



If Yes, please provide the details-----

(When Home Building and 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).

Cover	Please tick
Home Building & Home Contents	
Home Building Only	
Home Contents Only	

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[illegible]

State Pin Code

Is it in a multi-storey building or is it a standalone house?-----

In case of multi-storey building, please provide the floor number of Your house □□□□

Fire Extinguishing System installed: ☐ Hand Appliance ☐ Hydrant ☐ Sprinkler ☐ None

Security available for the Property: ☐ Security Guard ☐ Electronic Device ☐ Common watchman  
☐ Building boundary wall ☐ None

Are all openings protected with doors/windows/grills: ☐Yes ☐No

Name & Address of Mortgagee / Financier:   
  
  
City  District   
State  Pin

### MAKE YOUR OWN PLAN

Coverages	Perils Covered	Sum Insured
<b>Home Protection</b>		
Building *	Fire & Allied Perils including Earthquake	Rs 1,00,000 to Rs 50,00,000
Personal Possessions /Contents *	Fire & Allied Perils including Earthquake	Rs 1,00,000 to 10,00,000
Limit per Item		10% of the Content SI
Valuable Content	Fire & Allied Perils including Earthquake	20% of Content SI
Limit Per Item		25% of Valuable content SI (5% of the Content SI)
Personal Accident Cover	Fire & Allied Perils including Earthquake	Rs-5,00,000
Terrorism Damage	Terrorism	NA
<b>Additional Protection</b>		
Burglary and Theft	Burglary and housebreaking	Equal to Content SI
Limit per Item		10% of the Content SI
Safety & Security	Theft and Accidental Damage	Actuals upto Rs 5,000
<b>Appliance Protection</b>		
Audio and Audio-Visual Appliances	Accidental External means, Mechanical and Electrical breakdowns	40% of Appliance SI
Breakdown of Domestic Appliances	Mechanical and Electrical breakdowns	20% of Appliance SI
Portable Equipment	Any fortuitous event	40% of Appliance SI
Limit per Item		20% of the Appliance SI (8% of the Content SI)
Jewellery Protection	Fire & Allied Perils including Earthquake, Burglary, theft and Housebreaking, snatching of jewellery whilst worn on person	20% of Content SI
Limit per Item		25% of Jewellery SI (5% of the Content SI)
Baggage Protection	Accidental loss and Theft	Rs 10,000/-
Limit per Item		Rs 2,000/-

<b>Legal Liability Protection</b>		
Third Party Legal Liability	Legal Liability towards third party damages	Rs 50,000 to Rs 1,00,000/-
Tenant's Legal Liability	Legal Liability towards rented home	Rs 1,00,000/-
Employees' Compensation	Legal Liability towards working staff and servants at insured home	As per Award
Additional Living Expense Protection	Fire & Allied Perils	Rs 5,000 to Rs 10,000 per month (for 3 month)
Purchase Protection	Fire & Allied Perils, burglary and housebreaking	Rs 10,000/- to 25,000
Pedal Cycle Protection	fire, lightning, external explosion, riot, strike, malicious act, attempted or actual Burglary or Theft, and Accidental external means	Rs 5,000/- to 50,000
Important Documents Protection	Fire & Allied Perils, burglary and housebreaking	Rs 10,000/-
Golf Kit Protection	Fire & Allied Perils, burglary and housebreaking	Rs 10,000 to Rs 50,000/-
Pet Protection	Fire & Allied Perils, burglary and housebreaking	Rs 10,000 for upto 2 pets
ATM Withdrawal	NA	Upto Rs 10,000
Plate Glass	Fire & Allied Perils, burglary and housebreaking	Based on Market Value

\*Sum Insured is available in multiples of 25000/-.

#### Section-I- Home Protection-

#### **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.**

**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.

14.

**Sum Insured (SI) for Home Building:**

***Please note the following:***

*(The amount required to construct Your Home Building at the policy Commencement Date. This amount is calculated as follows:*

***a. For residential structure of Your Home including fittings and fixtures:***

*Carpet area of the structure in square metres X Rate of Cost of Construction at the policy Commencement Date.*

*The Rate of Cost of Construction is the prevailing rate of cost of construction of Your Home Building at the policy Commencement Date.*

**a. SI for residential structure of Your Home including fittings and fixtures (in ₹):**

	<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 ₹)						
15.	Carpet area of structure of Home in square metres								
16..	Rate of Cost of Construction per square metre at the policy Commencement Date								
<b>Other Details</b>									
17.	Age of Home Building								
		Less than 5 years							
		5-10 years							
		10-20 years							
		Above 20 years							
18.	<p>Construction Details</p> <p><b>Please note the following:</b></p> <p><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></p> <p><i>Construction other than Kutcha Construction is a 'Pucca Construction')</i></p>	<p>Construction*</p> <table border="1"> <tr> <td data-bbox="858 1435 1114 1541">Walls</td> <td data-bbox="1121 1435 1372 1541">Kutcha / Pucca</td> </tr> <tr> <td data-bbox="858 1552 1114 1657">Floor</td> <td data-bbox="1121 1552 1372 1657">Kutcha / Pucca</td> </tr> <tr> <td data-bbox="858 1668 1114 1774">Roof</td> <td data-bbox="1121 1668 1372 1774">Kutcha / Pucca</td> </tr> </table> <p>(*strike out what is not applicable)</p>		Walls	Kutcha / Pucca	Floor	Kutcha / Pucca	Roof	Kutcha / Pucca
Walls	Kutcha / Pucca								
Floor	Kutcha / Pucca								
Roof	Kutcha / Pucca								

## A. 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.*

19.	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  Or  If You have opted for Home Contents Only cover, please provide item wise Sum Insured for General Contents.  <
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**B. In-Built Covers (Loss of Rent & Rent for Alternative Accommodation)**

21.	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	
Loss of Rent				
Rent for Alternative Accommodation				

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

22.	<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>
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23.	<p><b>Do You require 'Cover for Valuable Contents on Agreed Value Basis (under Home Contents cover)':</b></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><b>Yes/No</b></p> <p>If Yes, please attach list of items and Sum Insured:</p> <p>Valuation certificate attached? (Yes/No)</p>
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Section II –Additional Protection	Sum Insured(INR)
II(A) Burglary & Theft All contents declared under Section 1 B Note : Insurance on contents should be for value equivalent to the value mentioned under Section I(B) “Contents” under Section I - Fire & Allied Perils - I(B) above	
II(B) Would you like to opt “Safety & Security” cover? Yes <input type="checkbox"/> No <input type="checkbox"/>	

Section III – Appliance Protection		
III(A) - Audio & Audio Visual Appliances		
Please list the items you wish to cover (only upto 7 years old) (include a separate sheet if required)		
Sr. No.	Description*	Age (in years)
1		
2		
3		
4		
	TOTAL	

III(B) - Breakdown of Domestic Electronic Appliances
Please list the items which you wish to cover indicating the present day replacement value. (Only up to 7

years old)

Sr. No.	Description*	Age (in years)	Sum Insured(INR)
1			
2			
3			
4			
	TOTAL		

### III( C) – Portable Equipments

Please list the items which you wish to cover indicating the present day replacement value. (Only up to 7 years old)

Sr. No.	Description*	Age (in years)	Sum Insured(INR)
1			
2			
3			
4			
	TOTAL		

### Section IV - Jewellery and Valuables Protection

Covered required ☐ Within Insured Home  
☐ Anywhere in India

Please list the items which you wish to cover – Jewelry

Sr.No	Jewellery Description	Weight(gms)	Sum Insured(INR)
1			
2			
3			
4			
5			
	Total		

### Section V - Baggage Protection

Sum Insured

expected Value of Personal Baggage,  
Personal effects and other articles  
carried (during the period of travel  
anywhere in India)

### Section- VI Legal Liability(Maximum Liability is S.I)

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)



VI(A) Third Party Legal Liability		Sum Insured(INR)
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VI(B) Tenant Legal Liability		Sum Insured(INR)
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VI (C) Employees Compensation	Nature of Work	No. of Employee	monthly Salary	Sum Insured(INR)

Section VII - Additional Living Expense Protection	Sum Insured(INR)
Would like to opt "Additional Living Expense protection"? Yes <input type="checkbox"/> No <input type="checkbox"/>	
If Yes, Additional rent required	

Section – VIII- Purchase Protection (Applicable only when section -II is selected)	Sum Insured(INR)
Total	

Section –IX Pedal Cycle				Sum Insured in INR
Sr. No.	Make & Name of Manufacturer	Year of Make	Value including Accessories	
			Total	

Section –X Important Documents Protection
<input type="checkbox"/> Yes <input type="checkbox"/> No

Section –XI Golf Kit Protection		
Item Description	Age (in years)	Sum Insured in INR

1.		
2.		
3.		
4.		
5.		

#### Section –XII Pet Protection

Type of Pet and Age	Sum Insured in INR
1.	
2.	

#### Section XII ATM Cash Withdrawal Protection

Would you like to opt for ATM withdrawal cover? Yes\_\_\_\_\_ No\_\_\_\_\_

Section XIII - Plate Glass Protection- Please give description, size and location of glass				Sum Insured
Sr. No.	Description*	Size*	Location*	
<b>Total</b>				

#### Premium Details

Mode of Payment	
Payment Details	
Amount ( in ₹)	

#### 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

### **Previous Policy Details**

Policy Name and Number \_\_\_\_\_  
Previous Insurer \_\_\_\_\_  
Policy Tenure \_\_\_\_\_ To \_\_\_\_\_ From \_\_\_\_\_  
Claim Details \_\_\_\_\_

### **Banking Details**

Bank A/C No.   
Bank Name \_\_\_\_\_  
IFSC Code \_\_\_\_\_  
Branch Name & Address \_\_\_\_\_

### **AML Details:**

Please provide Permanent Account Number (PAN) if premium amount exceeds IN 1 Lac

- ☐ We hereby declare that the premium for the said policy is paid out of the legally declared and assessed sources of our income OR
- ☐ We hereby declare that the premium is paid from the Bank Account of \_\_\_\_\_  
(Company Name) the payment is allowed under the Income Tax Act 1961, and there is insurable interest with the payee.

Are You or any of the proposed applicants are Politically Exposed Person?

- ☐ Yes  
☐ No

Politically Exposed Persons (PEP) are individuals who are or have been entrusted with prominent public functions i.e., Heads/Ministers of central or state government, senior politicians, senior government, judicial or military officials, senior executives of government companies, important party officials.

### **Proposer Declaration-**

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

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)



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 Liberty General Insurance 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 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 hereby provide my/our consent in accordance with Aadhar Act, 2016 and Prevention of Money Laundering Act and rules/regulations made thereunder for validating/authenticating my/our Aadhar details and updating the same in all my policies held with the company.

I/We hereby give my/our consent to the Company to verify and obtain my/our identity/address proof through CERSAI records, UIDAI or National Securities Depository Limited or such other authorities as may provide such services from time to time for the purpose of compliance with prevention of money laundering act read with anti-money laundering guidelines issued by IRDAI.

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 *d d m yyy*

Signature of Proposer

Place-----

How would you want the policy pack to be received?

Electronic/Soft Copy ☐      Physical/Hard copy ☐

**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**

**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 is attached herewith.

**Declarant's Name:**

**Proposer Name:**

**Signature:**

**Signature/thumb impression**

**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.