# **HDFC ERGO General Insurance Company Limited**





1	Insured and all subsidiary	companies to be insured under the	e policy			
	a Insured:					
	Subsidiaries:					
	b Insured's corresponde	ence address:				
	Telephone:	Mobile No.:	Landlin	e:		
2	Period of Insurance	From:	To:			
3	a. Source of Business A	Agent/ Broker/ Direct/Others (Pls. Spe	ecify)			
	b. Intermediary Name					
	c. Intermediary Code					
	d. Contact Nos.	Mobile No.:	Landlin	e:		
4	Claims Details for past the	ree years (Claims paid + Outstanding	g (Rs) + No. of claims in a	n year + Loss Mitiga	ation Factors in c	ase of any major claim)
5	Limits of liability requeste	ed for building and contents				
	a BUILDING					
	b CONTENTS					
6		in the inquest				
6	Policy in which currency t	o be issued				
	a Currency 1					
	b Currency 2					
	c Currency 3					
7	a Description of applic	ant's business operations at the loc	cation to be insured/Occ	upancy		
	b Status of applicant	Private Company P	Public Company	Government	owner	
	c How important to op	eration are computer and data prod	cessing?			
8	Building and Contents va	lues at the locations to be insured				
	Location					
	Value Building					
	Contents					
9		cation(s) to be insured: (include if parthorized entry points, guard posts			er Utility supplie	s, delivery/dispatch areas,
10	Description of area surrou	unding location(s) to be insured				
	a Describe occupants o	of surrounding buildings				
	b Is it an area known to	suffer from an above average crime	e rate?			
		t police station or army post.				

11	De	scription of employees and operations at location(s) to be insured	d										
	а	Number of employees and operating hours at each location											
	b	Details of ethnic minorities, labour relations and unions at each lo	cation										
	С	Number and location of employees in building (s) outside normal	working hours.										
	d	Are cleaning staff in-house or contract and what are their hours											
	е	What business occupy other parts of the building to be insured											
	f	Do these other business attract press/public attention											
12	а	Description of security at location(s) to be insured:											
	b	Details of guard force, number, reports to whom recruitment, train	ning, duties.										
	С	Details of alarm system, CCTV etc.											
	d	Details of loss system and control											
	е	Details of perimeter fence and gates											
	f	Details of access control procedures and equipment											
	g	How is the building lit (inside and outside)?											
	h	Details of car parking arrangement											
13	De	scription of past history at location(s) to be insured:											
	а	Give full particulars of any incidents or threats in the past 5 years $$											
	b	Describe steps taken to deal with them and to prevent recurrence	е										
	С	List all property loss for last 5 years											
14	Do	es the applicant, its directors and officers or any other known per		edge									
	OR Information of any specific fact, which may reasonably give rise to a claim under the proposed policy?												
15	Ot	her covers opted: -	Please tick which	ever is required	Yes	No	Limit						
			Business Interrup	<u> </u>									
			Advance Loss of										
				Civil Commotions			Not Appl	icable					
			Malicious Damag				Not Applicable						
				& Political Intimidation			Not Applicable						
			Civil War				Not Applicable						
			War				Not Appl						
			Mutiny				Not Appl						
			Debris Removal										
			Expert Fees										
			Expert Fees Fines Arts										
			Fines Arts	ees and shrubs									
			Fines Arts Lawns, Plants, Tre										
			Fines Arts Lawns, Plants, Tre	ees and shrubs becify with limits									
16	De		Fines Arts Lawns, Plants, Tre										
16			Fines Arts Lawns, Plants, Tre Others, please sp	ecify with limits									
16	Hav	tails of other insurance we any other insurer ever cancelled or refused to issue or to continu	Fines Arts Lawns, Plants, Tre Others, please sp	ecify with limits									
16	Hav	tails of other insurance	Fines Arts Lawns, Plants, Tre Others, please sp	ecify with limits									
16	Hav	tails of other insurance we any other insurer ever cancelled or refused to issue or to continu	Fines Arts  Lawns, Plants, Tre  Others, please sp	for you?									

17 Important Notice	ce:-																																		
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- The Company will not be responsible in case of non credit or delay in processing of payout due to incomplete/incorrect information provided by the customer. Please ensure that you provide accurate details to the Company.

# **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.

## **PROHIBITION OF REBATES**

#### Section 41 of Insurance Act 1938, as amended

- (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 or 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 prospectus 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 Ten lakh Rupees.

## **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.

#### **FRAUD WARNING**

This policy shall be voidable at the option of the HDFC ERGO 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 defraud the insurance company or any other person, 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 sole discretion of the insurance company and result in a denial of insurance benefits.

Sign:	
Name:	
Capacity of Signatory:	
Date:	$ \begin{picture}(100,10) \put(0,0){\line(1,0){10}} \put($