



Please state the Commencement Date from which the insurance cover is desired:

Note: In case of a building presently under construction, the date of receiving possession may be appropriate.

**Premium Payment Details**

Cheque No. \_\_\_\_\_ dated \_\_\_\_\_ drawn on \_\_\_\_\_ Bank for a sum of Rs. \_\_\_\_\_

**NOTE**

The Proposer understands that if a proposal has been completed for this insurance, then the statements and all particulars provided in such proposal, and any attachments thereto, are material to the insurance company's decision to provide this insurance. The applicant further understands that the insurance company will, in its sole discretion, issue the Policy in reliance upon the truth of such statements and particulars.

The policy shall be voidable at the option of the company in the event of mis-representation, mis-description or non-disclosure of any material particular by the insured. Any person who, knowingly and with intent to defraud the insurance company or other persons, files a proposal for insurance containing any false information, or conceals for the purpose of misleading, information concerning any fact material thereto, commits a fraudulent insurance act which will render the policy voidable at the insurance company's sole discretion and result in a denial of insurance benefits.

If a claim is in any respect fraudulent, or if any fraudulent or false plan, specification, estimate, deed, book, account entry, voucher, invoice or other document, proof or explanation is produced, or any fraudulent means or devices are used by the insured, policyholder, beneficiary, claimant or by anyone acting on their behalf to obtain any benefit under this policy, or if any false statutory declaration is made or used in support thereof, or if loss is occasioned by or through the procurement or with the knowledge or connivance of the insured, policyholder, beneficiary, claimant or other person, then all benefits under the policy are forfeited.

**Main Exclusions**

Fire and Special Perils section does not cover loss, destruction or damage to specified items including jewellery, curios, antiques, pictures and other works of art, guns, collection of stamps, coins and medals for an amount collectively in excess of Rs. 10,000 unless specifically stated to the contrary in the policy schedule. Burglary and Housebreaking, including Larceny and Theft section, does not cover loss, destruction or damage to curios, antiques, pictures and other works of art, guns, collection of stamps, coins and medals for an amount collectively in excess of Rs. 10,000 unless specifically stated to the contrary in the policy schedule and to

jewellery and valuables in excess of Rs. 10,000 per single article unless specifically stated to the contrary in the policy schedule.

**Notice: Section 41 of the Insurance Act: 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 a policy accept such rebate, except such rebate as may be allowed in accordance with the published prospectuses or tables of the insurer.

(2) Any person making default in complying with the provisions of this section shall be punishable with fine which may extend to five hundred Rupees.

**Proposer's Declaration**

I/We desire to insure with HDFC Chubb General Insurance Company Ltd. in respect of the property described above and benefits opted and agree that the statements contained in this Proposal Form are to my/our true and accurate representations.

I/We agree that this application and declaration shall be promissory and shall be the basis of the contract between me/us and HDFC Chubb General Insurance Company Ltd., and agree to accept the Company's policy for insurance along with the terms and conditions prescribed by the Company.

I/We hereby declare that the contents of the Proposal Form and documents have been fully explained to me/ us and that I/we have fully understood the significance of the proposed contract.

I/We also agree that if any additions/alterations are carried out after the submission of this Proposal Form to the Company, then the same will be communicated to the Company immediately in writing.

I/We understand the terms of cover of this insurance and agree that the insurance would be effective only on acceptance of this application by the Company and the payment of premium by me/us in advance.

Date

Proposer's Signature

Agent's Code

Agent's Address

Insurance is the subject matter of the solicitation. Form No. 134

**ACKNOWLEDGEMENT**

(On behalf of HDFC Chubb General Insurance Company Limited)

Received from Mr./Mrs./Ms. or M/s. \_\_\_\_\_

Cheque No. \_\_\_\_\_ dated \_\_\_\_\_ drawn on \_\_\_\_\_

\_\_\_\_\_ Bank for a sum of Rs. \_\_\_\_\_ towards premium for

Home Insurance from the desired Commencement Date \_\_\_\_\_ subject to realisation of cheque.

Agent's Name/Address & Signature of/on behalf of Agent

Few things in life matter as much to you as your home. After all, it's at the heart of your family, your possessions, your memories...



Now, with HDFC Chubb Home Insurance, you can ensure for your home the trusted protection it deserves. Importantly, it's brought to you by HDFC, a name synonymous with "home" to millions across India, and Chubb, one of the world leaders in non-life insurance solutions. Read on to find out how you can benefit from affordable coverage for your property and possessions against almost any eventuality.

#### Introduction

- I. The insurance will be applicable only for residential buildings with RCC/RBC/Tiles/ACC roof and external walls of Burnt bricks/Stone/Concrete blocks.
- II. Building means structure (above plinth and foundation excluding land) of standard construction as stated above. It includes connected utilities, sanitary fittings, fixtures and fittings therein belonging to the Insured.
- III. All items proposed for insurance must be free of any defects and must be in perfect condition at the time of inception of the Insurance cover.
- IV. The coverage and exclusions are fully described in the Policy form. The same is available on request.
- V. The table below mentions the nature of insurance available and the premia rates thereof.

VI. Failure to disclose facts material to the assessment of the risk or providing misleading information will render the contract invalid.

#### Notes & Definitions

- a) **Contents** means all articles owned or held in trust by the Proposer and his/her family members residing in the same household.
- b) **Market Value** means Re-instatement Value less depreciation.
- c) **Personal effects** means clothing, spectacles, umbrellas, footwear, etc.
- d) **Re-Instatement Value** means the cost of replacing or reinstating on the same site, property of the same kind or type but not superior to or more extensive than the insured property when new.
- e) **Single article** is defined as one distinct physical object having an independent economic value.
- f) **Specified items** means jewellery, curios, antiques, pictures and other works of art, collection of stamps, coins and medals.
- g) **Jewellery** means articles of precious stones, gold, silver or other precious metals.
- h) **Valuables** means carpets (other than normal wall to wall carpets), telephone instruments, photographic equipment (including still and video cameras), clocks, binoculars, telescopes, musical instruments, audio and video equipment, computers (including laptops) and other peripheral equipment, watches, mobile phones, calculators, digital diaries and palmtops.

Please note that Section I and I (a) coverage includes risks like Fire and Special Perils, earthquake, flood/storm, terrorism and riots/strikes.

#### Section I – Premium for Fire & Special Perils Cover

All figures in Rs. All premiums are inclusive of service tax and education cess.

Section I (a) – Building	5 lakh	7.5 lakh	10 lakh	12.5 lakh	15 lakh	17.5 lakh	20 lakh	22.5 lakh	25 lakh	27.5 lakh	30 lakh	35 lakh	40 lakh	45 lakh	50 lakh
Premium I (a)	393	589	786	982	1179	1375	1571	1768	1964	2161	2357	2750	3143	3536	3928
Section I (b) – Contents	1 lakh	1.5 lakh	2 lakh	2.5 lakh	3 lakh	3.5 lakh	4 lakh	4.5 lakh	5 lakh	5.5 lakh	6 lakh	6.5 lakh	7 lakh	7.5 lakh	8 lakh
Premium I (b)	79	118	157	196	236	275	314	354	393	432	471	511	550	589	629

#### Section II – Premium for Burglary & Theft Cover

Section II – Burglary & Theft	1 lakh	1.5 lakh	2 lakh	2.5 lakh	3 lakh	3.5 lakh	4 lakh	4.5 lakh	5 lakh	5.5 lakh	6 lakh	6.5 lakh	7 lakh	7.5 lakh	8 lakh
Premium II	269	404	539	673	808	943	1078	1212	1347	1482	1616	1751	1886	2020	2155

#### Main Exclusions

Fire and Special Perils section does not cover loss, destruction or damage to specified items including jewellery, curios, antiques, pictures and other works of art, guns, collection of stamps, coins and medals for an amount collectively in excess of Rs. 10,000 unless specifically stated to the contrary in the policy schedule.

Burglary and Housebreaking, including Larceny and Theft section, does not cover loss, destruction or damage to curios, antiques, pictures and other works of art, guns, collection of stamps, coins and medals for an amount collectively in excess of Rs. 10,000 unless specifically stated to the contrary in the policy schedule and to jewellery and valuables in excess of Rs. 10,000 per single article unless specifically stated to the contrary in the policy schedule.

Section 41 of the Insurance Act: 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 a policy accept such rebate, except such rebate as may be allowed in accordance with the published prospectuses or tables of the insurer.
- (2) Any person making default in complying with the provisions of this section shall be punishable with a fine which may extend to five hundred Rupees.

Insurance is the subject matter of the solicitation. Insurance Regulatory and Development Authority has issued regulations pertaining to protection of policyholder's interest. The same is available for perusal on request. This prospectus is descriptive only. Actual coverage is subject to the language of the policies as issued.

Form No. 106

For any assistance or information:  
Call us on **1-800-226-226 toll free**  
(from a MTNL or BSNL phone only).

E-mail us at: [india.helpline@hdfcchubb.com](mailto:india.helpline@hdfcchubb.com)



There's no better way to  
help safeguard your home

Home Insurance

#### Correspondence Address

5th Floor, Express Towers, Nariman Point, Mumbai-400 021, India. Fax: 91 22 6638 3698

#### Registered Office

Ramon House, H. T. Parekh Marg, 169, Backbay Reclamation, Mumbai 400 020, India.



HDFC Chubb General Insurance Company Limited