

Liberty General Insurance Ltd.  
Unit 1501&1502, 15th Floor, Tower 2, One International Center,  
Senapati Bapat Marg, Prabhadevi, Mumbai – 400013,  
Phone: +91 226700 1313 Fax: +91 226700 1606  
IRDAI of India Reg. No.150, CIN: U66000MH2010PLC269656  
Website Link: [www.libertyinsurance.in](http://www.libertyinsurance.in)



## Proposal Form

Liberty Home Secure Policy – Proposal Form  
UIN: IRDAN150RP0001V02202324

*\*Trade Logo displayed above belongs to Liberty Mutual and used by the Liberty General Insurance Limited under license*

## **PROPOSAL FORM**

### **Important:**

- 1. This proposal is for covering Home Building and/or Home Contents against Fire and Allied Perils.**
- 2. Read the Prospectus/Key Features Document/Policy Wordings before filling up this proposal form to understand the meaning of the terms used herein better.**
- 3. The property proposed for insurance is not covered until the proposal is accepted and premium paid.**

Policy Issuing Office Address & Code	
Intermediary/Agent Name & Code (if any)	

### **A. Details about Proposer and Policy Period**

1.	Name of Proposer	
2.	Address of Proposer	
a	Permanent Address:	
b	Current Address:	<input type="checkbox"/> Please tick if current address is same as permanent address.
3.	Phone No.	
	a. Mobile	
	b. Landline	
	Email Id:	

Liberty General Insurance Ltd.  
Unit 1501&1502, 15th Floor, Tower 2, One International Center,  
Senapati Bapat Marg, Prabhadevi, Mumbai – 400013,  
Phone: +91 226700 1313 Fax: +91 226700 1606  
IRDAI of India Reg. No.150, CIN: U66000MH2010PLC269656  
Website Link: [www.libertyinsurance.in](http://www.libertyinsurance.in)



4	PAN NO  BOD  CKYCR Number	
5.	Bank Details of Proposer:	Name of the Bank and Branch:   Account Number:   IFSC Code:
6.	Policy to be issued in favour of (list out all the parties who have insurable interest) including the financial institutions	
7.	Period of Insurance	From   To   (No of Years in case of long term policy : _____)

Liberty Home Secure Policy – Proposal Form  
UIN: IRDAN150RP0001V02202324

*\*Trade Logo displayed above belongs to Liberty Mutual and used by the Liberty General Insurance Limited under license*

		<b>Note: For Long term policy, Period shall not exceed 10 years.</b>
8.	Nomination:	Nominee Name:  Nominee Mobile No:  Nominee Email ID:  Nominee Address:  a. Permanent Address:   b. Current Address:   <input type="checkbox"/> Please tick if current address is same as permanent address.  Relationship with the insured:   Bank Details of Nominee: Name of the Bank and Branch:   Account Number:   IFSC Code:

## B. Covers Opted

9.	Is there any policy in place for the same property?	Yes/No
	If Yes, please provide the details	

10	<b>Cover/s required:</b>  (When Home Building <u>and</u> Home Contents are opted for, cover for General Contents of Home for Sum Insured equal to 20% of the Sum Insured for Home Building Cover subject to a maximum of ₹ 10 Lakh [Rupees Ten Lakh] is automatically provided).	<table border="1"> <tr> <th>Cover</th> <th>Please tick</th> </tr> <tr> <td>Home Building &amp; Home Contents</td> <td></td> </tr> <tr> <td>Home Building Only</td> <td></td> </tr> <tr> <td>Home Contents Only</td> <td></td> </tr> </table>		Cover	Please tick	Home Building & Home Contents		Home Building Only		Home Contents Only	
		Cover	Please tick								
		Home Building & Home Contents									
		Home Building Only									
		Home Contents Only									

### C. Location of Home Building

11.	Location of Home Building - full postal address with Pin Code.	Pin Code:
12	Is it in a multi-storey building or is it a standalone house?	
13	In case of multi-storey building, please provide the floor number of Your house	

14	Is there a basement to Your house?	
----	------------------------------------	--

#### D. Details of Home Building

**Please note:**

***Your Home Building*** is a building consisting of a residential unit, having an enclosed structure and a roof, basement (if any) and fixtures and fittings permanently attached to the floor, walls or roof, like fixed sanitary fittings, electrical wiring and other permanent fittings etc.

***It also includes*** ‘additional structures’ if they are on the same site, are used as part of Your Home Building:

- a. *garage, domestic out-houses used for residence, parking spaces or areas, if any;*
- b. *compound walls, fences, gates, retaining walls, internal roads;*
- c. *verandah or porch and the like;*
- d. *septic tanks, bio-gas plants, fixed water storage units or tanks, solar panels, wind turbines and air conditioning systems, central heating systems and the like, if not included in Home Contents Cover, any other structure.*

15.	<p><b>Sum Insured (SI) for Home Building:</b></p> <p><b><i>Please note the following:</i></b></p> <p><i>(The amount required to construct Your Home Building at the policy Commencement Date. This amount is calculated as follows:</i></p> <p><b><i>a. For residential structure of Your Home including fittings and fixtures:</i></b></p> <p><i>Carpet area of the structure in square metres X Rate of Cost of Construction at the policy Commencement Date.</i></p> <p><i>The Rate of Cost of Construction is the prevailing rate of cost of construction of Your Home Building at the policy Commencement Date.</i></p>	<p><b>a. SI for residential structure of Your Home including fittings and fixtures (in ₹):</b></p>
-----	--	--

	<b>b. For additional structures: the amount that is based on the prevailing rate of cost of construction at the Policy Commencement Date.)</b>	<b>b. SI for additional structures (in ₹):</b>									
		Additional Structure	Sum Insured (in ₹)								
16.	Carpet area of structure of Home in square metres										
17..	Rate of Cost of Construction per square metre at the policy Commencement Date										
<b>Other Details</b>											
18.	Age of Home Building	<table border="1"> <tr> <td data-bbox="847 981 1118 1160">Less than 5 years</td> <td data-bbox="1118 981 1374 1160"></td> </tr> <tr> <td data-bbox="847 1160 1118 1238">5-10 years</td> <td data-bbox="1118 1160 1374 1238"></td> </tr> <tr> <td data-bbox="847 1238 1118 1305">10-20 years</td> <td data-bbox="1118 1238 1374 1305"></td> </tr> <tr> <td data-bbox="847 1305 1118 1373">Above 20 years</td> <td data-bbox="1118 1305 1374 1373"></td> </tr> </table>		Less than 5 years		5-10 years		10-20 years		Above 20 years	
Less than 5 years											
5-10 years											
10-20 years											
Above 20 years											
19.	<b>Construction Details</b>  <b>Please note the following:</b>  <i>(Building(s) having walls and/or roofs of wooden planks/thatched leaves and/or grass/hay of any kind/bamboo/plastic cloth/asphalt/canvas/tarpaulin and the like are treated as Kutcha Construction.</i>  <i>Construction other than Kutcha Construction is a 'Pucca Construction')</i>	<table border="1"> <tr> <td data-bbox="847 1373 1118 1429"></td> <td data-bbox="1118 1373 1374 1429">Construction*</td> </tr> <tr> <td data-bbox="847 1429 1118 1541">Walls</td> <td data-bbox="1118 1429 1374 1541">Kutcha / Pucca</td> </tr> <tr> <td data-bbox="847 1541 1118 1653">Floor</td> <td data-bbox="1118 1541 1374 1653">Kutcha / Pucca</td> </tr> <tr> <td data-bbox="847 1653 1118 1765">Roof</td> <td data-bbox="1118 1653 1374 1765">Kutcha / Pucca</td> </tr> </table> <i>(*strike out what is not applicable)</i>			Construction*	Walls	Kutcha / Pucca	Floor	Kutcha / Pucca	Roof	Kutcha / Pucca
	Construction*										
Walls	Kutcha / Pucca										
Floor	Kutcha / Pucca										
Roof	Kutcha / Pucca										



## E. Details of Home Contents

**Please note the following:**

i) *Home Contents refer to articles or things in Your Home that are not permanently attached or fixed to the structure of Your Home. Home Contents may consist of General Contents and/or Valuable Contents.*

ii) **General Contents** are all the contents of household use in Your Home, e.g., furniture, electronic items and goods, antennas, solar panels, water storage equipment, kitchen equipment, electrical equipment (including those fitted on walls), clothing and apparel and items of similar nature.

iii) **Valuable Contents** of Your Home consist of items such as jewellery, silverware, paintings, works of art, antique items, curios and items of similar nature.

iv) *If You have opted for Home Building and Home Contents cover, the General Contents of Your home equal to 20% of the Sum Insured for Home Building Cover subject to a maximum of ₹ 10 Lakhs (Rupees Ten Lakh) are automatically covered.*

20.	<p>If You want to opt out of in-built cover for General Contents as mentioned in (iv) above and want to have higher Sum Insured</p> <p>Or</p> <p>If You have opted for Home Contents Only cover, please provide item wise Sum Insured for General Contents.</p> <p>(Sum Insured represents Cost of Replacement)</p>	<p>Item wise Sum Insured for General Contents (in ₹):</p> <table><tr><th>Items</th><th>Sum Insured</th></tr><tr><td>Furniture, Fixtures and Fittings (Home Furnishings)</td><td></td></tr><tr><td>Electrical/Electronic</td><td></td></tr><tr><td>Others</td><td></td></tr></table>	Items	Sum Insured	Furniture, Fixtures and Fittings (Home Furnishings)		Electrical/Electronic		Others	
Items	Sum Insured									
Furniture, Fixtures and Fittings (Home Furnishings)										
Electrical/Electronic										
Others										
21.	<p>In case of Basement, If there are contents in it, please provide the Sum Insured</p>									

**F. In-Built Covers (Loss of Rent & Rent for Alternative Accommodation)**

22.	Cover for (Please Tick)		<p>Loss of Rent:</p> <p>I. Sum Insured:</p> <p>II. Number of Months:</p> <p>Rent for Alternative Accommodation:</p> <p>I. Sum Insured</p> <p>II. Number of Months</p>		
	<table border="1"> <tr> <td>Loss of Rent</td> <td></td> </tr> <tr> <td>Rent for Alternative Accommodation</td> <td></td> </tr> </table>	Loss of Rent			Rent for Alternative Accommodation
Loss of Rent					
Rent for Alternative Accommodation					

**G. Optional Covers (available on payment of additional premium)**

23.	<p>Do You require 'Personal Accident Cover' for Yourself and Your spouse?</p>          	<p>Yes/No</p>   <p>If Yes,</p>   <p>Name &amp; age of Your spouse:</p>   <p>Your age:</p>
-----	---	--



**Liberty**  
General Insurance™

<p>24. Do You require 'Cover for Valuable Contents on Agreed Value Basis (under Home Contents cover)':</p> <p><i>(Valuable Contents of Your Home consist of items such as jewellery, silverware, paintings, works of art, antique items, curios and items of similar nature.)</i></p> <p><i>(You have to submit a Valuation Certificate. However, the requirement of valuation certificate is waived if the Sum Insured opted for is upto ₹ 5 Lakh and Individual item value does not exceed ₹ 1 Lakh).</i></p>	<p>Yes/No</p> <p>If Yes, please attach list of items and Sum Insured:</p> <p>Valuation certificate attached? (Yes/No)</p>
---	---

## H. Additional and Opt out Covers

Sl.No	Name of Coverage Opted	Sum insured
1	Earthquake, volcanic eruption, or other convulsions of nature	
2	Storm, Cyclone, Typhoon, Tempest, Hurricane, Tornado, Tsunami	
3	Flood, Inundation	
4	Lightning	
5	Subsidence of the land, Landslide, Rockslide, Avalanche	
6	Explosion including Explosion of domestic pressure vessels or Implosion	
7	Terrorism damage cover	
8	Burglary And Housebreaking, Robbery, Hold-up & Theft coverages	
9	Non-working due to electrical and mechanical damage of electrical & electronic items like microwave, fridge, air conditioner, air cooler, Television, mixer, washing machine, computer, laptop, mobile phones	

## I. Premium Details

Mode of Payment	
Payment Details	
Amount ( in ₹)	

## J. Claims details

Please specify details of any loss to the proposed Property in last 3 years:

Date of Loss	Cause of Loss	Claimed Amount	Settled Amount/please specify if claim is Outstanding

## K. Others

Are you or any of the proposed applicants a PEP\* or a close relative of a PEP\*? Yes \_\_\_\_\_ No \_\_\_\_\_

If yes, please give details: \_\_\_\_\_ \*Politically Exposed Persons (PEPs) are individuals who are or have been entrusted with prominent public functions in a foreign country, e.g., Heads of States/Governments, senior politicians, senior government/ judicial/military officers, senior executives of state-owned corporations, important political party officials, etc.

## L. Declaration by Insured

I hereby give my consent to receive phone calls, SMS/E mail on the below mentioned registered number/ E mail address from / on behalf of Liberty General Insurance with respect to my insurance policy/regarding servicing of insurance policies/enhancing insurance awareness/ notifying about the status of Claim etc

I/We hereby extend my/our consent to the Company for sharing my/our personal data with Liberty Insurance Group entities/affiliates for the specific purpose of claim settlement quality, data analysis purpose, reinsurance related services (please strike this clause in case you do not wish to disclose the personal data).

I agree to receive service related information from Liberty General Insurance and its service providers, through electronic and telecom modes including WhatsApp and further understand that no unsolicited information will be sent to me. The information/ data provided by me through this Proposal Form, to Liberty General Insurance and / or Liberty General Insurance authorized personnel / agency shall be stored by Liberty General Insurance, throughout the term of my relationship with Liberty General Insurance and used for the purpose relating to my proposal for insurance cover and/or servicing policies issued in my favour, whether by FGIICL or its authorized partners. I also understand that the said storage is necessary for my consumption of the services and consent to not hold Liberty General Insurance and / or its authorized partners / agency / personnel liable for legal utilization of the submitted information / data.

I hereby give my/our consent to Liberty General Insurance to collect, use, process, and share my/our personal information for policy servicing, claim settlement quality, and data analysis purpose, which may be carried out by an empanelled third-party vendors o Yes / o No

I hereby consent to the collection, use and disclosure of my personal information for the assessment of this application and in accordance with Liberty General Insurance Privacy Notice ('Privacy Notice') available at <https://www.libertyinsurance.in/> which I have read, understood and agree to the contents of the Privacy Notice.

I/ We hereby declare that the statements made by me / us in this Proposal Form are

Liberty Home Secure Policy – Proposal Form  
UIN: IRDAN150RP0001V02202324

true to the best of my / our knowledge and belief and I / We hereby agree that this declaration shall form the basis of the contract between me/us and the

\_\_\_\_\_.

If any additions or alterations are carried out in the risk proposed after the submission of this proposal form, then the same should be conveyed to the insurers immediately.

I/We have insurable interest in the subject matter of this insurance and we hereby declare that the cost of the same and the premium for this insurance is paid from legal sources of my/our funds.

Date:

Place:

Signature of the Proposer

How would you want the policy pack to be received?

**Electronic/Soft Copy**

☐

**Physical/Hard copy**

☐

**M. DECLARATION IN CASE THE PROPOSER IS ILLITERATE OR PROPOSAL FORM IS IN LANGUAGE OTHER THAN UNDERSTOOD BY PROPOSER**

(To be signed by person who has explained the contents of the proposal form to the Proposer)

I, the declarant/proposer hereby declare and confirm that I have explained/understood the contents of the proposal form in \_\_\_\_\_ language understood by proposer/me and proposer have affixed his/her signature/thumb impression on the proposal form only after understanding the contents thereof.

**Declarant's Name:**

**Proposer Name:**

**Signature:**

**Signature/thumb impression**

**N. DECLARATION IN CASE THE PROPOSER IS A PERSON WITH DISABILITY REQUIRING ASSISTANCE IN COMPLETION OF PROPOSAL FORM**

(To be signed by person who has explained the contents of the proposal form to the Proposer)

I, the declarant/proposer hereby declare and confirm that, I have physical disabilities therefore unable to complete/mention the required details in proposal form hence authorizing Mr/Mrs. \_\_\_\_\_ for fill up the Proposal form & share required details/information to insurer, Authority letter & disability certificate for the same

Liberty General Insurance Ltd.  
Unit 1501&1502, 15th Floor, Tower 2, One International Center,  
Senapati Bapat Marg, Prabhadevi, Mumbai – 400013,  
Phone: +91 226700 1313 Fax: +91 226700 1606  
IRDAI of India Reg. No.150, CIN: U66000MH2010PLC269656  
Website Link: [www.libertyinsurance.in](http://www.libertyinsurance.in)



is attached herewith.

**Declarant's Name:**

**Proposer Name:**

**Signature:**

**Signature/thumb impression**

Liberty General Insurance Ltd.  
Unit 1501&1502, 15th Floor, Tower 2, One International Center,  
Senapati Bapat Marg, Prabhadevi, Mumbai – 400013,  
Phone: +91 226700 1313 Fax: +91 226700 1606  
IRDAI of India Reg. No.150, CIN: U66000MH2010PLC269656  
Website Link: [www.libertyinsurance.in](http://www.libertyinsurance.in)



### **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 a policy accept any rebate, except such rebate as may be allowed in accordance with the published 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 TEN LAKHS RUPEES.

Liberty Home Secure Policy – Proposal Form  
UIN: IRDAN150RP0001V02202324

*\*Trade Logo displayed above belongs to Liberty Mutual and used by the Liberty General Insurance Limited under license*