

**PROPOSAL FORM - my:asset Home Insurance: Primary Home Insurance Plan A****GUIDELINES TO FILL THE FORM**

1. Please fill the form in BLOCK LETTERS. Please answer all questions fully and correctly. All details with \* are mandatory.
2. Please leave one box blank between two words and add a comma wherever line breaks are required while writing the address.
3. Kindly contact the Company's Office or Agent for any doubts or clarifications on the proposal form.

Note: The liability of the Company does not commence until this proposal has been accepted by the Company and premium paid.

PLEASE USE ONLY ORIGINAL PROPOSAL FORM. PHOTO COPIES WILL NOT BE ACCEPTED BY L&T INSURANCE

**FOR OFFICE USE ONLY**

Branch Code :   
Intermediary Code\* :   
Intermediary Location Code :   
Intermediary Employee Code :   
Intermediary Reference Code :   
Sales Manager Code :

**PROPOSER INFORMATION** (Please enter details of the Customer)

Title\* (Pls Tick):  Mr.  Ms.  Mrs.  Others      Date of Birth\*:       Gender\*:  Male  Female      Marital Status\*:  Single  Married

Name of Proposer\*:  |  |

Father's / Parent's Name:  |  |

Occupation\*:  Government Service  Private Service  Self Employed  Housewife  Retired  Others: .....

Annual income\*:  Less than 5 lacs  Between 5-10 lacs  20 lacs and above      PAN No.: .....

If you are an L&T Employee, please provide your PS Number:       Company / Division Name:

**Correspondence Address\*:**

Block No. \*:       Floor No.:       Building Name:

Street Name\*:       Locality:

Landmark\*:       City / Village\*:

State:       Pin Code\*:

Post Office:       Mobile No.\*:       Landline No.:

Email ID 1\*:

Email ID 2:

**PROPERTY DETAILS:**

Property Address\* ( Please provide if this is different from the correspondence address)

Block No.\*:  Floor No.:  Building Name:

Street Name\*:  Locality:

Landmark\*:  City / Village\*:

State:  Pin Code\*:  Post Office:

Mobile No.\*:  Landline No.:

Email ID 1\*:

Email ID 2:

Class of Construction:  Year of Construction:  Built up area:

Floor on which property is situated:

Surrounding Area of Occupancy:  Residential Building  Commercial Building  Sea Shore / River Side  Open Space

Distance from Place of Water Bodies (Approx K.M.):

Security Available for the Property:  Security Guard  Electronic Device  Common Watchman  Fencing / Compound  None

Fire Protection Devices (specify):

Distance from Fire Station (Approx K.M.):  Distance from Police Station (Approx K.M.):

In case of hypothecation, name and address of the Mortgager / Financier:

**COVERAGE** (Please select insurance coverage):

Section	Coverage	Tick	Option 1		Option 2		Option 3		Option 4		Option 5		Option 6		Final Premium (₹)	
			LTGICL rates (%)	Sum Insured (₹)	LTGICL Premium	Sum Insured (₹)	LTGICL Premium	Sum Insured (₹)	LTGICL Premium	Sum Insured (₹)	LTGICL Premium	Sum Insured (₹)	LTGICL Premium			
Section I	Fire & Allied Perils A. Reconstruction cost of Building		0.025	5,00,000	125	10,00,000	250	15,00,000	375	20,00,000	500	30,00,000	750	50,00,000	1,250	
	B. Contents - (Compulsory)		0.025	1,50,000	38	3,00,000	75	4,50,000	113	6,00,000	150	9,00,000	225	15,00,000	375	

Section	Coverage	Tick	Option 1		Option 2		Option 3		Option 4		Option 5		Option 6		Final Premium (₹)	
			LTGICL rates (%)	Sum Insured (₹)	LTGICL Premium	Sum Insured (₹)	LTGICL Premium	Sum Insured (₹)	LTGICL Premium	Sum Insured (₹)	LTGICL Premium	Sum Insured (₹)	LTGICL Premium	Sum Insured (₹)		LTGICL Premium
Section II	Burglary & House Breaking for Contents - (Compulsory)		0.200	1,50,000	300	3,00,000	600	4,50,000	900	6,00,000	1200	9,00,000	1,800	15,00,000	3,000	
Section III	Electronic equipments (All Risk) -Max up to 8 years of age		0.800	25,000	200	50,000	400	75,000	600	1,00,000	800	1,50,000	1,200	2,00,000	1,600	
Section IV	Protection to Domestic Appliances - Max up to 8 years of age		0.250	25,000	63	50,000	125	75,000	188	1,00,000	250	1,50,000	375	2,00,000	500	
Section V	Plate Glass		1.000	25,000	250	50,000	500	75,000	750	1,00,000	1,000	1,50,000	1,500	2,00,000	2,000	
Section VI	Jewellery & Valuables (All Risk)		0.800	2,00,000	1,600	2,50,000	2,000	3,00,000	2,400	4,00,000	3,200	5,00,000	4,000	6,00,000	4,800	
Section VII	Baggage Protection		0.400	10,000	40	20,000	80	30,000	120	40,000	160	50,000	200	60,000	240	
Section VIII	Public Liability		0.025	1,00,000	25	2,00,000	50	4,00,000	100	60,000	150	8,00,000	200	10,00,000	250	
Section IX	Liability to Domestic Staff as per Employee Compensation Act, 1923, Premium fixed ₹ 125 Per capita				125		125		125		125		125		125	
Section X	Purchase Protection		0.225	10,000	23	20,000	45	30,000	68	40,000	90	50,000	113	60,000	135	
Section XI	Wallet Protection		2.000	62,500	1,250	62,500	1,250	62,500	1,250	62,500	1,250	62,500	1,250	62,500	1,250	
	Net Premium				4,038		5,500		6,988		8,875		11,738		15,525	
Add On	Terrorism Cover*		0.015													
	Service Tax* 12.36%															
	Final Premium															

\*Terrorism cover to be taken on Section 1A & B : Fire and Allied Perils and Section I: Burglary & Housebreaking Only.

List of Electronic Equipments / Domestic appliances

Item	Make / model	Date of Purchase	Identification No	Warranty Period (if any)	Value (₹)
Total					

List of Jewellery and Valuables

Sr No	Description	Quantity	Weight (Gms)	Value (₹)
Total				

\*Period of Insurance: From ..... AM / PM on ..... to Midnight of .....

Has any Insurance Company ever declined the risk or refused renewal:  Yes  No

Previous policy details, If any: .....

Expiry date of previous policy: From           To

Claim status in your previous policy (if any): .....

**PREMIUM PAYMENT DETAILS** (Please provide the details of premium payment):

Payment option:  Cash#  Cheque  DD  Credit / Debit card Premium Amount: ₹

Amount in words: .....

#Cash towards premium up to ₹ 50,000 will be accepted only at our branch Offices.

Instrument No:  Instrument Date:           Instrument Amount: ₹

Bank Name:

**For Credit Card / Debit Card** (only Proposer's Card to be accepted)

Name of Card Holder:

Card Type:  Master  Visa  Amex  Others .....

Card No:           Expiry Date:

**DECLARATION**

I hereby declare that the statements made in this Proposal Form are true and complete in all respect. I hereby further agree and understand that that this proposal and declarations shall form the basis of the contract between me and L&T General Insurance Company Limited ,and that if, after the insurance is effected, it is found that any of the statements, answers or particulars are incorrect or untrue in any respect, the Company shall have no liability under this insurance.

I consent to receive information from the Company through electronic and telecommunication means from time to time.

I consent that the insurance would be effective only on acceptance of this application by the company and on payment of requisite premium by me in advance. In the event of non realization of the cheque , the policy shall be cancelled 'ab initio' and the company shall not be responsible for any liabilities of whatsoever nature under this policy.

Place: ..... Date: 

D	D	M	M	Y	Y	Y	Y
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 Time: 

h	h	:	m	m
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\_\_\_\_\_  
Signature of the Proposer

**PROHIBITION OF REBATES – UNDER SECTION 41 OF INSURANCE ACT 1938**

No person shall allow or offer to allow either directly or indirectly as inducement to any person to take out 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 published prospectuses or tables of the Insurer.

Any person making default in complying with the provision of this section shall be punishable with fine which may extend to ₹ 500/-

 **L&T Insurance** is the brand of L&T General Insurance Company Limited Registered Office: L&T House, N.M. Marg, Ballard Estate, Mumbai - 400001. Insurance is the subject matter of solicitation. IRDA Registration Number 146.



**ACKNOWLEDGEMENT**

**my:asset**

Received from Ms./Mrs./Mr. \_\_\_\_\_  
a sum of ₹ \_\_\_\_\_ through Cash# / Cheque / DD / Credit Card / Debit Card No. \_\_\_\_\_  
against your proposal for my:asset Home Insurance : Primary Home Insurance Plan A

Neither the submission of a completed proposal for insurance or any payment for any policy sought, nor does issuance of a policy kit oblige the Company to agree to issue a policy, which decision is and always shall be in the Company's sole and absolute discretion.

If the Company accept's a proposal for insurance, it shall be subject to the policy terms and conditions and the Company shall have no liability to make any payment if premium is not received by the Company in full and in time, or is not realised.

If a proposal is not accepted, the Company will inform you and refund any payment received from you without interest.

Signature of L&T official / Intermediary: \_\_\_\_\_ Date: 

D	D	M	M	Y	Y	Y	Y
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L&T official/Intermediary Name: \_\_\_\_\_ Time: 

h	h	:	m	m
---	---	---	---	---

Place: \_\_\_\_\_

Branch Code: \_\_\_\_\_

Intermediary Code\*: \_\_\_\_\_

Intermediary Location Code: \_\_\_\_\_

Intermediary Employee Code: \_\_\_\_\_

Intermediary Reference Code: \_\_\_\_\_

Intermediary Contact Details: \_\_\_\_\_

#Cash towards premium up to ₹ 50,000 will be accepted only at our branch offices.

General Guidelines covering the above:

- Please put a tick mark in the respective box wherever applicable and ensure that all the columns in the proposal form are fully completed and filled.
- Kindly ensure adequate Sum Insured to obtain just indemnity.
- Section IB : Fire and Allied perils and Section II: Burglary and house breaking cover for contents are compulsory.
- Home Insurance is applicable only for the residential buildings with RCC/RBC/Tiles/ACC/GI sheets and external walls of burnt bricks / stones / concrete blocks. No Kutcha construction will be proposed for and accepted by the company for insurance.
- All the items proposed must be free of any defects and must be in perfect condition at the time of inception of the policy.
- If the Sum Insured under Section IA: Fire & allied Perils 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.
- Maximum liability in respect of a Single item under Section IB: Fire & Allied Perils is restricted to 20% of the Contents value unless specifically declared.
- Maximum liability in case of a Single item of jewellery under Section: Jewellery & Valuables is restricted to 25% of Sum Insured unless specifically declared.

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Toll-free Number  
1800-209-**5846** (1800-209-**LTIN**)



Website  
[www.ltinsurance.com](http://www.ltinsurance.com)



SMS  
'LTI' to 56070**58** (56070**LT**)



**L&T Insurance** is the brand of L&T General Insurance Company Limited Registered Office: L&T House, N.M. Marg, Ballard Estate, Mumbai - 400001.  
Corporate Office: L&T General Insurance Company Limited, 6th Floor, City 2, Plot no. 177, CST Road, Near Bandra-Kurla Telephone Exchange, Kalina, Santacruz (East), Mumbai – 400098, INDIA  
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