

**RAHEJA QBE GENERAL INSURANCE COMPANY LIMITED**

Corporate Office: Fulcrum, 501 & 502, A wing, 5th Floor, International Airport project road, Sahar, Andheri East, Mumbai 400059

Toll Free number – 1800 102 7723 (9 am to 8 pm, Monday to Saturday)

Website: www.rahejaqbe.com

Email: customercare@rahejaqbe.com Corporate Identity

Number: U66030MH2007PLC173129,

IRDA Reg. No. 141

**Raheja QBE Homeowners Package****PROPOSAL FORM****Important:**

1. This proposal is for covering various sections as under
  - 1) Section 1 : Bharat Griha Raksha
  - 2) Section 2 : Burglary and Housebreaking
  - 3) Section 3: Machinery Breakdown
  - 4) Section 4 : Electronic Equipment
  - 5) Section 5: All Risk
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.

Policy Issuing Office Address & Code	
Intermediary/Agent Name & Code (if any)	

**A. Details about Proposer and Policy Period**

1.	Name of Proposer	
2.	Address of Proposer	
3.	Phone No. a. Mobile b. Landline	
4.	Email ID	
5.	Policy to be issued in favour of (list out all the parties who have insurable interest) including the financial institutions	
6.	Period of Insurance	From  To
7.	Nomination:	Nominee Name:  Relationship with the insured:

**B. Covers Opted**

8.	Is there any policy in place for the same property?	Yes/No
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	If Yes, please provide the details																																									
9.	<p>Cover/s required:</p> <p><b>Section 1 : Bharat Griha Raksha</b></p> <p>(When Home Building <u>and</u> 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).</p>	<table border="1"> <thead> <tr> <th>Cover</th><th>Please tick</th></tr> </thead> <tbody> <tr><td>Home Building &amp; Home Contents</td><td></td></tr> <tr><td>Home Building Only</td><td></td></tr> <tr><td>Home Contents Only</td><td></td></tr> <tr><td>Explosion / Implosion</td><td></td></tr> <tr><td>Lightning</td><td></td></tr> <tr><td>Earthquake, volcanic eruption, or other convulsions of nature</td><td></td></tr> <tr><td>Storm, Tempest, Cyclone, Typhoon, Hurricane, Tornado, flood, inundation (STFI)</td><td></td></tr> <tr><td>Subsidence, Landslide and Rock slide</td><td></td></tr> <tr><td>Bush fire, Forest fire and Jungle fire</td><td></td></tr> <tr><td>Impact damage of any kind, i.e., damage caused by impact of, or collision caused by, any external physical object (e.g. vehicle, falling trees, aircraft, wall etc.),</td><td></td></tr> <tr><td>Missile testing operations</td><td></td></tr> <tr><td>Riot, Strikes, Malicious Damages</td><td></td></tr> <tr><td>Bursting or overflowing of water tanks, apparatus and pipes,</td><td></td></tr> <tr><td>Leakage from installations. automatic sprinkler</td><td></td></tr> <tr><td>Theft within 7 days from the occurrence of and proximately caused by any of the above Insured Events</td><td></td></tr> <tr><td>Terrorism</td><td></td></tr> <tr><td>Loss of Rent and Rent for Alternative Accommodation</td><td></td></tr> <tr><td>Removal of Debris</td><td></td></tr> <tr><td>Payment of Architect's, Surveyor's and Consulting Engineer's fees</td><td></td></tr> </tbody> </table>	Cover	Please tick	Home Building & Home Contents		Home Building Only		Home Contents Only		Explosion / Implosion		Lightning		Earthquake, volcanic eruption, or other convulsions of nature		Storm, Tempest, Cyclone, Typhoon, Hurricane, Tornado, flood, inundation (STFI)		Subsidence, Landslide and Rock slide		Bush fire, Forest fire and Jungle fire		Impact damage of any kind, i.e., damage caused by impact of, or collision caused by, any external physical object (e.g. vehicle, falling trees, aircraft, wall etc.),		Missile testing operations		Riot, Strikes, Malicious Damages		Bursting or overflowing of water tanks, apparatus and pipes,		Leakage from installations. automatic sprinkler		Theft within 7 days from the occurrence of and proximately caused by any of the above Insured Events		Terrorism		Loss of Rent and Rent for Alternative Accommodation		Removal of Debris		Payment of Architect's, Surveyor's and Consulting Engineer's fees	
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	<p><b>Section 2 : Burglary and/or Housebreaking</b></p> <p><i>NB: 1 - To obtain full indemnity it is necessary to insure for the full value the property in the premises.</i></p> <p><i>NB: 2 - Market Value (for other than stocks) represents the replacement value of the item as New at time of Damage or Loss less due allowance for betterment, wear and tear</i></p>	<table border="1"> <thead> <tr> <th>Cover</th><th>Please tick</th></tr> </thead> <tbody> <tr><td>Burglary and/or Housebreaking</td><td></td></tr> <tr><td>Theft Cover</td><td></td></tr> <tr><td>Riot, Strike and Malicious Damage</td><td></td></tr> </tbody> </table>	Cover	Please tick	Burglary and/or Housebreaking		Theft Cover		Riot, Strike and Malicious Damage																																	
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	<p>and/or depreciation. Market value for stocks means the procurement value of stocks from the same or similar source.</p>		
	<b>Section 3: Machinery Breakdown</b>	<b>Cover</b>	<b>Please tick</b>
		Escalation Amount/ Percentage	
		Express Freight (excluding Airfreight, overtime and Holiday rates of wages)	
		Air Freight	
		Owners surrounding property	
		Third Party Liability <ul style="list-style-type: none"> <li>• AOA : Rs. -----</li> <li>• AOY : Rs. -----</li> </ul>	
		Additional Customs Duty	
	<b>Section 4: Electronic Equipment Insurance</b>	<b>Cover</b>	<b>Please tick</b>
		Escalation Amount/ Percentage	
		Express Freight (excluding Airfreight, overtime and Holiday rates of wages)	
		Air Freight	
		Owners surrounding property	
		Third Party Liability (Personal Injury/Property Damage)	
		Additional Customs Duty	
	<b>Section 4: All Risks Insurance</b>	<b>Cover</b>	<b>Please tick</b>
		Jewelry and/or other valuables upto a maximum of Rs.50,000/=	

### C. Location of Home Building

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?	
12	In case of multi-storey building, please provide the floor number of Your house	
13	Is there a basement to Your house?	

#### **D. Details of Home Building**

**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.

**It also includes** 'additional structures' if they are on the same site, are used as part of Your Home Building:

- a. garage, domestic out-houses used for residence, parking spaces or areas, if any;
- b. compound walls, fences, gates, retaining walls, internal roads;
- c. verandah or porch and the like;
- d. septic tanks, bio-gas 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.	<p><b>Sum Insured (SI) for Home Building:</b></p> <p><b>Please note the following:</b></p> <p><i>(The amount required to construct Your Home Building at the policy Commencement Date. This amount is calculated as follows:</i></p> <p><b>a. For residential structure of Your Home including fittings and fixtures:</b></p> <p><i>Carpet area of the structure in square metres X Rate of Cost of Construction at the policy Commencement Date.</i></p> <p><i>The Rate of Cost of Construction is the prevailing rate of cost of construction of Your Home Building at the policy Commencement Date.</i></p>									
	<p><b>b. For additional structures:</b> the amount that is based on the prevailing rate of cost of construction at the Policy</p>	<p><b>b. SI for additional structures (in ₹):</b></p> <table><tr><td>Additional Structure</td><td>Sum Insured ( in ₹)</td><td></td></tr><tr><td></td><td></td><td></td></tr></table>			Additional Structure	Sum Insured ( in ₹)				
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	Commencement Date.)										
15.	Carpet area of structure of Home in square metres										
16..	Rate of Cost of Construction per square metre at the policy Commencement Date										
<b>Other Details</b>											
17.	Age of Home Building										
		Less than 5 years									
		5-10 years									
		10-20 years									
		Above 20 years									
18.	<p>Construction Details</p> <p><b>Please note the following:</b></p> <p><i>(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.</i></p> <p><i>Construction other than Kutcha Construction is a 'Pucca Construction')</i></p>	<table border="1"> <thead> <tr> <th></th><th>Construction*</th></tr> </thead> <tbody> <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> </tbody> </table> <p>(*strike out what is not applicable)</p>			Construction*	Walls	Kutcha / Pucca	Floor	Kutcha / Pucca	Roof	Kutcha / Pucca
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## 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 of 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) 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.	<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 Only cover, 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><tr><th>Items</th><th>Sum Insured</th></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.	<p>In case of Basement, If there are contents in it, please provide the Sum Insured</p>									

### In-Built Covers (Loss of Rent & Rent for Alternative Accommodation)

21.	Cover for (Please Tick)	Loss of Rent:
	Loss of Rent	I. Sum Insured:
	Rent for Alternative Accommodation	II. Number of Months:
		Rent for Alternative Accommodation:
		I. Sum Insured
		II. Number of Months

	<p><b>Schedule of Machinery to be Insured under Section 3: Machinery Breakdown</b></p> <p><b>Note:</b></p> <p>Each Machinery should be entered separately with necessary specification as mentioned in Schedule Column No. 3</p> <p>The Sum insured must be calculated on the present-day new replacement value of the Machinery to be insured including provision for packing, freight and also value of erection costs customs duty, etc., to afford full protection under this policy.</p> <p>If any of the Machinery is a 'stand-by' this fact should be mentioned.</p> <p>All portable Machinery must be so designated. All items in the open must be so described separately</p> <p><u>Separate value for foundations masonry and brickwork or Oil in transformers and other electrical equipments are to be specified if cover is required.</u></p>				
	S. No.	Quantity	Description Type, Model, Capacity of Machines / Serial Nos./ HP/ KVA Volts, AMPS, RPM	Maker's Name and Country of origin	Year of Make
	1				
	2				
	3				
	4				
	<p><b>Schedule of Equipments to be Insured under Section 4: Electronic Equipment</b></p> <p><b>Note:</b></p> <p>Each Equipment should be entered separately with necessary specification as mentioned in Schedule Column No. 3</p> <p>The Sum insured must be calculated on the present-day new replacement value of the Equipment to be insured including provision for packing, freight and also value of erection costs customs duty, etc., to afford full protection under this policy.</p> <p>If any of the Equipment is a 'stand-by' this fact should be mentioned.</p> <p>All portable Equipment must be so designated. All items in the open must be so described separately</p> <p><u>Separate value for foundations masonry and brickwork or Oil in transformers and other Electrical equipments are to be specified if cover is required.</u></p>				
	S. No.	Quantity	Description Type, Model, Capacity of Machines / Serial Nos./ HP/ KVA Volts, AMPS, RPM	Maker's Name and Country of origin	Year of Make
	1				
	2				
	3				
	4				
	<p><b>Schedule of Jewellery to be Insured under Section 3: All risk</b></p> <p><b>Note:</b></p> <p>Each jewelry should be entered separately with necessary specification as mentioned in Schedule Column No. 3</p> <p>The Sum insured must be calculated on the present-day new replacement value of the jewelry to be insured including provision for packing, freight and also value of erection costs customs duty, etc., to afford full protection under this policy.</p>				

	All jewelry must be so designated.						
	Sr. No.	Type of Jewelry	Make/Description	Identification /Serial No / Bill No. / Invoice No.	Year of Manufacturing / Date of Purchase	Sum Insured (Rs.)	Deductible

22. Mention any specific precautions you have adopted for safeguarding your property.

A. Protection provided to Doors: \_\_\_\_\_

B. Protection for Windows: \_\_\_\_\_

C. Protection for Skylights: \_\_\_\_\_

D. Protection for Ventilators: \_\_\_\_\_

E. Protection for Exhaust Fans: \_\_\_\_\_

F. Protection for Lights: \_\_\_\_\_

G. Protection for Air Conditioners: \_\_\_\_\_

Are the premises occupied by you at night? ☐ Yes ☐ No

Construction details

Walls : ☐Brick☐RCC☐Concrete Blocks ☐Stone ☐AC Sheet ☐Open Sided

Roof: ☐RCC ☐AC Sheet☐Tiles☐Thatched☐Open

Are the premises guarded by exclusive armed Watchmen? ☐Yes☐No

Are the premises at any time left unoccupied? If so how often and for how long?☐Yes☐No

Have any premises occupied by you been entered by thieves? ☐Yes☐No

If so, give full particulars stating when and how access was obtained and the extent of the loss

What precautions have been adopted to prevent such a recurrence?

Has any company in respect of your Insurance:

Declined your proposal?  
☐Yes☐No

Cancelled or refused to renew your policy?  
☐Yes☐No

Accepted your proposal on special terms and conditions?  
☐Yes☐No



	<p>Required an increased premium or imposed special conditions?  <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>Requested for repairs or made other special stipulations for risk improvement?  <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>Is the burglar alarm system under a maintenance contract? <span style="float: right;"><input type="checkbox"/> Yes <input type="checkbox"/> No</span></p> <p>Is the insured location protected by a burglar alarm system? <span style="float: right;"><input type="checkbox"/> Yes <input type="checkbox"/> No</span></p> <p>Are there any other security systems or aids deployed? <span style="float: right;"><input type="checkbox"/> Yes <input type="checkbox"/> No</span></p> <p>If so, provide details. _____</p>
	<p>Do the Machineries listed represent the whole of the Home? <span style="float: right;"><input type="checkbox"/> Yes <input type="checkbox"/> No</span></p> <p><b>No</b></p> <p>a) Are you at present Insured? <span style="float: right;"><input type="checkbox"/> Yes <input type="checkbox"/> No</span></p> <p><b>No</b></p> <p>b) If so, with whom?</p> <p>Is all the equipment to be insured new? <span style="float: right;"><input type="checkbox"/> Yes <input type="checkbox"/> No</span></p> <p>If not, which items of the specification are second hand?</p> <p>Are any of these items obsolete? <span style="float: right;"><input type="checkbox"/> Yes <input type="checkbox"/> No</span></p> <p>(State items of the specification)</p> <p>Are you aware of any defects / damages existing in the Equipment?  <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p><b>If so, give details thereof</b></p> <p>Has your Equipment sustained any damage from breakdown or other cause during last 3 years?  <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p><b>If so, give details of damage/s and repairing cost</b></p> <p>Are regular periodical inspections of the Equipment carried out?  <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p><b>If so, by whom and at what intervals?</b></p> <p>Is the equipment maintained in accordance with the manufacturer's instructions?  <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>Valid Maintenance Contract in force?  <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p><b>If yes, Contract valid till</b> Date: _____</p> <p>Have you suffered any loss of or damage to your Jewellery and/or other valuables in the past? (Irrespective of whether insured or not)  <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p><b>If Yes Pl. furnish the details</b></p>



RAHEJA  
QBE


## F. Premium Details

Mode of Payment	
Payment Details	
Amount ( in ₹)	

## G. 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

## H. AML Guidelines

I/ We hereby confirm that all premiums have been/ will be paid from bonafide sources and no premium have been/ will be paid out of the 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 the 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 of the statues, directly/ indirectly governing the prevention of Money Laundering in India.

Nationality ☐ Indian ☐ Non- Indian, If Non Indian please specify the country  
\_\_\_\_\_

Type of Organization

☐ Corporations ☐ Government ☐ Non- Government Organizations ☐ Society ☐ Trust  
☐ Partnership ☐ International Organization ☐ Cooperatives ☐ Section 25 companies

## I. 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 Raheja QBE General Insurance Co. Ltd.

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

**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 TO TEN LAKHS RUPEES.