

### Loss Of Personal Belongings (Standalone Motor Own Damage Cover – Private Cars)

Application No \_\_\_\_\_

1. Please fill the form in BLOCK LETTERS.
  2. Please answer all the questions fully and correctly. If a particular question is not applicable to you please mark that question as not applicable "N/A".
- Please leave one box blank between two words while writing address.

Our liability does not commence until the acceptance of the proposal has been formally intimated to the insured Person and full premium has been realized by Us.

For Office Use Only	
Imd code	
Imd Name	
Mobile No	

#### Insured Details

##### For Individual Customers only

Name of the Proposer:

Address:

Marital status: Married  Unmarried  Date of Birth: <DD/MM/YYYY > Gender: M  F  TG

Contact No.  Permanent Account number (PAN No.)

Email Id:

##### For Corporate Customers

Name of registered Institution:

Contact No.  Permanent Account number (PAN No.)

Email Id:

I have eIA No:  I would like to apply for eIA with Karvy / CAMS / NSDL / CDSL.

GST NO

#### Occupation

Salary  Business  Others

#### Policy Details

New Policy  Renewal of HDFC ERGO  Renewal Policy no \_\_\_\_\_

Name of Policy	Policy Tenure	
Private Car Package Policy	Annual	<input type="checkbox"/>
*Standalone Motor Own Damage Cover	Annual	<input type="checkbox"/>
Private Car Policy - Bundled	One year OD + 3 years TP	<input type="checkbox"/>

\*Existing Third Party Policy From: \_\_\_\_\_ To: \_\_\_\_\_ Name of insurer \_\_\_\_\_

#### Risk Information /Vehicle Information

Vehicle Manufacturer

Vehicle Model

Registration Location

Year of Manufacturer

Engine Number

Chassis Number

Colour of the vehicle

Registration No.

Date of Registration

Fuel Type: Petrol  Diesel  CNG  LPG  Electric  Licence No. \_\_\_\_\_

**Loss Of Personal Belongings (Standalone Motor Own Damage Cover – Private Cars)**

Seating Capacity   Cubic Capacity(\*)

Insured Declared Value of the vehicle	Non Electrical Accessories fitted to the vehicle	Electrical & Electronic Accessories fitted to the Vehicle	Total Value*
-	-	-	-

**Previous Year Information**

**Previous Claims details:**

Year	Policy Number	Previous Insurer	No. Of Claims	Period of Insurance	Amount
1				From <dd/mm/yyyy> To <dd/mm/yyyy>	
2				From <dd/mm/yyyy> To <dd/mm/yyyy>	
3				From <dd/mm/yyyy> To <dd/mm/yyyy>	
4				From <dd/mm/yyyy> To <dd/mm/yyyy>	
5				From <dd/mm/yyyy> To <dd/mm/yyyy>	

Are you entitled to No Claim Bonus: Yes  No

If yes, please specify the % and submit the proof thereof \_\_\_\_\_

**Additional Information**

Whether the use of vehicles is limited to own premises: Yes  No

Whether the use of vehicle designed for the use of Blind / Handicapped /Mentally challenged and duly endorsed by RTA? Yes  No

Is the vehicle used for Driving Tuition: Yes  No

Is the vehicle proposed for insurance under: Hire –purchase  Lease Agreement  Hypothecation Agreement

If Yes, give the name of the concerned parties:

Whether vehicle belongs to foreign embassy / consulate? Yes  No

Are you a member of Automobile Association of India? Yes  No

If yes, please state:

Name of Association

Membership No.

Date of expiry :<dd/mm/yyyy>

Is the vehicle fitted with the any Anti-theft device approved by the AARI? Yes  No

If yes, attach Certificate of Installation in the vehicle issued by Automobile Association of India

Is Geographical Extension required: Yes  No

**Personal Accident & Legal Liability Coverage Information**

Do you have a Personal Accident cover for Owner Driver with a minimum sum insured of Rs 15 Lakhs? Yes  No

If yes, then please provide policy number

# HDFC ERGO General Insurance Company Limited

## Proposal Form

### Loss Of Personal Belongings (Standalone Motor Own Damage Cover – Private Cars)

Do you have a Personal Accident policy for Owner Driver for Rs 15 lakhs under another motor insurance policy in your name? Yes  No

If yes, please provide the policy number  and Sum Insured

Do you have more than 1 vehicle registered in your name? Yes  No

If yes, please provide the registration number of each number

How many of the vehicles registered in your name are insured with HDFC ERGO?

Please provide their policy number: \_\_\_\_\_

Please give details of nomination for Personal Accident cover for Owner Driver

a. Name of Nominee and Age

b. Relationship

c. Name of Appointee (if nominee is a minor)

d. Relationship to the Nominee

Do you wish to include the following Personal Accident coverage for Unnamed/Named Passengers?.

Unnamed Passenger :	Number of Persons :	CSI opted for:
Paid driver :	Number of Paid drivers:	CSI opted for :

In case of named persons, give name and CSI opted for

Name	CSI opted for	Nominee name	Relationship

The policy provides Third Party Property Damage (TPPD) of Rs 7.5 Lakhs

Do you wish to opt for statutory TPPD liability coverage of Rs 6000/- only? Yes  No

Legal liability	No. Of persons
Driver /Conductor/cleaner	
Other Employee	

#### Motor Add – on COVERS

Do you wish to opt for any below add-on covers :

Zero Depreciation Claim  Loss of Use-Downtime Protection  Higher Protection and Removal Cost

Engine and Gear Box Protection  Emergency Assistance Cover  Voluntary Deductible

No Claim Bonus Protection  Tyre Secure  Return to Invoice  Multi Vehicle Discount  Cost of Consumable Items  EMI Protector  Loss of Personal Belongings

#### Coverage Information- Loss of Personal Belongings

Section	List of Covers	Sum Insured Options	Sum Insured
1	Loss of Personal Belongings <input type="checkbox"/>	INR 5000-10 Lakhs	INR _____

Do you wish to extend the cover to Co-Passengers? Yes  No



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#### Risk Information for Tyre Secure

What is the age of the driver? \_\_\_\_\_ How many kilometres you drive during a year? \_\_\_\_\_  
 Do you drive at night? \_\_\_\_\_ How are the road conditions? \_\_\_\_\_  
 What is your credit score? \_\_\_\_\_

#### Payment Details

Cheque / Instrument number  Date of Instrument   
 Branch name / Location  Amount

#### Bank Account details

Name of the Bank Account Holder   
 Bank Account No  Account: Saving  Current   
 Name of the 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 that the statement made by me/us in the 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 contract between me/us and HDFC ERGO General Insurance Company Limited. I/We also declare that, if any additions or alterations are carried out after the submission of this proposal form, then the same would be conveyed to the insurers immediately. I/We hereby declare that the contents of the form and documents have been fully explained to me/us and that I/We have fully understood the significance of the proposed contract. 1) I/We declare that the rate of NCB stated above by me/us is correct and that no claim has arisen in the expiring policy (copy of the policy enclosed). I/We further undertake that, if this declaration is found to be incorrect, all benefits under the policy in respect of Section I of the policy will stand forfeited. 2) I/We further understand and agree that HDFC ERGO General Insurance will seek confirmation of above stated details from my/ our previous insurers. Pending receipt of necessary confirmation, I/We agree that, though coverage under the policy will be available to me/us, HDFC ERGO General Insurance will be liable to release the payment towards any claims under Section I of the policy only after a confirmation in this regard is received. In the event this declaration is found to be incorrect, any and all coverage available under Section I of the policy from the date of commencement of the policy shall stand automatically forfeited. Further, any survey arranged/allowed by HDFC ERGO General Insurance of the motor vehicle, pending confirmation of this declaration from my/our previous insurers, shall be without prejudice to any of the rights and remedies available to HDFC ERGO General Insurance as contained herein and relevant laws and regulation. 3) I/We acknowledge and agree that , pending receipt of confirmation of this declaration from my/our previous insurers, the "cash-less repair facility" provided by HDFC ERGO General Insurance shall stand suspended. 4) I/We also shall endeavour to procure the renewal notice and pass on the same to HDFC ERGO General Insurance immediately upon the receipt of such renewal notice. 5) I/we authorize HDFC ERGO General Insurance and associate partners to contact me via email, phone, SMS.

#### Valid PUC:

- I/We hereby declare and confirm having a valid Pollution Control (PUC) Certificate.

#### Compulsory Personal Accident:

Compulsory Personal Accident (PA) Cover for owner-driver (PA Cover for Owner –Driver is compulsory for individual vehicle owners)

I hereby declare that the Owner Driver does not require Compulsory Personal Accident Cover as

- Owner Driver has a separate existing Personal Accident cover against Death and Permanent Disability (Total and Partial) for Sum Insured of at least 15lacs.
- Owner Driver has a separate Standalone Compulsory Personal Accident policy for Sum Insured of Rs 15 lacs



# HDFC ERGO General Insurance Company Limited

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- The Vehicle to be insured is not owned by an individual.
- The Owner Driver does not have an effective driving license.

(Note: Where the owner driver owns more than one vehicle, Compulsory Personal Accident cover can be granted for any one vehicle as opted by him/her.) Personal Accident cover for owner driver is compulsory for Sum Insured of 15 lakhs for Private Car. Compulsory Personal Accident Cover for Owner Drivers cannot be granted where the Vehicle is owned by a company, a partnership firm or a similar body corporate.

#### Vernacular Declaration:

Declaration in case the proposal is filled other than the Proposer/the proposer sign in vernacular language/proposer is illiterate (to be certified by someone other than agent/employee of the company)

(The content of this form and its particulars have been explained by me in vernacular to the Proposer who has understood and confirmed the same.)

Name of the Translator: \_\_\_\_\_

Signature of the Translator: \_\_\_\_\_

Place: \_\_\_\_\_

Date: \_\_\_\_\_

Name of the insured: \_\_\_\_\_

Signature of the insured: \_\_\_\_\_

Place: \_\_\_\_\_

Date: \_\_\_\_\_

#### FRAUD WARNING:

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

#### ANTI- MONEY LAUNDERING:

The Company believes in adherence to Anti Money Laundering (AML) guidelines/rules as it aids in ensuring that financial institution like ours are not used as vehicle for money laundering. The policyholder/ nominee are thus bound to provide such information as may be required by the Company for ensuring the adherence of AML guidelines/rules.

#### SHARING OF INFORMATION CLAUSE:

The information sought from the insured is strictly for the purpose of policy issuance and policy servicing. This information sought and the details of policy are kept confidential and will not be shared with any external party in any circumstances whatsoever. However, in instances when such information/ details is sought by any governmental bodies / regulatory authorities or when the Company is directed to share such information in accordance with any law/ regulations or direction from any such governmental bodies / regulatory authorities, the Company will be bound to abide to such directions.

#### DATA PROTECTION REQUIREMENT (BELOW DECLARATION SHOULD BE MENTIONED IN INSURED DECLARATION):

"I/We hereby understand, declare, consent and authorize the Company that all details of the policy and financial information, as provided to the Company may be utilized for processing the claim made under the Policy. I/We hereby also understand, declare and consent that the Company shall have right to retain and disseminate the same to any service provider for providing services related to insurance"

#### PROHIBITION OF REBATES (SECTION 41 of Insurance Act, 1938 as amended):

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 any rebate, except such rebate as may be allowed in accordance with the published prospectuses or tables of the insurer: provided that acceptance by an insurance agent of commission in connection with a policy of life insurance taken out by himself on his own life shall not be deemed to be acceptance of a rebate of premium within the meaning of this sub-section if at the time of such acceptance the insurance agent satisfies the prescribed conditions establishing that he is a bona fide insurance agent employed by the insurer.

Any person making default in complying with the provisions of this section shall be liable for a penalty which may extend Rs 10 Lakhs



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Go Green and Make a difference!! By choosing this option, only soft copy of Policy shall be delivered to your registered mail. The soft copy is valid for lodging claims or any other service needs. (If you require physical copy of your policy in future, please visit "Help" section on [www.hdfcergo.com](http://www.hdfcergo.com) or contact our customer care).

#### Declaration by Insured

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 HDFC ERGO General Insurance Company Limited.

I/We also declare that any additions or alterations are carried out after the submission of this proposal form then the same would be conveyed to the insurers immediately.

Place: \_\_\_\_\_

Date: \_\_\_\_\_

Signature of Proposer

#### For Office Use Only

Channel Partner Code: \_\_\_\_\_

Branch Location: \_\_\_\_\_

Signature of Channel Partner: \_\_\_\_\_