



IFFCO-TOKIO GENERAL INSURANCE CO. LTD.
Regd. Office: 34, Nehru Place, New Delhi - 110 019

HOME SUVIDHA POLICY

PROPOSAL FORM CUM SCHEDULE

Dear Customer

At IFFCO-TOKIO GENERAL INSURANCE CO.LTD. (ITGI), it is our constant endeavour to provide the widest range of insurance products and services, each tailor-made to suit your needs. But helping us achieve our goal will be your support in sharing your personal information with us. This will enable us to create individual databases for our clients

Our personnel will constantly be in touch with you – updating every single detail you provide about yourself. This will help us bringing you innovative policies in answer to your changing needs.

While all this is part of our everyday business, we at ITGI take special care to safeguard every bit of information you provide us. That's simply because we respect your right to privacy. With us, your information is in safe hands.

Thank You.

(Please answer all questions completely using BLOCK LETTERS)

ABOUT YOURSELF:

Title: Mr. Ms. Mrs. Dr. Prof. Others

Name: _____

Sex: Male Female Martial Status: Married Unmarried

Correspondence Address: _____

Pin Code: _____ Tel. No.(O) _____ Tel. No.(R) _____ Mobile No. _____

Address of the premises to be insured _____ Pin: _____

Your Occupational Details: _____ Annual Family Income, Rs. _____

Period of Insurance: From _____ A.m/ P.m. To _____

NOTE:

- All 6 (six) Sections are offered as a fixed package. However both Sections 5 and 6 are optional.
- The insured premises should not be of kutchra construction.
- In respect of all Sections (except section 4) the insurance is on Market Value basis pertaining to the insured property and claim settlements will be effected accordingly.
- For all Sections of the Policy, the Sum Insured represents the limit of liability or loss limit for any loss or damage occurring during the Policy Period, irrespective of the actual Value At Risk in respect of the insured property at the time of loss.
- For Sections 1 and 2, Insurer's liability for any one loss or damage in respect of jewellery items shall not exceed 20 % of the Sum Insured under these Sections of the Policy.

ABOUT THE HOME TO BE INSURED:

Year of Construction Type of Building: Flat Independent House

Number of Rooms in The House: _____ Carpet Area of the House (Sq. ft) _____

On which floor(s) is your House situated _____

Section No.	Description	SUM INSURED/ LIMIT OF LIABILITY			
		Category I	Category II	Category III	Category IV
1	Fire and Allied Perils (Contents)	Rs. 50,000	Rs. 100,000	Rs. 250,000	Rs. 500,000
2	Burglary and Other Perils (Contents)	Rs. 50,000	Rs. 100,000	Rs. 250,000	Rs. 500,000
3*	Television/ Video Equipment	Rs. 10,000	Rs. 15,000	Rs. 25,000	Rs. 40,000
4**	Personal Accident	Rs. 50,000	Rs. 100,000	Rs. 250,000	Rs. 500,000
5	Fire and Allied Perils (Building)	Rs. 200,000	Rs. 400,000	Rs. 800,000	Rs. 1,000,000
6***	Personal Computer	N.A.	Rs. 20,000	Rs. 30,000	Rs. 50,000

* For Section 3, the insured equipments should not be more than 7 years old.

** For Section 4, the total Sum Insured as indicated may be opted entirely for You or split between You and members of Your Family residing in Your House. The breakup of total Sum Insured figure is to be indicated below. If no breakup is given, it will be presumed that the entire Sum Insured has been opted for You (Insured) alone.

*** For Section 6, the insured equipments should not be more than 5 years old.

S.No.	Name of Insured Person	Age	Relationship with Insured	Sum Insured
1				
2				
3				
4				
TOTAL				

Please Note: The TOTAL must tally with the Sum Insured indicated under Section 4 of the relevant Category in the Table above

PREMIUM CHART READY RECKONER				
	Category I	Category II	Category III	Category IV
Full Cover	600	1400	2500	4000
Without Section 5	500	1200	2100	3500
Without Section 6	N.A.	1200	2200	3500
Without Sections 5 and 6	500	1000	1800	3000

(Premium inclusive of 5 % Service Tax)

Cover Category Opted for (Please tick as applicable) :

A. Category I	Category II	Category III	Category IV
B. Full Cover	Without Section 5	Without Section 6	Without Sections 5 and 6

Is the risk currently insured against any of the insured perils?

Yes No

- a) The name of Insurance Company _____
- b) Policy Type _____
- c) Period _____

Has any Company in respect of any insurance cover

Yes No

- a) Declined your proposal?
- b) Cancelled or refused to renew your Policy?
- c) Accepted your Proposal on special terms and conditions?

Have you ever claimed upon any Company for loss by any of the insured perils?

If Yes, Give details:

DECLARATION:

I/We hereby declare that subject to any exceptions and variations disclosed in item below

1. All reasonable steps to safeguard the property against loss or damage will be taken.
2. All the proofs, evidences and documents required in case of a claim will be provided to the Insurer.
3. I/ We have disclosed all the facts which could influence the acceptance of this Proposal or the term(s) to be approved and the above facts, documents, statements shall be the basis of Contract between me/ Us and IFFCO-TOKIO general Insurance Co. Ltd.

Date: _____

Place: _____

Signature of the Proposer

PROHIBITION OF REBATES

Section 41 of the Insurance Act 1938 provides as follows:

1. 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 except such rebate as may be allowed in accordance with the published prospectus or tables of the insurer.
2. Any person making default in Company with the provisions of the section shall be punishable with fine which may extend to five hundred rupees.