

Baggage Insurance - Proposal Form

The liability of the company does not commence until the Company has accepted the proposal and the premium received in full by the Company.

PROPOSER'S DETAILS

1. Name of the Proposer in full
2. Correspondence Address
3. Occupation /Profession

4. Description of Baggage to be covered

Description of packages belonging to the proposer and family member(s) (i.e. suitcase, trunk, hold-all, etc). Please give the current market values of the contents of each including the values of the packages themselves. Articles (including pairs/sets) if any exceeding 5% of the total sum insured must be separately listed with individual value(s).

Give item-wise value of the contents as jewellery and valuables such as furs, field glasses, cameras, tape recorders, radios and similar items including the values of the packages themselves, separately.

It is recommended that the Insured maintains adequate substantiation for the possession and values of the insured items.

Sl. No.	Description of the property	Sum to be insured ₹
1.		
2.		
3.		
4.		
5.		
6.		
7.		
8.		
9.		
10.		

Total number of packages

- N.B a) Articles acquired enroute are not covered unless specifically declared.
b) To obtain full indemnity it is necessary to insure the package for full value.

Name of the family members:

Sl. No.	Name of the members to be covered	Relationship
1.		
2.		
3.		
4.		

5. a) What is probable duration of journey?
- b) Whether cover is also required outside India?
- If yes, give details of places to be visited and probable duration.
- c) Mode of conveyance

Note: If you are a frequent traveler you can opt for an annual policy.

6. Is the property currently insured under Baggage Insurance Policy? If so, Please state
- a) Name of the Insurance Company
- b) Policy No.
- c) Sum Insured
- d) Period
7. Have you suffered any loss relating to baggage in the past?
- If so, give full details thereof. [irrespective of whether insured or not]

Date of occurrence	Details / circumstances of loss	Amount of Loss ₹	Name of the Insurance Company

8. Has any company in respect of baggage insurance:

- a) Declined your proposal?
- b) Cancelled or refused to renew your policy?
- c) Accepted your proposal on special terms & conditions?

9. Is there any other material information relevant to the acceptance of this proposal which must known by the Company?

10. Period of insurance required From To Midnight

I/We hereby declare and warrant that the above statements are true and complete and that I/We have withheld no information whatsoever which is material for the acceptance of this proposal. I/We agree that this declaration and the answers given above shall be the basis of the contract between me/us and the Company and shall be deemed to be incorporated in such contract and that if any untrue statement be contained or any material information is withheld or not disclosed therein the said contract shall become absolutely null and void I/We undertake to exercise all reasonable precautions for the care and maintenance of the property and I/We agree to accept the Policy in the form issued by the Company subject to the terms, exceptions and conditions prescribed therein or endorsed on the Policy.

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 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. Insurance is the subject matter of the solicitation.

I / We agree that if this insurance is completed the protections and/or safeguards mentioned above shall not be withdrawn or varied to the detriment of the interests of the Company without their consent and additional premiums if any will be remitted.

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 Proposer

PROHIBITION OF REBATES

Section 41 of the Insurance Act 1938 provides as follows:

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 of the commission payable or any rebate of the premium shown in 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.
2. Any person making default in complying with the provisions of this section shall be punishable with fine which may extend to ₹ 500/- (Rupees Five Hundred)

PREMIUM DETAILS

Amount (₹)

Rupees

Mode of Payments

Bank Account No.

Bank Name:

Branch Name & Address :

Instrument No.

Instrument Date: