



Application No.:

PROPOSAL FORM



INSTACHOICE HOME SECURE INSURANCE POLICY

PROPOSER'S DETAILS:

- Name of the Proposer: Mr. / Mrs. / Ms. / Dr. / Prof. / M/S.....
- Date of Birth : / / / / /
D D / M M / Y Y Y Y
- Address for communication:.....
.....
City:..... District:..... State:..... Pin Code:.....
Tel: (O):..... (R) :..... Mobile:..... E-mail:.....@

DETAILS OF THE PROPERTY TO BE INSURED:

- Address of the property to be insured (Please provide only if this is different from the address for communication above)
.....
.....
City:..... District:..... State:..... Pin Code:.....

	Benefits	Sum Insured	Premium	Checkbox	Sum Insured	Premium	Checkbox	Sum Insured	Premium	Checkbox	Sum Insured	Premium	Checkbox	Sum Insured	Premium	Checkbox	Total Premium
Fire and Allied Perils (Inc. Terrorism)	Building	5,00,000	300		1,00,000	600		1,50,000	900		2,00,000	1,200		3,00,000	1,800		
	Rent for alternative accommodation (Option available only with Fire: Building Cover)	5,000	25		10,000	50		15,000	75		20,000	100		30,000	150		
	Contents	2,00,000	120		3,00,000	180		5,00,000	300		8,00,000	480		1,50,00,000	900		
Burglary and Theft	Contents	150000	540		3,00,000	1,080		5,00,000	1,800		8,00,000	2,880		1,50,000	5,440		
	Sub limit Jewellery	37500			75,000			1,25,000			1,75,000			2,00,000			
Purchase protection		10000	50		20,000	100		30,000	150		40,000	200		50,000	250		
Breakdown (Audio and AV: upto 8 years old)	TV	8000	120		12,000	180		16,000	240		20,000	300		25,000	375		
	DVD Player	3000	45		4,000	60		6,000	90		8,000	120		10,000	150		
	Music System	10000	150		15,000	225		20,000	300		25,000	375		30,000	450		
Breakdown (Domestic Appliances upto 8 years old)	Refrigerator	10000	75		15,000	113		20,000	150		25,000	188		30,000	225		
	Washing Machine	10000	75		15,000	113		20,000	150		25,000	188		30,000	225		
	Microwave	8000	60		12,000	90		16,000	120		20,000	150		25,000	188		
Baggage Loss		2000	15		3,000	23		5,000	38		8,000	60		10,000	75		
Personal Accident		500000	450		1,00,000	900		1,50,000	1,350		2,00,000	1,800		2,50,000	2,250		
Public Liability		20000	10		30,000	15		50,000	25		75,000	38		1,00,000	50		
Net Premium																	
Service Tax (12.36%)																	
Total Premium																	

*Premium corresponding to each sum insured is given in the adjacent cell.

DETAILS OF BUILDING COVERAGE OPTED:

- Year of construction: / /
- In case of hypothecation, Name and Address of the Mortgagee/Financier
- Details of items of value over 20% of sum insured under Contents "Fire" & "Burglary & Theft":
- In case of more than one TV: TV1 Make / Model TV 2 Make / Model
- Period of insurance required: 00:01 hours on / / / / / to 24:00 hours on / / / / /
D D / M M / Y Y

Personal Accident Details (Applicable only to persons in the age group of 12-70 years): Sum Insured would be for the entire family, with the proposer's sum insured being 50% of it and the sum insured for the spouse being 50% of the balance. The balance sum insured would be available equally for all the children. In case of no children sum insured would be equally divided between proposer and spouse.

Name of Insured	Date of Birth (DD/MM/YYYY)	Occupation	Relationship with the Proposer	Details of existing infirmity/ disability	Name of Assignee	Relationship to Proposer (Assignee)

Note: 1) Please tick the boxes wherever applicable. 2) Failure to disclose facts material to the assessment of the risk or providing misleading information may render the contract void. 3) Applicable only for residential buildings with RCC/RBC/Tiles/ACC roof and external walls of Burnt bricks/Stone/Concrete blocks. 4) All the items proposed must be free of any defects and must be in perfect condition at the time of inception of the insurance cover. 5. Policy wordings are available on request. 6) All the fields are mandatory and must be filled up. 7) You can opt for sum insured suitable to your requirement from the options given against each benefit. 8) Maximum liability in respect of a single item of jewellery is restricted to Rs.25,000. 9) If the sum insured under Benefit - Fire is equal to or less than 85% of the full value of the property at the time of breaking out of fire and allied perils then the insured shall be considered his own insurer for the difference and shall bear a rateable proportion of the loss. 10) Maximum liability in respect of a single item under Benefit "Fire" or "Burglary & Theft" is restricted to 20% of the contents value unless specifically declared. 11) Property in basement shall not be covered. 12) All items covered under breakdown of domestic appliances and audio & audio-visual appliances should not be more than 8 year old. 13) "Fire" and "Burglary & Theft" cover for contents is mandatory. 14) Sum insured for Benefit: Burglary & Theft must not be less than 50% of contents sum insured under Benefit Fire.

Declaration:

I/We desire to insure with Tata AIG General Insurance Company Limited in respect of the home described in this proposal form and confirm that the statements contained in this application are my/our true and accurate representations. I/We undertake that if any of the statements are found to be false or incorrect, the benefits under this policy would stand forfeited. I/We agree that this application and declaration shall be promissory and shall be the basis of the contract between me/us and Tata AIG General Insurance Company Limited. I/We have understood the coverages, the terms and conditions and agree to accept the Company's policy of insurance along with the said conditions prescribed by the Company. I/We also declare and undertake that if any additions and alterations are carried out by me/us in this proposal form or if there is any change in the information as submitted by me/us after the submission of this proposal form then the same would be conveyed to Tata AIG General Insurance Company Limited immediately failing which it is agreed and understood by me/us that the benefits under the policy would stand forfeited I/We agree to the company taking appropriate measures to capture the voice log for all such telephonic transactions carried out by me/us as required by the procedures of the regulations internal or external to the company and shall not hold the Company responsible or liable for relying/using such recorded telephonic conversations. I/We agree that the insurance would be effective only on acceptance of this application by the company and the payment of requisite premium by me/us in advance. In the event of the non realization of the cheque or non receipt of the amount of the premium by the company the policy shall be deemed cancelled 'ab-initio' and the company shall not be responsible for any liabilities of whatsoever nature under this policy.

Date: ___/___/___/___/___/___

Signature of the Proposer

FOR PRODUCER'S USE ONLY

Premium Rs. Cash/Cheque No. Bank:

Date: Producer Code: Producer Name:

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 or continuing a policy accept any rebate, except such rebate as may be allowed in accordance with the 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 FIVE HUNDRED RUPEES.



WITH YOU ALWAYS

Tata AIG General Insurance Company Limited

Regd. Office: Peninsula Corporate Park, Nicholas Piramal Tower, 9th Floor,
Ganpatrao Kadam Marg, Lower Parel, Mumbai - 400013.

For more information, call the Tata AIG Toll-free 24-hour Helpline at 1-800-119955