DOMICO / PRINTABLE BUYER WORKSHEET

Home Loan Insurance: Mandatory Cover and Cost Checks

Protect the family, the loan and the building with the right cover for each risk.

Property / unit: _____ Visit / review date: _____

Which risk is covered?

[ ]	**Life** - Check death benefit and insured borrower.	Evidence / next step: _____
[ ]	**Building** - Check specified physical damage cover.	Evidence / next step: _____
[ ]	**Contents** - Check belongings and item limits.	Evidence / next step: _____
[ ]	**Riders** - Read the exact additional-event definitions.	Evidence / next step: _____

Financing a premium has a cost

[ ]	**Extra EMI** - Approximately Rs 868 per month.	Evidence / next step: _____
[ ]	**Total repayment** - Approximately Rs 2.08 lakh.	Evidence / next step: _____
[ ]	**Interest component** - Approximately Rs 1.08 lakh.	Evidence / next step: _____
[ ]	**Compare alternatives** - Read cover and payment options together.	Evidence / next step: _____

Before accepting a policy

[ ]	**Written requirement** - Separate optional life cover from collateral conditions.	Evidence / next step: _____
[ ]	**Benefit schedule** - Compare cover with the real loan balance.	Evidence / next step: _____
[ ]	**Exit terms** - Check transfer, foreclosure and refunds.	Evidence / next step: _____
[ ]	**Family records** - Keep schedules, receipts and claim contacts.	Evidence / next step: _____

Open questions / professional follow-up: _____

Read with the full Domico guide. This worksheet records checks; it is not a title, safety, loan or tax clearance. Verify applicable requirements for the exact property and transaction.