



Form No. HHI-1

THE NEW INDIA ASSURANCE COMPANY LIMITED

Registered & Head Office- 87, M.G. Road, Fort, Mumbai-400001.

PROPOSAL FOR HOUSEHOLDER'S INSURANCE POLICY

D.O. / B.O. -- Dev. Officer --Agency Codes - _____ / _____ / _____

To be filled in by proposer

1. **Name** of proposer (in block letter)
2. **Address** of Proposer including pincode (in block letters)

Phone / Fax / E-mail

Please note that 1. Insurance under Section 1(b) is compulsory
2. It is compulsory to take Insurance under a minimum of 3 sections of this policy.

SECT -ION No.	DESCRIPTION OF THE PROPERTY / RISK	SUM INSURED Rs.	RATE PER MILLE	PREM -IUM Rs.
1	FIRE AND ALLIED PERILS			0.5
	A) Building-Bungalow with compound walls/flats of class A construction		+ Terr	
	B) Contents (Excluding Jewellery and valuables) - All items (Excluding furniture) whose value exceeds 5% of the total value of the contents should be listed with individual values and attached hereto.		orism Extra	0.3
2	BURGLARY, HOUSEBREAKING INCLUDING LARCENY & THEFT			2.4
	Contents- All the contents in the premises stated at the above address Sum Insured be the same as mentioned in the section 1(b) above			
3	ALL RISKS - JEWELLERY & VALUABLES			10
	(Attach separate sheet if space is insufficient)			
	Sr.No. DESCRIPTION make / weight Value			
	1			
	2			
	3			
	4			
4	FIXED PLATE GLASS			10
5	BREAKDOWN OF DOMESTIC APPLIANCES			2.5
	(Attach separate sheet if space is insufficient)			
	Sr.No. DESCRIPTION Yr. of make -Replacement Value			
	1			
	2			
	3			
6	TELEVISION/VCR/VCP/ACD/DVD			10
	Sr.No. DESCRIPTION Yr. of make Value			
	1			
	2			
	3			
7	PEDAL CYCLE			20
	Sr.No. DESCRIPTION Yr. of make – Frame No. Value			
	1			
	2			

8 BAGGAGE INSURANCE**7.5**

Personal Baggage, Personal Effects carried during period of travel anywhere in India

9 PERSONAL ACCIDENT

*

Name	Age	Occupation	Relationship	Table
1				
2				
3				

* Note : For Table A/B/C/D & Rate-See information sheet.
Please fill up Assignment form given below.

10 LIABILITY

Public Liability	0.5
Workmens Compensation Liability-for domestic servants	Tarrif

11 PERSONAL COMPUTERS & ACCESSORIES**Tarrif**

Description of Item	Model	Make	Yr. Of Mfg.	(10+tc 0.50)*
1)				

TOTAL	Rs.
Less - Discount for covering more than 4 sections _____%	Rs.
NET PREMIUM	Rs.
8% Service Tax	Rs.
TOTAL	Rs.

I/We hereby declare that the particulars contained herein are true and correct and that no material facts has been withheld, misstated or misrepresented and that this proposal will form part of the Policy and shall be the basis of contract between me/us and the Company.

Period of Insurance - From _____ To _____

Place : _____ Date : _____ Signature of the Proposer

ASSIGNMENT CLAUSE FOR PERSONAL ACCIDENT INSURANCE UNDER SECTION 9

I _____ do hereby assign the money payable in the event of my death by The New India Assurance Co. Ltd., to _____ (relation to the Insured) Mr./Mrs. _____ and I further declare that his/her receipt shall be sufficient discharge to the Company.

Date this _____ day of _____ Month ____ Yr., at _____

Witness Signature : _____ Signature of the Proposer

Name & Address : _____

Note 1. The liability of the company does not commence until the proposal has been accepted by the Company and full premium paid.

2. If space is found insufficient, please attach separate sheets for details.

3. Insurance is the subject matter of solicitation.

PROHIBITION OF REBATE -- Section 41 of the Insurance Act 1938

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 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 rebates as may be allowed in accordance with the published prospectuses 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.

HOUSEHOLDER'S INSURANCE

HOUSEHOLDER'S INSURANCE POLICY is designed to cater to the requirements of the householder by combining under a single policy a number of contingencies which are otherwise covered separately. The policy covers as under.

SECTION I : (A) BUILDING OF CLASS 'A' CONSTRUCTION ONLY AND (B) CONTENTS :

Against Fire, Lightning, Explosion/Implosion, Aircraft Damage, Riot, Strike, Malicious Damage, Storm, Cyclone, Typhoon, Tempest, Hurricane, Tornado, Flood & Inundation, Impact Damage, Subsidence & Landslide including Rockslide, Bursting &/or overflowing of water Tanks, Apparatus & Pipes, Missile Testing Operations, Leakage from Automatic Sprinklers Installations, Bush Fire, Earthquake.

CLASS 'A' CONSTRUCTION :

Building shall have external wall(s) of Stone/Bricks/Concrete Blocks/Asbestos Sheets Cladding and/or Metal Sheets Cladding/ Glass Panel/Partly or fully open sided and roof of R.C.C. / masonry/Asbestos Concrete Sheets/Metal Sheets/Tiles/Wooden Shingles or Bordings or R.C.C. Steel/ Wooden frame-work.

- N.B. 1) Thin layer of grass, hay or reeds on incombustible roofing is permitted.
2) Use of Thermosetting resin fiber glass reinforced Sheets is permitted for Skylights.

SECTION II : BURGLARY, HOUSEBREAKING, LARCENY OR THEFT : Loss or damage to property contained in the premises occupied by the insured. If proposer desires to specifically insure items of jewellery and valuables under Section No II it will be necessary for him to insure such items of jewellery and Valuables under Section I (B) also, so that the Sum insured Under Section I (B) and Section II would be identical.

SECTION III : ALL RISKS : Jewellery and Valuables against loss or damage by accident or misfortune whilst anywhere in India subject to limits of liability specified in the schedule.

SECTION IV : PLATE GLASS : Fixed plate glass against accidental damage subject to limit of liability specified in the schedule.

SECTION V : BREAKDOWN OF DOMESTIC APPLIANCES : Damage caused by and/or solely due to mechanical and/or electrical breakdown of electrical or domestic mechanical appliances, apparatus or gadgets.

SECTION VI : T.V. SET : Loss or damage to Television set by fire, lightning, explosion of gas in domestic appliances, bursting and over flowing of water tanks, aircraft and articles dropped therefrom, earthquake, fire and/or shock flood inundation storm, cyclone and like perils, riots, strike or malicious act, burglary or house-breaking theft, accidental external means and mechanical or electrical breakdown. Legal liability to Third Parties upto Rs. 25,000 and damage to insured's own property due to collapse of antenna upto Rs.3,000/-.

SECTION VII : PEDAL CYCLES : Loss or damage due to fire, lightning, external explosion, riot and strike or malicious act earthquake, fire and/or shock, flood inundation storm, cyclone and other like perils burglary, house and/or theft and or external accident, also legal liability subject to limit of Rs.10,000/-.

FRANCHISE : The first Rs. 10/- is not payable for each and every loss but the company will be liable for loss if it exceeds Rs. 10/-.

SECTION VIII : BAGGAGE INSURANCE : Loss or damage to insured's accompanied baggage by accident or misfortune whilst the insured is travelling on tour or holiday anywhere in India.

SECTION IX : PERSONAL ACCIDENT : Death or bodily injury by accidental violent, external & visible means to the insured persons named in the schedule and subject to limits as specified in the schedule.

Table of benefits under Section No. IX-PERSONAL ACCIDENT are as under :

Beni fits	DESCRIPTION	TA- BLE	Benefits Covered	RISK GRP.			RATE Rs.%0
				I	II	III	
1	Death only _____ 100%	D		1	0.45	0.6	0.9
2	Loss of Two limbs, Two eyes or one limb & one eye _____ 100%						
3	Loss of One limb or one eye _____ 50%						
4	Permanent Total Disablement (PTD) from injuries other than Those named above _____ 100%	C	1 to 4		0.7	0.9	1.3
5	Permanent Partial Disablement (PPD) percentage as per policy schedule	B	1 to 5		1	1.25	1.75
6	Temporary Total Disablement (T.T.D.) @ 1% of CSI up to 100 weeks (Maximum Weekly benefits not exceed Rs.3,000/-)	A	1 to 6		1.5	2	3

RISK GROUP I :

Accountants, Doctors, Lawyers, Architects, consulting Engineers, Teachers, Bankers, Persons engaged in administrative functions, persons primarily engaged in occupations of similar hazard.

RISK GROUP II :

Builders, Contractors and Engineers engaged in superintending functions only, Veterinary Doctors, paid drivers of motor cars and light motor vehicles and persons engaged in occupation of similar hazard and not engaged in manual labour.

RISK GROUP III :

Persons working in underground mines, explosives magazines, workers involved in electrical installation with high tension supply, jockeys, Circus personnel Persons engaged in activities like racing on Wheels or horseback big game hunting mountaineering, Winter sports skiing, ice hockey, ballooning, hang gliding, river rafting, polo & persons engaged in occupations / activities of similar hazard.

ADDITIONAL COVERS :

- 1) Medical Expenses (arising out of an accident) upto 10% of the Capital Sum Insured or 40% of the admissible claim whichever is lower at 20% additional premium.
 - 2) Actual expenses in respect of carriage of dead body (due to accident) of the insured to the place of his/her residence subject to a maximum of 2% of the C.S.I. or Rs.2,500/- whichever is lower.
 - 3) Family Package Cover as under @ 10% discount :
 - (1) Earning Member (Person insured) and spouse if earning _____ 100% of C.S.I. each.
 - (2) Spouse (If not earning) _____ 50% of C.S.I. or Rs.1 lack whichever is lower.
 - (3) Children (Age 5 to 19 years) _____ 25% of C.S.I. or Rs.50,000/- whichever is lower per child.
- NOTE : 1 For children, the cover will be limited to Benefit 1 to 5.

SECTION X PUBLIC LIABILITY : (A) Insured's legal liability for bodily injury to or loss of or damage to property of third party limited to amount specified in the schedule (B) Workmen's Compensation liability to domestic servants engaged in the insured's premises.

SECTION XI PERSONAL COMPUTERS & ACCESSORIES : Computer System consisting of CPU, Key-Boards, Monitors, Printers, Stabilizers, UPS, etc. can be covered as per coverage under Electronic Equipment Policy which covers loss or damage to such items .

SECTIONAL DISCOUNT :

When more than 4 upto 6 sections (including tariff rated sections) _____ 15% on Non-Tariff rates only.
Where more than 6 Sections (including tariff rated sections) _____ 20% on Non-Tariff rates only.

RISK EXCEPTED : (illustrative & not Exhaustive) The Policy does not cover inter-alia loss or damage by war, civil war, and the like depreciation, wear and tear, consequential loss , terrorism & sabotage risk, etc.

- NOTE – 1.** The forgoing is only a broad indication of the cover offered and for further details please refer to any Office of the company
2. The premium will be quoted on application.