

# HDFC ERGO General Insurance Company Limited

HOME SURAKSHA PLUS - PROPOSAL FORM



**HDFC Bank**

Bank channel code: \_\_\_\_\_ Agent code: \_\_\_\_\_

## CUSTOMER INFORMATION

Name of Customer: \_\_\_\_\_

Gender:  M  F Date of Birth:           Relationship with Insured: \_\_\_\_\_ Period of Insurance: Equivalent to Loan Tenure

Sum Insured: Equivalent to Loan amount sanctioned or as per product offerings Premium Amount (In ₹): \_\_\_\_\_ \*Mobile No: \_\_\_\_\_

Insured II Details: (Applicable Incase of Joint Coverage) \_\_\_\_\_  
 (First Name) \_\_\_\_\_ (Middle Name) \_\_\_\_\_ (Last Name) \_\_\_\_\_

Date of Birth:           PAN No. \_\_\_\_\_ Occupation:  Salaried  Self Employed  Others, Pls Specify \_\_\_\_\_

Kindly tick the appropriate condition incase the person proposed for insurance (i) Has been diagnosed or is suffering from any symptoms or (ii) Has undergone treatment for any of the below mentioned conditions

	Hypertension	Diabetes	Cancer	Stroke	Multiple Sclerosis	Coronary Artery Bypass Surgery	Paralysis	Kidney Failure	Heart Valve Replacement	Myocardial Infarction (Heart Attack)	Major Organ Transplant	Others
Insured I												
Insured II												

Section Wise Coverage	Section 1 - Fire	Section 2 - Burglary	Section 3 - Critical Illness	Section 4 - Personal Accident	Section 5 - Loss of Employment
Sum Insured					3 EMI's

\*Please provide correct mobile number of the proposed insured, to receive information relating to policy servicing and premium acknowledgement.

## PAYMENT & BANK ACCOUNT DETAILS

Premium Amount: ₹ \_\_\_\_\_ Payment Option:  Monthly  Quarterly  Half Yearly  Yearly

Cheque No.: \_\_\_\_\_ Date:           Amount: ₹ \_\_\_\_\_

Bank Name \_\_\_\_\_

Credit Card / Debit Card No.: \_\_\_\_\_ Card Type:  Master  Visa Expiry Date:

Name on Card: \_\_\_\_\_

## WOULD YOU LIKE YOUR REFUND (EXCESS PREMIUM) BY CHEQUE\* OR CREDITED DIRECTLY INTO YOUR BANK ACCOUNT?

\* Cheque will be issued in the name of the Proposer only.  
 In case of payment made through credit card there fund amount would be reversed in Credit Card account directly or through cheque. Please provide the following bank details and a copy of a Cancelled Cheque if you opt for direct credit into your bank account: (Cancelled Cheque should be of the same bank account in which the refund needs to be credited directly)

Cheque No.: \_\_\_\_\_ Cheque Amount for ₹: \_\_\_\_\_

Name as in Bank Account \_\_\_\_\_  
 (First Name) \_\_\_\_\_ (Middle Name) \_\_\_\_\_ (Last Name) \_\_\_\_\_

Bank Name \_\_\_\_\_ Bank Branch \_\_\_\_\_

Bank Account number \_\_\_\_\_ IFSC Code \_\_\_\_\_ MICR No. \_\_\_\_\_

\*Note: The Proposer agrees and undertakes to intimate in writing to HDFC ERGO about any change in bank account details.  
 If ECS is selected, please submit the standing instruction form available at our branches.

## NOMINEE DETAILS

Name of Insured	Name of Nominee	Relationship	Address of the Nominee

Where Nominee is a minor, give the details of Appointee

Name of the Appointee	Relationship	Address of the Appointee

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

- I/We hereby declare on my behalf and on behalf of all persons proposed to be insured that the above statements are true and complete in all respects to the best of my knowledge and that I/We am/are authorized to propose on behalf of these other persons.
- I understand that the information provided by me will form the basis of insurance policy, is subject to the Board approved under writing policy of the Insurance company and that the policy will come into force only after full receipt to the premium chargeable.
- I/We further declare that I/We will notify in writing any change occurring in the occupation or general health of the life to be insured/proposer after the proposal has been submitted but before communication of the risk acceptance by the company.
- I/We declare and further consent to the company. Seeking medical information from any hospital who at any time has attended on the life to be insured/proposer or from any past or present employer concerning anything which affects the physical and mental health of the life to be assured/proposer and seeking information from any insurance company to which an application or insurance on the life to be assured/proposer has been made for the purpose of underwriting the proposal and /or claim settlement.
- I/We authorize the company to share information pertaining to my proposal including the medical records for the sole purpose of proposal underwriting and/ or claims settlement and with any Governmental and/or Regulatory Authority.

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

Note: The liability of the company does not commence until the acceptance of the proposal has been formally intimated by the insured and full premium has been realized by the company.

We are under no obligation to accept any proposal for insurance. The Proposer agrees that the receipt of the Proposal Form by HDFC ERGO General Insurance Company Limited along with the premium payment does not tantamount to the acceptance of the Proposal for insurance by HDFC ERGO General Insurance Company Limited and does not result in a concluded contract of insurance. The acceptance of the Proposal for insurance shall be at the Company's sole and absolute discretion and upon full realization of the premium payment .In the event of acceptance of the Proposal for insurance by HDFC ERGO General Insurance Company Limited, such acceptance shall be specifically intimated to the Proposer by HDFC ERGO General Insurance Company Limited along with the date from which the insurance Cover shall become effective. HDFC ERGO General Insurance Company Limited shall not be liable for any claim in respect of an event giving rise to a claim covered under the Policy of Insurance that has occurred prior to policy issuance is not covered under this policy(Your proposal form will be considered after HDFCERGO General Insurance Company Limited receives premium payment.)

**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-Rebating Warning:** As per Section 41 of the Insurance Act 1938,as amended, the practice of rebating is prohibited, as follows: 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 policy in respect to 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 prospectus or tables of the insurer. Violation of Section41 of the Insurance Act 1938, as amended, shall be punishable with a fine which may extend to ₹10Lakhs.

**Go Green Declaration:** Would you like to Go Green and Make a difference!! By choosing this option, only soft copy of Policy shall be delivered to your registered mail id. The soft copy is valid for lodging claims or any other service needs. Please reconfirm your registered mail id & mobile no (If you require physical copy of your policy in future, please visit "Help" section on www.hdfcergo.com or contact our customer care).

Place

Date

Signature of the Proposer

**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:

Place:

Date:

Signature of the Translator

Name of the Insured:

Place:

Date:

Signature of the Insured

**AGENT'S DECLARATION**

I, \_\_\_\_\_ (Full Name) in my capacity as an Insurance Advisor/ Specified Person of the Corporate Agent/Authorized employee of the Broker/Relationship Officer, do hereby declare that I have explained all the contents of this Proposal Form, Including the nature of the questions contained in this Proposal Form to the Proposer including statement(s), information and response(s) submitted by him/her in this Proposal Form to questions contained herein or any details sought here in will form the basis of the Contract of Insurance between the Company and the Proposer, if this Proposal is accepted by the Company for issuance of the Policy. I have further explained that if any untrue statement(s)/information/response(s) is/are contained in this Proposal Form/ including addendum(s), affidavits, statements, submissions, furnished/ to be furnished, the company shall have the right to vary the benefits which may be payable and further more if there has been a non-disclosure of any material fact, the policy issued to his/her favor pursuant to this Proposal may be treated by the Company as null and void and all premiums paid under the Policy may be forfeited to the company.

License No.(Advisor/Corporate Agent/Broker/Relationship Officer)

Place

Date

Signature of Agent

**CHECK LIST**

Please check the following documents are attached along with the proposal form

1. ID Proof : Passport / Pan Card / Voter ID / Driving License / Letter from a recognized public authority
2. Proof of Residence : Telephone Bill / Bank Account Statement / Letter from any recognized public authority / Electricity Bill / Ration Card
3. Age Proof : Proof of Age
4. Renewal notice with claim details
5. Photocopies of all previous policies and endorsements

**FOR OFFICE USE ONLY**

Channel Partner Code

Branch Location

Signature of Channel Partner

**Consent for Transfer into Loan Account Number**

I hereby declare, agree and confirm that:

From the Policy Start Date, any claim payable by the Company under this Policy shall be deposited directly in the loan account number \_\_\_\_\_ maintained by the "Bank / Financial Institution as named in the Schedule of this Policy".

In the event of any claims becoming payable under this Policy, the same shall be deposited by the Company in the aforementioned loan account held with the "Bank/Financial Institution as named in Schedule of this Policy" without any reference / notice to the undersigned, but not exceeding the Principal Outstanding as defined under the Policy.

In the event of any claims payable under this Policy exceeding the Principal Outstanding, the Company shall pay such claim amount exceeding the Principal Outstanding to the undersigned.

Upon receipt of such claim amount in the manner aforesaid by the Bank/Financial Institution as named in the Schedule of this Policy and the Insured shall completely discharge the Company from all liability, claims under the Policy and shall be binding on the undersigned and the heirs, executors, administrators, successors or legal representatives of the Insured, as the case may be.

Yours Sincerely,

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

Signature:

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



For Bank Use

Channel Name/Branch code: \_\_\_\_\_

Employee code: : \_\_\_\_\_ LOS No.: \_\_\_\_\_

**Customer Declaration**

- The name of this insurance plan is HDFC ERGO Home Suraksha Plus.
- I have understood the Coverage & Benefits payable under the plan.
- I understand that the insurance plan opted by me is on a voluntary basis.
- I have read and understood the features as mentioned above of HDFC ERGO Home Suraksha Plus and agree to proceed with my application.

Please note:

The commission has been disclosed in HDFC Bank branches & on Bank's website for your reference.

Signature of Customer  
Mandatory

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

Customer Name: \_\_\_\_\_



**ACKNOWLEDGMENT CUSTOMER COPY**

Received from Mr. / Mrs. / Ms.

Cheque No  dated  drawn on

Bank for a sum of Rs.   
towards payment of premium on behalf of HDFC ERGO General Insurance Company Ltd.

Signature & seal

Date

Your proposal is subject to acceptance by the Company. This acknowledgement should not be construed as assumption of risk by the Company. If we accept a proposal for insurance, it shall be subject to the policy terms and conditions and we shall have no liability to make any payment if premium is not received by us in full and in time, or is not realized. If we do not accept the proposal, we will inform you and refund any payment received from you without interest.