

HDFC ERGO General Insurance Company Limited



BURGLARY & HOUSEBREAKING INSURANCE - ADD ONS - PROPOSAL FORM

(Please fill in CAPITALS only)

1.	a) Name and address of the Proposer (in full). b) Name of the financial institution /s (if any financial interest is involved) c) Nature of Trade or Business	
2.	Address of the premises to be insured	
3.	a) Nature of occupation of the Premises. (Warehouse, Godown, Shop or Office Residence etc.,) b) How long have you been an occupant of the premises? c) Are you the sole occupant? d) If not, who are the other occupants?	
4.	What materials are used for construction? Eg. Concrete, Bricks, Iron Sheet, Timber etc. a) Walls – b) Roof – c) Floor -	
5.	What protection is provided to: a) Doors? b) Windows? c) Sky Lights, Ventilators, Exhaust Fans, Lights, Air Conditioners, Trap Doors? d) Any other opening? e) Mention any special precautions you have adopted for safeguarding your property	
6.	a) Are the premises occupied by you at night? If not, by whom? b) Does Watchmen or safety guards guard the premises? Is this for 24 hours? If so, by how many and during what time? c) Name of Security Firm providing the services d) Is the area patrolled by the Police? e) Will the premises at any time be left un-occupied? f) If so, how often and for how long?	
7.	Is the premises fitted with an alarm system? If Yes, please describe the particulars of the system. Is the system linked to any rapid response services of the Police or Private Security?	
8.	a) Are all valuables secured in safe(s) outside business hours; If so, b) Give (1) Maker's Name (2) Height (3) Width (4) Depth and Weight of Safe (s) c) How many keys are there to the safe (s) and with whom are they kept? d) Can the safe (s) be opened by a single key or by a combination of two or more keys? e) If money is not kept in safe but in other containers, whether cover is required thereon, full details of storage of cash/money may be furnished. If latter, details. f) If any open storage is involved full details thereof.	
9.	a) Are Stock and Sales books maintained? b) How frequently are these written? c) How often is stock taken? d) Where are these books kept outside business hours? e) Is it possible to determine the values of stock, cash etc., as at the end of each day with documentary evidence?	
10.	a) Have any premises occupied by you been earlier entered by thieves? b) If so give full particulars stating when and how access was obtained and the extent of the loss c) What precautions have been adopted to prevent such recurrence?	
11.	a) Is the risk currently insured with any other Company? If so, b) The name of the Insurance Company c) Policy No. d) Period	From <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> To <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
12.	Has any company in respect of your Burglary Insurance: a) Declined your proposal? b) Cancelled or refused to renew your policy? c) Accepted your proposal on special terms and conditions?	
13.	Have you ever claimed upon any Company for loss by Burglary, House Breaking or theft? If so, give details.	Insurance Company: Policy No.: Period of Insurance: Amount Claimed:
14.	Amount for which contents are currently insured against Fire with name of the Company	
15.	Do you need cover against Riot and Strike, Theft, Terrorist activities, money kept anywhere in the premises on payment of additional premium, as also on 'first loss basis'.	

16.	PROPERTY TO BE INSURED (Give full details) a. Stocks in trade (consisting of) b. Goods consisting of held by the Proposer in trust or on commission for which he is responsible: c. Furniture, Fixtures, Fittings and Appliances in trade d. Money, Cash, Coins and / or currency notes in locked safe. e. Others (to be specified) <p style="text-align: right;">Total Rs.</p>	SUM TO BE INSURED (Rs.)
17.	Is there any other material information relevant to the acceptance of this proposal which must be known to the Company?	
18.	Policy Period Required	From <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> To <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>

PREMIUM DETAILS

Amount Rs. Rupees _____

SOURCES OF FUND

Salary Business Other (Please Specify) _____

BANK ACCOUNT DETAILS

Name of the Bank Account Holder

Bank Account No. Account: Savings Current

Name of Bank Branch

MICR Code (9 digit MICR code number of the bank and branch appearing on the cheque issued by the bank)

IFSC Code (11 character code appearing on your cheque leaf)

I wish: Any refund due on the premium payment / any payment/claims will be directly credited to my aforesaid Bank Account.*

*As per the IRDAI, its mandatory that all payments made to the insured only through electronic mode.

TERMS AND CONDITIONS

I/We hereby declare and warrant that the above statements are true and complete and that I/We have withheld no information whatsoever which is material for the acceptance of this proposal. I/We agree that this declaration and the answers given above shall be the basis of the contract between me/us and the Company and shall be deemed to be incorporated in such contract and that if any untrue statement be contained or any material information is withheld or not disclosed therein the said contract shall become absolutely null and void I/We undertake to exercise all reasonable precautions for the care and maintenance of the property and I/We agree to accept the Policy in the form issued by the Company subject to the terms, exceptions and conditions prescribed therein or endorsed on the Policy.

DECLARATION & WARRANTY ON BEHALF OF ALL PERSONS PROPOSED TO BE INSURED

I/We hereby understand, declare, consent and authorize the Company to use financial information, as provided to the Company for underwriting the risk.

I hereby grant consent to Agent/Broker/Corporate Agent or any other licensed intermediary to share my KYC (Know your Customer) and customer due diligence information with HDFC ERGO General Insurance Company Limited for the purpose of my insurance proposal

Place

Date

Signature of Proposer

N. B.
 The liability of the Company does not commence until this proposal is accepted by the Company and the Premium received.
 Fill the form in Block Letters. If the above space is not sufficient for answer please continue on a separate sheet and attach hereto.
 To obtain full indemnity, it is necessary to insure the properties for the full value.

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 of the commission payable or any rebate of the premium shown in the policy nor shall any person taking out or renewing or continuing a policy accept any rebate except such rebate as may be allowed in accordance with the published prospectuses 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 ₹ 10 Lakhs.