

5. Sum Insured (All limits in Rupees) – Please tick the box for which you seek a cover: For Building sum insured please refer to workings specified in section 14i.

Coverage	Please tick if coverage opted	Sum Insured (₹)
Building ¹		

HOUSEHOLD ARTICLES INSURANCE

Contents ¹		
Appliances		
Jewellery & valuables		
Third Party Liability		
Mobile equipments		
Baggage		
External equipments		
Rent for Alternate Accommodation ²		
Temporary Resettlement		
Loss of Rent ²		
Loss of Cash		
Personal Accident for Employees		
Employee Compensation ³		

1-Either of Building or Contents section mandatory

2- Section can be availed only with cover for building

3-Actual annual wages subject to a minimum of Rs.8000/month

⁴-Waiver of per item limit under Silver & Gold plans with 10% loading

⁵- Different Plans can be opted for Building and Household articles (for e.g. Building under Diamond and Household articles under Silver/Gold)

6. If Personal Accident cover for Employees is required, please provide details:

S.No.	Name of employee	Occupation	Sum Insured	Nominee	Nominee Relationship
1					
2					
3					

7. If Employee Compensation cover for Employees is required, please provide details:

S.No.	Name of employee	Occupation	Monthly working days	Annual Wages ⁵
1				
2				
3				

(⁵Minimum wage as per Gazette Notification – Rs.8000 per month. To be pro-rated if actual number of working days is less)

8) Do you require Terrorism Coverage? YES NO

9) Declaration:

I/We hereby declare, that the above statements, answers and/or particulars given by me are true and complete in all respects to the best of my knowledge and that I/We am/are authorized to propose on behalf of these other persons. I/We undertake that the loadings applicable have been informed and understood by me.

I understand that the information provided by me will form the basis of the insurance policy, is subject to the Board approved underwriting policy of the insurance company and that the policy will come into force only after full receipt of the premium chargeable.

I/We further declare that I/We will notify in writing any change occurring in the property to be insured/proposer after the proposal has been submitted but before communication of the risk acceptance by the company.

10) Payment Details: Please tick (✓) payment option

Premium Amount (₹)

Cash

Cheque/DD Payment Option:

Cheque/DD Number

Cheque/DD Date Bank

Please provide your bank account details to enable us to make a direct refund of premium in to your account, in the event of you opting for policy cancellation. Refund of premium will be as per the applicable short period rates, mentioned in your policy wordings.

Name of Bank _____ Branch _____ City _____

IFSC Code Account Number

Sign Here

X _____

Place : _____

Date

Signature of Applicant

Acceptance of proposal is subject to the underwriting guidelines of the company.

For Office Use Only

Customer ID : _____ Policy No. : _____

Issuing Office : _____

SECTION 41 OF THE INSURANCE ACT, 1938 - PROHIBITION OF REBATES

- 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 nor shall any person taking out or renewing or continuing the policy accept any rebate except such rebate as may be allowed in accordance with the published prospectus or tables of the Insurer
- 2) If any person fails to comply with sub-regulation (1) above, he shall be liable to payment of a fine which may extend to rupees ten lakhs.



Royal Sundaram General Insurance Co. Limited

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