



Sarv Suraksha Plus (Group) - Proposal Form

Application No

1. Please fill the form in BLOCK LETTERS. All details with\* are mandatory.
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.

For Office Use Only	
Imd code	
Imd Name	
Mobile No	

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

Proposer Details

Name of the Proposer:

Address:

Group Type: Employer- Employee  Non-Employer-Employee

Nature of Business:

Contact No.  Permanent Account number (PAN No.)

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

GST NO.

Details of person Proposed to be insured

Sl. No.	Name	Date of Birth	Gender (M/F/TG)	Height	Weight	Relationship with Proposer	Occupation
1		D D M M Y Y	M <input type="checkbox"/> / F <input type="checkbox"/> / TG <input type="checkbox"/>				
2		D D M M Y Y	M <input type="checkbox"/> / F <input type="checkbox"/> / TG <input type="checkbox"/>				
3		D D M M Y Y	M <input type="checkbox"/> / F <input type="checkbox"/> / TG <input type="checkbox"/>				
4		D D M M Y Y	M <input type="checkbox"/> / F <input type="checkbox"/> / TG <input type="checkbox"/>				
5		D D M M Y Y	M <input type="checkbox"/> / F <input type="checkbox"/> / TG <input type="checkbox"/>				
6		D D M M Y Y	M <input type="checkbox"/> / F <input type="checkbox"/> / TG <input type="checkbox"/>				

Policy Details

Policy Tenure	Maximum upto 1 year
Policy Period	From _____ To _____
Type of Sum Insured	Fixed Sum Insured Reducing Sum Insured
Policy Type	Individual / Family / Family Floater

Coverage and Sum Insured

Section 1 – Major Medical Illness Y  N

Sec	Sub Sec	Coverage	Sum Insured/ Sum Insured Limits	Sum Insured
1		Major Medical Illness		
		Survival Period	<input type="checkbox"/> <0/15/30 days>	Days _____

	i	Essential Cover	<input type="checkbox"/>	INR (10,000 – 5 Cr.)	Rs. _____
	ii	Essential Plus Cover	<input type="checkbox"/>		
	iii	Silver Cover	<input type="checkbox"/>		
	iv	Silver Plus Cover	<input type="checkbox"/>		
	v	Gold Cover	<input type="checkbox"/>		
	vi	Gold Plus Cover	<input type="checkbox"/>		
	vii	Platinum Cover	<input type="checkbox"/>		
<b>A</b>		<b>Optional Covers - Major Medical Illness</b>	<input type="checkbox"/>		
	i	Cardiac Arrest	<input type="checkbox"/>		
	ii	Angioplasty	<input type="checkbox"/>	INR (10,000 – 5 Lakhs)	Rs. _____
	iii	Molecular Gene Profiling test	<input type="checkbox"/>	INR (5000 - 30,000)	Rs. _____
	iv	Second Medical Opinion	<input type="checkbox"/>		
	a	Second Medical Opinion -India	<input type="checkbox"/>	INR (5000 - 20,000)	Rs. _____
	b	Second Medical Opinion – Global	<input type="checkbox"/>	2X X= Amount selected in Second Medical Opinion - India	Rs. _____

**Section 2 – Personal Accident: Y  N**

Sec	Sub Sec	Coverage		Sum Insured/ Sum Insured Limits	Sum Insured
<b>2</b>		<b>Personal Accident</b>			
<b>I</b>		<b>Accidental Death</b>	<input type="checkbox"/>	INR (10,000 – 50 Cr.)	Rs. _____
		<b>Mode of Transport: Air <input type="checkbox"/> Rail <input type="checkbox"/> Road <input type="checkbox"/> All <input type="checkbox"/></b>			
		<b>Removal of Sub – limit for comatose: Y <input type="checkbox"/> N <input type="checkbox"/></b>			
<b>A</b>		<b>Optional Covers - Accidental Death</b>			
	i	Burns	<input type="checkbox"/>	INR (10,000 – 10 Lakhs)	Rs. _____
		<b>Common Carrier: Y <input type="checkbox"/> N <input type="checkbox"/></b>			
	ii	Transportation of Mortal Rem.	<input type="checkbox"/>	INR ( 500 – 10,000)	Rs. _____
	iii	Renewal Premium Benefit	<input type="checkbox"/>	Up to INR ( 50 - 2,50,000)	Rs. _____
<b>II</b>		<b>Permanent Disablement</b>	<input type="checkbox"/>	INR (10,000 – 50 Cr.)	Rs. _____
	i	Table A	<input type="checkbox"/>		
	ii	Table B	<input type="checkbox"/>		
	iii	Table C	<input type="checkbox"/>		
	iv	Table D	<input type="checkbox"/>		
	v	Table E	<input type="checkbox"/>		
		<b>Common Sum Insured for Accidental death and Permanent Disablement: Y <input type="checkbox"/> N <input type="checkbox"/></b>			
<b>III</b>		<b>Temporary Total Disablement</b>	<input type="checkbox"/>		
	i	Temporary Total Disability - Accident Only	<input type="checkbox"/>	INR ( 500 – 1,00,000) up to 104 Weeks	Rs. _____
	ii	Temporary Total Disability – Illness only	<input type="checkbox"/>	INR ( 500 – 1,00,000) up to 104 Weeks	Rs. _____
		<b>Weekly deductible under Temporary Total Disablement: 1 Week <input type="checkbox"/> 2 Week <input type="checkbox"/> 3 Week <input type="checkbox"/> 4 Week <input type="checkbox"/></b>			
<b>A</b>		<b>Optional Cover under Temporary Total Disability – Illness only</b>			
	i	Waiting Period modification Option	<input type="checkbox"/>	3 Years <input type="checkbox"/> 2 Years <input type="checkbox"/> 1 Years <input type="checkbox"/> 0 Years <input type="checkbox"/>	

**Section 3 – Emergency Medical Expense: Y  N**

Sec	Sub Sec	Coverage		Sum Insured/ Sum Insured Limits	Sum Insured
<b>3</b>		<b>Emergency Medical Expenses</b>			
	i	Emergency Medical Expenses - Accident Only	<input type="checkbox"/>	Up to INR (10,000 – 25 Lakhs)	Rs. _____

II		Emergency Medical Expenses - Illness only	<input type="checkbox"/>	Up to INR (10,000 – 25 Lakhs)	Rs. _____
<b>A</b>		<b>Optional Covers - Emergency Medical Expenses</b>	<input type="checkbox"/>		Rs. _____
	i	Emergency Medical Expenses - Global	<input type="checkbox"/>	Up to INR (10Lakhs – 25 Lakhs)	Rs. _____
	ii	Co-Payment	<input type="checkbox"/>	5% <input type="checkbox"/> 10% <input type="checkbox"/> 15% <input type="checkbox"/> 20% <input type="checkbox"/> 25% <input type="checkbox"/>	

**Section 4 – Loss of Income /EMI Protector: Y  N**

Sec	Sub Sec	Coverage		Sum Insured/ Sum Insured Limits	Sum Insured
<b>4</b>		<b>Loss of Income/EMI Protector</b>			
I	i	Termination from Employment	<input type="checkbox"/>	INR (1,000 – 50 Lakhs) No. of months	Rs. _____
II	ii	Loss of Income - Major Medical Illness	<input type="checkbox"/>	3 <input type="checkbox"/> 6 <input type="checkbox"/> 9 <input type="checkbox"/> 12 <input type="checkbox"/>	
		Survival Period	<input type="checkbox"/>	<0/15/30 days>	Days _____
	a	Essential Cover	<input type="checkbox"/>	INR (1,000 – 50 Lakhs) No. of months 3 <input type="checkbox"/> 6 <input type="checkbox"/> 9 <input type="checkbox"/> 12 <input type="checkbox"/>	Rs. _____
	b	Essential Plus Cover	<input type="checkbox"/>		
	c	Silver Cover	<input type="checkbox"/>		
	d	Silver Plus Cover	<input type="checkbox"/>		
	e	Gold Cover	<input type="checkbox"/>		
	f	Gold Plus Cover	<input type="checkbox"/>		
	g	Platinum Cover	<input type="checkbox"/>		
<b>A</b>		<b>Optional Cover - Loss of Income - Major Medical Illness</b>			
	i	Cardiac Arrest	<input type="checkbox"/>		
III		Loss of Income – Permanent Total Disablement	<input type="checkbox"/>		

**Section 5 – Credit Shield: Y  N**

Sec	Sub Sec	Coverage		Sum Insured/ Sum Insured Limits	Sum Insured
<b>1</b>		<b>Credit Shield</b>			
	i	Accidental Death & Permanent Total Disablement	<input type="checkbox"/>	INR (10,000 – 50 Cr.)	Rs. _____
<b>Removal of Permanent Total Disablement: Y <input type="checkbox"/> N <input type="checkbox"/></b>					

**Section 6 – Property Coverage: Y  N**

Sec	Sub Sec	Coverage		Sum Insured/ Sum Insured Limits	Sum Insured
<b>6</b>	i	<b>Property Coverage</b>			
I	ii	Fire & Allied Perils	<input type="checkbox"/>	Up to INR (10,000 – 10 Cr.)	Rs. _____
<b>Type of Occupancy Covered:</b>					
II		Burglary	<input type="checkbox"/>	Up to INR (10,000 – 10 Cr.)	Rs. _____
<b>Basis of coverage for contents:</b> Full coverage <input type="checkbox"/> First Loss Basis <input type="checkbox"/>					
<b>Additional Information for I. Fire &amp; Allied Perils</b>					
II		Is there any policy in place for the same property?	Yes/No		
III		If Yes, please provide the details.			
<b>Covers Opted</b>					
II		Cover/s required: (When Home Building and Home Contents are opted for, cover for General Contents of Home for Sum Insured equal to 20% of the Sum Insured for Home Building Cover subject to a maximum of ₹10 Lakh [Rupees Ten Lakh] is automatically provided).	<b>Cover</b>		<b>Please tick</b>
			Home Building & Home contents		<input type="checkbox"/>
			Home Building only		<input type="checkbox"/>
			Home Contents only		<input type="checkbox"/>
<b>Location of Home Building</b>					
III		Location of Home Building - full postal address with Pin Code.	Pin Code: _____		

IV	Is it in a multi-storey building or is it a standalone house?									
V	In case of multi-storey building, please provide the floor number of Your house.									
VI	Is there a basement to Your house?									
<b>Details of Home Building</b>										
VII	<p><b>Sum Insured (SI) for Home Building:</b>  <b>Please note the following:</b>  (The amount required to construct Your Home Building at the policy Commencement Date. This amount is calculated as follows:</p> <p><b>a. For residential structure of Your Home including fittings and fixtures:</b>  Carpet area of the structure in square metres X Rate of Cost of Construction at the policy Commencement Date.  The Rate of Cost of Construction is the prevailing rate of cost of construction of Your Home Building at the policy Commencement Date.</p> <p><b>b. For additional structures:</b> the amount that is based on the prevailing rate of cost of construction at the Policy Commencement Date.)</p>	<p>a. SI for residential structure of Your Home including fittings and fixtures (in ₹):</p> <p>b. SI for additional structures (in ₹):</p> <table border="1"> <thead> <tr> <th>Additional structure</th> <th>Sum insured (In INR)</th> </tr> </thead> <tbody> <tr> <td> </td> <td> </td> </tr> <tr> <td> </td> <td> </td> </tr> </tbody> </table>	Additional structure	Sum insured (In INR)						
Additional structure	Sum insured (In INR)									
IX	Carpet area of structure of Home in square metres									
X	Rate of Cost of Construction per square metre at the policy Commencement Date									
XI	Age of Home Building	<table border="1"> <tbody> <tr> <td>Less than 5 years</td> <td> </td> </tr> <tr> <td>5-0 years</td> <td> </td> </tr> <tr> <td>10-20 years</td> <td> </td> </tr> <tr> <td>Above 20 years</td> <td> </td> </tr> </tbody> </table>	Less than 5 years		5-0 years		10-20 years		Above 20 years	
Less than 5 years										
5-0 years										
10-20 years										
Above 20 years										
XII	<p>Construction Details</p> <p><b>Please note the following:</b>  (Building(s) having walls and/or roofs of wooden planks/ thatched leaves and/or grass/hay of any kind/bamboo/plastic/ cloth/asphalt/canvas/tarpaulin and the like are treated as Kutcha Construction.</p> <p>Construction other than Kutcha Construction is a 'Pucca Construction')</p>	<p>(*strike out what is not applicable)</p> <table border="1"> <tbody> <tr> <td> </td> <td>Construction*</td> </tr> <tr> <td>Walls</td> <td>Kutcha/Pucca</td> </tr> <tr> <td>Floor</td> <td>Kutcha/Pucca</td> </tr> <tr> <td>Roof</td> <td>Kutcha/Pucca</td> </tr> </tbody> </table>		Construction*	Walls	Kutcha/Pucca	Floor	Kutcha/Pucca	Roof	Kutcha/Pucca
	Construction*									
Walls	Kutcha/Pucca									
Floor	Kutcha/Pucca									
Roof	Kutcha/Pucca									
<b>Details of Home Contents</b>										
XIII	<p>If You want to opt out of in-built cover for General Contents as mentioned in (iv) above and want to have higher Sum Insured Or</p> <p>If You have opted for Home Contents Only cover, please provide item wise Sum Insured for General Contents.</p> <p>(Sum Insured represents Cost of Replacement)</p>	<p>Item wise Sum Insured for General Contents (in ₹):</p> <table border="1"> <thead> <tr> <th>Items</th> <th>Sum Insured</th> </tr> </thead> <tbody> <tr> <td>Furniture, Fixtures and Fittings (Home furnishings)</td> <td> </td> </tr> <tr> <td>Electrical / Electronic</td> <td> </td> </tr> <tr> <td>Others</td> <td> </td> </tr> </tbody> </table>	Items	Sum Insured	Furniture, Fixtures and Fittings (Home furnishings)		Electrical / Electronic		Others	
Items	Sum Insured									
Furniture, Fixtures and Fittings (Home furnishings)										
Electrical / Electronic										
Others										
XIV	In case of Basement, If there are contents in it, please provide the Sum Insured.									
<b>In-Built Covers</b>										
XV	<p>Cover for (Please Tick)</p> <table border="1"> <tbody> <tr> <td>Loss of rent</td> <td> </td> </tr> <tr> <td>Rent for alternative accommodation</td> <td> </td> </tr> </tbody> </table>	Loss of rent		Rent for alternative accommodation		<p>Loss of Rent:</p> <p>I. Sum Insured:</p> <p>II. Number of Months:</p> <p>Rent for Alternative Accommodation:</p> <p>I. Sum Insured</p> <p>II. Number of Months</p>				
Loss of rent										
Rent for alternative accommodation										
<b>Optional Covers</b>										
XVI	Do You require 'Personal Accident Cover' for Yourself and Your spouse?	<p>Yes/No</p> <p>If Yes,</p> <p>Name &amp; age of Your spouse:</p> <p>Your age:</p>								

XVII	<p>Do You require 'Cover for Valuable Contents on Agreed Value Basis (under Home Contents cover)':</p> <p><b>(Valuable Contents</b> of Your Home consist of items such as jewellery, silverware, paintings, works of art, antique items, curios and items of similar nature.)</p> <p>(You have to submit a Valuation Certificate. However, the requirement of valuation certificate is waived if the Sum Insured opted for is upto ₹5 Lakh and Individual item value does not exceed ₹1 Lakh).</p>	<p>Yes/No</p> <p>If Yes, please attach list of items and Sum Insured:</p> <p>Valuation certificate attached? (Yes/No)</p>
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**Section 7 – Broken Bones: Y  N**

Sec	Sub Sec	Coverage		Sum Insured/ Sum Insured Limits	Sum Insured
7		<b>Broken Bones</b>		INR (5,000 – 25 Lakhs)	Rs. _____

**Section 8- Dependent Child Education Benefit: Y  N**

Sec	Sub Sec	Coverage		Sum Insured/ Sum Insured Limits	Sum Insured
8		Dependent Child Education Benefit		INR (10,000 – 10 Lakhs)	Rs. _____
Number of Children covered: <input type="checkbox"/> <input type="checkbox"/>					

**Section 9 – Parental Care Benefit: Y  N**

Sec	Sub Sec	Coverage		Sum Insured/ Sum Insured Limits	Sum Insured
8		Parental Care Benefit		INR (10,000 – 25 Lakhs)	Rs. _____
Number of Dependent Parents covered: <input type="checkbox"/> <input type="checkbox"/>					

**Section 10 – Mobility Extension: Y  N**

Sec	Sub Sec	Coverage		Sum Insured/ Sum Insured Limits	Sum Insured
10		<b>Mobility Extension</b>			
	i	Mobility Extension - Benefit	<input type="checkbox"/>	INR (10,000 – 10 Lakhs)	Rs. _____
	ii	Mobility Extension – Indemnity	<input type="checkbox"/>	INR (5 Lakhs – 10 Lakhs)	Rs. _____

**Section 11 – Hospital Cash: Y  N**

Sec	Sub Sec	Coverage		Sum Insured/ Sum Insured Limits	Sum Insured
11		<b>Hospital Cash</b>			
	I	Hospital Cash - Accident Only	<input type="checkbox"/>	INR (500 - 20,000) per day 7 days <input type="checkbox"/> 10 days <input type="checkbox"/> 15 days <input type="checkbox"/> 20 days <input type="checkbox"/> 30 days <input type="checkbox"/> 60 days <input type="checkbox"/> 90 days <input type="checkbox"/> 180 days <input type="checkbox"/>	Rs. _____
	II	Hospital Cash – Illness only	<input type="checkbox"/>	INR (500 - 20,000) per day 7 days <input type="checkbox"/> 10 days <input type="checkbox"/> 15 days <input type="checkbox"/> 20 days <input type="checkbox"/> 30 days <input type="checkbox"/> 60 days <input type="checkbox"/> 90 days <input type="checkbox"/> 180 days <input type="checkbox"/>	Rs. _____
<b>Optional Cover - Hospital Cash – Illness only</b>					
	i	Waiting Period modification option	<input type="checkbox"/>	3 Years <input type="checkbox"/> 2 years <input type="checkbox"/> 1 Years <input type="checkbox"/> 0 Years <input type="checkbox"/>	
<b>A</b>		<b>Optional Covers - Hospital Cash</b>			
	i	Companion Benefit	<input type="checkbox"/>	0.5x <input type="checkbox"/> 1 x <input type="checkbox"/> x = Sum Insured selected in Hospital cash	Rs. _____

	ii	Hospital Cash - ICU	<input type="checkbox"/>	2x <input type="checkbox"/> 3x <input type="checkbox"/> 4x <input type="checkbox"/> 5x <input type="checkbox"/> 10x <input type="checkbox"/> x = Sum Insured selected in Hospital cash	Rs. _____
	iii	Time Deductible modification Option	<input type="checkbox"/>	1 day <input type="checkbox"/> 2 days <input type="checkbox"/> 3 days <input type="checkbox"/> 4 days <input type="checkbox"/> 5 days <input type="checkbox"/> 7 days <input type="checkbox"/>	
	iv	Hospital Cash - Global	<input type="checkbox"/>	2x <input type="checkbox"/> 3x <input type="checkbox"/> 5x <input type="checkbox"/> x = Sum Insured selected in Hospital cash	Rs. _____

**Section 12 – Chauffeur Benefit: Y  N**

Sec	Sub Sec	Coverage		Sum Insured/ Sum Insured Limits	Sum Insured
12		Chauffeur Benefit		INR (250 - 1000) per day 7 days <input type="checkbox"/> 15 days <input type="checkbox"/> 30 days <input type="checkbox"/>	Rs. _____

**Section 13- Accidental Hospitalization Expenses: Y  N**

Sec	Sub Sec	Coverage		Sum Insured/ Sum Insured Limits	Sum Insured
13		Accidental Hospitalization Expenses		Up to INR (10,000 – 25 Lakhs)	Rs. _____
A		Optional Covers - Accidental Hospitalization Expenses			
	i	Post Hospitalization expenses	<input type="checkbox"/>	60 days 180 days	
	ii	Hospitalization Expenses - Global	<input type="checkbox"/>	Up to INR (10 Lakhs – 25 Lakhs)	Rs. _____
	iii	Co-Payment	<input type="checkbox"/>	5% <input type="checkbox"/> 10% <input type="checkbox"/> 15% <input type="checkbox"/> 20% <input type="checkbox"/> 25% <input type="checkbox"/>	

**Section 14 – Permanent Total Disablement – Illness: Y  N**

Sec	Sub Sec	Coverage		Sum Insured/ Sum Insured Limits	Sum Insured
14		Permanent Total Disablement - Illness		INR (10,000 – 5 Cr.)	Rs. _____
		Survival Period	<input type="checkbox"/>	<0/15/30 days>	Days _____
		<b>Modification of pre-existing disease waiting Period: 3 Years <input type="checkbox"/> 2 Years <input type="checkbox"/> 1 Year <input type="checkbox"/> 0 Year <input type="checkbox"/></b>			

**Section 15 – Last Rites: Y  N**

Sec	Sub Sec	Coverage		Sum Insured/ Sum Insured Limits	Sum Insured
15		Last Rites		INR (1000 – 1,00,000)	Rs. _____

**Optional Covers**

Sec	Coverage		Sum Insured/ Sum Insured Limits	Sum Insured
i	Preventive Health Check Up	Y <input type="checkbox"/> N <input type="checkbox"/>	Preventive Health Screening every year	Rs. _____
ii	Medical Evacuation	Y <input type="checkbox"/> N <input type="checkbox"/>	Up to INR (1 Lakh – 5 Lakh)	Rs. _____
	India <input type="checkbox"/> Global <input type="checkbox"/>			
iii	Road Ambulance	Y <input type="checkbox"/> N <input type="checkbox"/>	INR 5,00 to INR 20,000	Rs. _____

**Other Details of the Persons Proposed to be insured**

Total number of persons to be insured	Type of cover		Expiring Loss Ratio	
	Compulsory	<input type="checkbox"/>	0-30%	<input type="checkbox"/>
	Voluntary	<input type="checkbox"/>	31-70%	<input type="checkbox"/>
			71-90%	<input type="checkbox"/>
			Above 90%	<input type="checkbox"/>

Avg. Credit Score	
300-550	<input type="checkbox"/>
551-650	<input type="checkbox"/>
651-750	<input type="checkbox"/>
751-800	<input type="checkbox"/>
Above 800	<input type="checkbox"/>

Sector	
BFSI	<input type="checkbox"/>
Manufacturing	<input type="checkbox"/>
IT & Consultancy Services	<input type="checkbox"/>
Others	<input type="checkbox"/>

Avg. Income	
0-2 Lacs	<input type="checkbox"/>
2-5 Lacs	<input type="checkbox"/>
5-10 Lacs	<input type="checkbox"/>
10-20 Lacs	<input type="checkbox"/>
Above 20 Lacs	<input type="checkbox"/>

### Existing/Previous Insurance Policy Details

Please provide details of your existing Health Insurance/Critical Illness Insurance/Personal Accident Insurance / SFSP policy/ Home Insurance Policies from HDFC ERGO or any other Insurer

Policy No. / Application No.	Insurer Name	Period of Insurance						Sum Insured	Claims lodged during the preceding years
		DD/MM/YYY To DD/MM/YYY							

### Payment & Bank Account Details

<b>Premium Details: Amount Rs.</b>
<b>Premium Payment Options - Monthly / Quarterly / Half Yearly / Annual</b>
<b>Premium Payment Options - Cash / Cheque / DD / Card / ECS</b>
Cheque No: _____ date _____ Bank Name _____ Amount: Rs _____
Credit Card/ Debit Card No _____ Card Type: Master _____ Visa _____ Expiry Date _____
Relationship with Proposer _____

Would you like your refund (Excess Premium/PPC reimbursement) 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		Name as in Bank Account	
Bank Name		Bank Account No	
Branch Name		IFSC Code	
Cheque Date		MICR Code	
Cheque Amount for ₹			

\*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.

### 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.

Place: \_\_\_\_\_ Date: \_\_\_\_\_ Signature of the Proposer: \_\_\_\_\_

**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 HDFC ERGO 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 Section 41 of the Insurance Act 1938, as amended, shall be punishable with a fine which may extend to Rs.10Lakhs.

### 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 the Proposer:** \_\_\_\_\_



Channel Partner Code: \_\_\_\_\_ Branch Location: \_\_\_\_\_ Signature of Channel Partner: \_\_\_\_\_

Acknowledgement Customer Copy

Received from Mr. / Ms. / Mrs. \_\_\_\_\_ Cheque No: \_\_\_\_\_

Dated \_\_\_\_\_ Drawn on \_\_\_\_\_ Bank for a sum of ₹ \_\_\_\_\_

towards payment of premium on behalf of HDFC ERGO General Insurance Company Ltd.

Date Signature & seal \_\_\_\_\_

Neither the submission to us of a completed proposal for insurance nor any payment for any policy sought obliges us to agree to issue a policy, which decision is and always shall be in our sole and absolute discretion. If we accept a proposal for insurance, it shall be subject to the policy terms and wconditions 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 within next 30 days.