

HOME SECURE PLUS

CLAIM FORM

(The Issuance of this form does not imply admission of liability)

POLICY NO: _____

CLAIM NO: _____

Claim under Section:

1. Griha Raksha Plus
2. All Risk Cover – Structure and Contents
3. Claim under Extensions/ Optional Covers

Policy Period	From:to
Name of the Insured	
Address	
Contact Number	(R) _____ (M) _____
Date and Time of Loss	DD/MM/YY _____ hrs. min _____
Date and Time of Discovery	DD/MM/YY _____ hrs. min _____
Cause/Reason/Nature of Loss	

Brief description of incident

Other insurance on same Loss: Yes No

If yes kindly share the details of the same:

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.....

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Previous losses under the policy:

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.....

Additional information in case of claim under:

Griha Raksha Plus or All Risk Cover – Structure and Contents

1	Whether the premises was occupied at the time of fire / loss? Yes /No, if No, Please provide the date from when it was vacant.	Date _____ Time _____ Location _____ Reason for removal :
2	Has the fire / loss been reported to fire brigade and Police? Yes /No, if no, give reasons.	FIR No.
3	State whether the property damaged, is Hypothecated / Lease / Hire purchase, If yes give details?	Hypothecation Party Name : Period of such Hypothecation : Value of such loan :
4	State the estimated loss amount on date of loss.	
5	State the value of Salvage, if any?	
6	State the total value of the property insured upon the premises at the time of loss.	
7	Is case loss reported is due to Earthquake? If Yes, then submit the evidence of it.	
8	Is the dwelling completely unfit for occupation after the occurrence of loss? Yes/ No	
9	What is the amount of rent paid / received by the insured	
10	What is the amount of loss of rent?*	
11	What is the period of which property remained unfit for occupation	
12	Address of the premises at which loss occurred?	

Information in case of claim under:

Burglary and Theft

1	Which portion of the premises affected by the entry / exit?	
2	Has a complaint been lodged with the police? If so, by whom and when and at which police station?	
3	Were the premises occupied at the time of loss?	

	a) If not, on what date and at what hour were they last occupied? b) For how long have the premises been unoccupied?	
4	Is anybody suspected of theft? If so, state full details.	
5	Is the insured the sole owner of a) the property lost or damaged ? b) if no, the property belongs to whom ? c) Is the insured responsible for repairs to the premises?	
6	State the total value of property upon the premises at the time of loss. Estimated loss amount and description of contents lost	
7	Any other relevant information	

Claim under Extensions/ Optional Covers

1	What is the amount to be paid for damage due to terrorism	
2	What is the amount to be paid for Architects, Surveyors and Consulting Engineers Fees?	
3	What is the amount to be paid for removal of debris?	
4	What is the amount to be paid for Burglary or Theft of Content of Unoccupied Structure?	
5	What is the amount to be paid for Trees and Plants / Garden Cover / Landscaping Damage?	
6	What is the amount to be paid against loss of Rent*?	
7	What is the amount to be paid as an additional rent for alternate accommodation?	
8	What is the amount to be paid for Additional Living Expenses?	
9	What is the amount to be paid for Temporary Resettlement Expenses?	
10	What is the amount to be paid for Contents Temporarily removed?	

11	What is the amount of loss for Enhanced cover during Wedding / Other Occasion?	
12	What is the amount of loss for Search & found in for exploratory and repair cost reasonable incurred in locating the source of water damage?	
13	What is the amount of loss for Jewellery and Valuables? Kindly describe the item wise loss	
14	What is the amount of loss for Curios, Works of Art & Paintings? Kindly describe the item wise loss	
15	What is the amount of loss for Portable Equipments? Kindly describe the item wise loss	
16	What is the amount of loss for Electronic Equipment? Kindly describe the item wise loss covering Make & Model ,Serial Number Date of Purchase	
17	What is the amount of loss for Breakdown of Domestic and Electronic equipment? Kindly describe the item wise loss covering Make & Model , Serial Number, Date of Purchase	
18	What is the amount of loss of contents during Transit?	
19	What is the amount of loss of Cash Whilst in Transit?	
20	What is the amount of loss of Keys & Locks Replacement Cover?	
21	What is the amount of loss under Purchase Protection Cover?	
22	What is the amount of loss under Pedal Cycle Cover?	
23	What is the amount of loss under Plate Glass Cover?	
24	What is the amount of loss under Baggage Cover?	
25	What is the amount of loss under Tenant Liability Cover?	
26	What is the amount of loss under Public /Personal Liability Cover?	
27	What is the amount of loss under Liability to Domestic Staff Cover?	
28	What is the amount of loss under Safety for Documents Cover?	
29	What is the amount of loss under Golf Cover?	

30	What is the amount of loss under Job Loss covering 3 EMI of Housing loan?	
31	Any additional information relevant to processing of claim.	

*Proof of tenancy is required

Note:

- Claim under "Rent for alternative Accommodation, Loss of Rent, temporary resettlement expense " is admissible only if claim is registered and accepted on insured Structure and Structure declared unfit for occupation.
- Claims for 1 -12 cover is payable only if a claim is accepted by us under Section A.

Kindly use separate sheets in case of further brief to claim is required

I/We hereby agree, affirm and declare that:

- The statements/information given/stated by me/us in this claim form are true, correct and complete.
- The details of all persons having an interest in the property in respect of which the claim is being made are provided as per the proposal form or by way of an endorsement in the policy. Furthermore, save and except as provided or disclosed in this claim form, no claim made hereunder (or the same/similar claim) has been made or lodged with any other insurance company.
- No material information which is relevant to the processing of the claim or which in any manner has a bearing on the claim has been withheld or not disclosed.
- If I/we have given/made any false or fraudulent statement/information, or suppressed or concealed or in any manner failed to disclose material information, the policy shall be void and that I/We shall not be entitled to all/any rights to recover thereunder in respect of any or all claims, past, present or future.
- The receipt of this claim form/other supporting/related documents does not constitute or be deemed to constitute an agreement by the Company of the claim and the Company reserves the right to process or reject or require further/additional information in respect of the claim.

Place:

Date:

Signature of the Claimant

Direct Fund Transfer / EFT mandate Form

A) Would you like to opt for Electronic Fund transfer mode of payment? A Yes Yes

B) If Yes, Kindly provide the below mentioned details:

- Payee name (as per bank records).....
- Payee account no
- Type of account : Saving Current Others
- Name of the bank.....
- Branch Name.....
- Address of the bank:

- IFSC Code of the bank.....
- MICR code of the Bank.....
- PAN of the payee:

Please attach an Original Blank Cancelled Cheque signed by the payee.(Mandatory)
Please attach a PAN Card copy of Payee (mandatory)

Terms and Conditions for Payments through RTGS / NEFT

1. The details provided by the Customers in the Mandate Form shall be considered as final and Zurich Kotak General Insurance Company (India) Limited shall not be responsible for cross verification of any of the details provided therein.
2. The RTGS / NEFT facility shall be effective for the respective Customer(s) within 15 days of the receipt of the Mandate Form by Zurich Kotak General Insurance Company (India) Limited and/ or within such period as may be reasonably required by Zurich Kotak General Insurance Company (India) Limited to activate the RTGS/ NEFT facility.
3. The Customer agrees that under the RTGS/ NEFT facility, there may be a risk of non-payment in the Account of Customer on the day of the credit of Payments due to change in the applicable regulations pertaining to RTGS/ NEFT facility or due to any other reasons without any fault/inaction/failure on part Zurich Kotak General Insurance Company (India) Limited or any factor beyond the control of Zurich Kotak General Insurance Company (India) Limited
4. The Customer agrees to indemnify, without delay or demur, Zurich Kotak General Insurance Company (India) Limited and its agents and keep Zurich Kotak General Insurance Company (India) Limited and its agent indemnified harmless at all times from and against any and all claims, damages, losses, costs, and expenses (including attorney's fees) which Zurich Kotak General Insurance Company (India) Limited may suffer or incur, directly or indirectly, arising from or in connection with, amongst other things, either of the aforesaid reasons stated in above clauses.
5. Zurich Kotak General Insurance Company (India) Limited may sub-contract and employ agents to carry out any of its obligations under the RTGS/ NEFT facility. The Customer may discontinue or terminate the use of RTGS / NEFT facility by giving a minimum of 15 days prior written notice to Zurich Kotak General Insurance Company (India) Limited The date of notice for Zurich Kotak General Insurance Company (India) Limited will be the date of receipt of such notice by Zurich Kotak General Insurance Company (India) Limited .The notice of such termination should be given to Zurich Kotak General Insurance Company (India) Limited only at its corporate address and be addressed at Zurich Kotak General Insurance Company (India) Limited, 401, 4th Floor, Silver Metropolis, Jai Coach Compound, Off Western Express Highway, Goregaon (East), Mumbai-400063. Maharashtra, India.
6. A confirmation of the receipt of termination notice given by the Customer will be acknowledged through a confirmation letter by Zurich Kotak General Insurance Company (India) Limited In no case can the Customer construe his termination notice as effective unless a confirmation has been provided by Zurich Kotak General Insurance Company (India) Limited to the Customer stating the date of receipt of such communication by the Customer.
7. The Customer agrees that transaction(s) through RTGS/ NEFT facility may attract inward RTGS/ NEFT charges, which if levied by the Customer's bank, shall be borne by the Customer
8. Zurich Kotak General Insurance Company (India) Limited has the absolute discretion to amend or supplement any Terms and Conditions stated herein at any time and will endeavor to give prior notice of Ten days for such changes wherever feasible for the terms and conditions to be applicable. By using the new services, or at the completion of such period, whichever is earlier, the Customer shall be deemed to have accepted the changed terms and conditions.

9. Submission of documents or bank details or any other information does not in any way, shape or form, imply or express or suggest admission of liability by the company.
10. Notices under these terms and conditions may be given in writing by delivering them by hand or e-mail or on Zurich Kotak General Insurance Company (India) Limited website www.kotakgeneralinsurance.com or by sending them by post to the last address of the Customer.
11. These terms and conditions will be governed by the laws of India and any legal action or proceedings arising out of these Terms and Conditions shall be initiated in any other courts or tribunals in India.
12. I / We further undertake to refund any excess amount whether demanded by Zurich Kotak General Insurance Company (India) Limited or not, which has been credited in excess to my account at any time due to any reason within 7 days of such receipt of such communication from Zurich Kotak General Insurance Company (India) Limited of such excess credit or such information of excess credit coming to the knowledge of the Customer through any other source.

I/ We agree that my/our claim payment will be credited from the date Zurich Kotak General Insurance Company (India) Limited gets confirmation from its bankers, This facility will continue unless it is revoked by any party and any issuance of relevant credit instruction from Zurich Kotak General Insurance Company (India) Limited to its bankers will be valid till such instruction is complete irrespective of the fact that the notice period has expired provided such a credit request has been made by Zurich Kotak General Insurance Company (India) Limited before the expiry of the notice period of the customer



Signature of the Policy Holder