park, Plot No EL 94, T.T.C. Industrial Area, M.I.D.C., Mahape, Navi Mumbai – 400710

Toll Free Nos: 1800-2224030 / 1800-2004030, Landline Number: (022) 27639800 or (022) 39133700 and Fax No.: (022) 39171419

Insurance is subject Matter of Solicitation. For more details on risk factors, terms and condition please read sale brochure carefully before concluding a sale. "IRDAI or its official do not involve in activities like sale of any kind of insurance or financial products nor invest premium"; "IRDAI does not announce any bonus"; "Those receiving such phone calls are requested to lodge a police complaint along with the details of phone call and number"..

Control no NPPL-5000/036/17July2017