



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 DEFRAUD THE INSURANCE COMPANY OR OTHER PERSONS, 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 ACT WHICH WILL RENDER THE POLICY VOIDABLE AT THE COMPANY'S SOLE DISCRETION AND RESULT IN A DENIAL OF INSURANCE BENEFITS.

IF A CLAIM IS IN ANY RESPECT FRAUDULENT, OR IF ANY FRAUDULENT OR FALSE PLAN, SPECIFICATION, ESTIMATE, DEED, BOOK, ACCOUNT ENTRY, VOUCHER, INVOICE OR OTHER DOCUMENT, PROOF OR EXPLANATION IS PRODUCED, OR ANY FRAUDULENT MEANS OR DEVICES ARE USED BY THE INSURED, POLICYHOLDER, BENEFICIARY, CLAIMANT OR BY ANYONE ACTING ON THEIR BEHALF TO OBTAIN ANY BENEFIT UNDER THIS POLICY, OR IF ANY FALSE STATUTORY DECLARATION IS MADE OR USED IN SUPPORT THEREOF, OR IF LOSS IS OCCASIONED BY OR THROUGH THE PROCUREMENT OR WITH THE KNOWLEDGE OR CONNIVANCE OF THE INSURED, POLICYHOLDER, BENEFICIARY, CLAIMANT OR OTHER PERSON, THEN ALL BENEFITS UNDER THIS POLICY ARE FORFEITED AT THE SOLE DISCRETION OF THE COMPANY.

### PROHIBITION OF REBATES

Section 41 of Insurance Act 1938

- (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 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 rebates as may be allowed in accordance with the published 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 five hundred rupees.

### PROPOSER'S DECLARATION

I/We agree that the statements contained in this Proposal Form are to my/our knowledge true and accurate representations. I/We agree that this application and declaration shall be promissory and shall be the basis of the contract between the Insured and the Company, and agree to accept the Company's policy for insurance along with the terms, conditions and exclusions prescribed by the Company.

I/We hereby declare that the contents of the Proposal form and documents have been fully explained to me / us and that I / we have fully understood the significance of the proposed contract.

I/We also agree that if any additions / alterations are carried out after the submission of this Proposal Form to the Company, then the same will be communicated to the Company immediately in writing.

I/We understand the terms of cover of this Insurance and agree that the Insurance would be effective only from the effective date as set out in the policy notwithstanding acceptance of this application by the Company and the receipt of full premium by the Company in advance.

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.

Place :

Date :

Signature of the Proposer

### To be completed by anyone who assists the applicant in completing this proposal form:

I certify that I have explained the contents of this proposal to the applicant in the language he / she understands and that the applicant fully understands the contents of the proposal. I have recorded the applicant's replies to the questions contained in this proposal as per the information provided by the applicant. I read these replies aloud to the applicant, who fully understands them and confirms that they are accurate.

Date: \_\_\_\_\_ Name: \_\_\_\_\_ Address: \_\_\_\_\_ Signature: \_\_\_\_\_