



COMPULSORY PERSONAL ACCIDENT (OWNER-DRIVER) UNDER MOTOR INSURANCE POLICIES - PROPOSAL FORM

(Please fill in CAPITALS only)

CUSTOMER INFORMATION

For Individual Customers only

Name of Insured* (First Name) (Middle Name) (Last Name)

Married Single Date of Birth

Father's Name

Name of the Insured (Full Registered Name)*

Contact Person PAN

Corr. Add : Building Name / Block No.*

Street Name* Locality*

City* Pin Code* State*

Tel.* STD Code Mobile*

Email *

eIA Aadhar Card

PAYMENT DETAILS

Cheque / Instrument No. Date of Instrument Bank Name _____

Branch Name / Location: _____ Amount:

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.

RISK INFORMATION

Vehicle Manufacturer Vehicle Model

Registration Location Year of Manufacture

Engine No. Chassis No.

Colour of the Vehicle Fuel Type Petrol Diesel CNG LPG Hybrid

Seating Capacity Cubic Capacity(CC)

COVERAGE INFORMATION

Please give details of nomination: _____

a. Name of Nominee and Age _____

b. Relationship _____

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

d. Relationship to the Nominee _____

Note: Personal Accident Cover for all vehicle types of Sum Insured of ₹15 Lakh

1. Do you have a Personal Accident cover with a minimum sum insured of Rs15 Lakhs? Yes No

If yes, then please provide policy number and insurer's name _____

2. Do you have more than one vehicle registered in your name? Yes No

If yes, please provide vehicle registration no of each vehicle _____

3. Do you have a Personal Accident cover for Owner Driver under any other motor policy for the vehicle registered in your name? Yes No

If yes, the please provide policy number and insurer's name _____

4. Do wish to opt for Sum Insured > Rs15 Lakh (Rs 16 Lakh – Rs 5 Crore) Yes No

Sum insured _____

- Note
- Sum Insured greater than Rs.15 lakh and upto Rs. 5 crore can be opted only in multiples of Rs. 1 lakh
 - For Sum Insured greater than Rs. 25 Lacs income proof is mandatory and it should not exceed 10 times of your gross annual income

- a) What is the age of the vehicle registered in your name? _____
- b) Which is the RTO location where the vehicle is registered? _____
- c) Do you have more than one vehicle registered in your name? Yes No
- If yes, please provide vehicle registration no of each vehicle _____
- d) How many of the vehicles registered in your name are insured with HDFC ERGO? _____
- Please provide their policy number _____

INSURED DECLARATION

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 Insurance Company 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

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.

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 Applicant. 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 there to, 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.

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.

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:

I/We hereby understand, declare, consent and authorize the Company that vehicle details 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 to ₹10 Lakhs.

Place

Date

Signature of Proposer

FOR OFFICE USE

Channel Partner Code

Branch Location

*Mandatory Information

Signature of Channel Partner