# **HDFC ERGO General Insurance Company Limited**





# Important:

- 1. This proposal is for covering Home Building and/or Home Contents against Fire and Allied Perils.
- 2. Read the Prospectus/Key Features Document/Policy Wordings before filling up this proposal form to understand the meaning of the terms used herein better.
- 3. The property proposed for insurance is not covered until the proposal is accepted and premium paid.

Ро	licy Issuing Office Add	ress & Co	ode																									
Int	ermediary/Agent Nam	e & Code	(if any)																									
Α.	DETAILS ABOUT PRO	OPOSER	AND P	OLICY	PERIC	)D																						
1.	Name of Proposer:																						I				I	
2	Dragant Addraga of			First Na	ame)								(N	/lidd	le N	lame	e) 	_			_	_	_	(Las	st Na	ıme)	)	$\overline{}$
2.	Present Address of Proposer																	Pin	Cod	Ш е: [	$\frac{1}{1}$	<u> </u>	T		$\perp$	T	T	
	Is your present addres	ss same a	as your	perma	nent ac	ddres	s?	Yes	5			No																
	If no, please state you	r perman	nent add	dress a	long w	ith pir	ı cod	e:	$\overline{\Box}$			Т	T															
	a) Address proof (do	cument &	& numb	er)		Ė																						
	b) Group Type (Pleas	se tick)		Employ	yer	Er	nploy	ee [		Non-	Emp	loyer	· [		Emp	oloye	ee [											
	c) Type of Enrollmer	ıt (Please	tick)	Volunta	ary	M	andat	ory																				
3.	Phone No.:	a. Mobile	e					L	o. Lai	ndlin	e																	
4.	E-mail:																									$\perp$		
5.	Identity proof (docume	ent & nun	nber)																									
6.	Occupation	Salaried	Pr	ofessio	nal	Self	Emplo	oyed	S	Stude	nt	Но	usev	wife		Reti	red		Oth	er (F	Plea	se s <sub>l</sub>	pecit	fy)				
7.	Industry Type	Jeweller	ry 🗌	impo	rt-expo	ort 🗌	n	nining		sh	nippii	ng [		scra	ap d	ealir	ng [		re	al e	stat	e [		agri	icultı	ıre		
		Stock br	roking	i	BFSI	r	manu	factur	ing [		Oth	ers -	(Ple	ase	spe	cify)											-	
8.	Income (Annual)	0-2.5 lal	kh 📗	2.5 -	- 5 lakh	1	5 -	20 Ial	kh		20-3	0 lak	kh		30	lakh	an	d ab	ove	•								
9.	Income proof																						$\perp$			$\perp$		
10.	PAN (document & nun	nber)																										
11.	Existing KYC Number,	if any																										
12.	Policy to be issued in	favor of (I	list out	all the	parties	who	have	insura	able	inter	est) i	ncluc	ding	the	finar	ncial	ins	tituti	ions									
																						Т	Т		П	Т	Т	
13.	Period of Insurance:	From:	D D	ММ	YY	ΥΥ	To:	DD	M	M	YY	Y	Υ															
14.	Nomination:	Yes	No																									
	If yes, please provide	the belov	w detail	s:																								
	Nominee Nam	ie	Non	ninee F	Relatio	n	Nomi	nee D	ОВ		Age	I	Nom	nina	tion	%		in c	inte ase Iomi	of N	/line			Rel	Appo latio	nshi	ip, if	

Nominee Name	Nominee Relation	Nominee DOB	Age	Nomination %	Appointee Name if in case of Minor Nominee	Appointee Relationship, if Nominee is minor

15.	Is there	any policy in place for the same p	property? If Yes, please provide the details	s. Yes No				
16.	6. <b>Insured Events opted:</b> Fire is mandatorily covered. Please tick the additional insured events to be opted out from this Policy opted to be covered in the policy-							
	S No	List	of Insured Event(s)	Tick, if insured event is opted out under this policy				
	1	Explosion or Implosion						
	2	Lightning						
	3	Earthquake, volcanic eruption, c	or other convulsions of nature					
	4	Storm, Cyclone, Typhoon, Temp	est, Hurricane, Tornado					
	5	Tsunami, Flood and Inundation						
	6	Subsidence of the land, Landslid	de, Rockslide, Avalanche					
	7	Bush fire, Forest Fire, Jungle Fir	e					
	8	Impact damage of any kind inclu						
	9	Missile testing operations i.e. co	nducted by the Government of India					
	10	Riot, Strikes, Malicious Damages	S					
	11	Bursting or overflowing of water						
	12	Leakage from automatic sprinkle	er installations					
<ol> <li>Cover/s required: For Home owners only         (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 Building Cover subject to a maximum of ₹ 10 Lakh [Rupees Ten Lakh] is automatically provided)     </li> </ol>								
	Cover		Please tick					
	Home I	Building & Home contents						
	Home I	Building only						
	Home (	Contents only						
C.	LOCAT	TON OF HOME BUILDING						
18.	Locatior Address	n of Home Building - full postal ad	ldress with Pin Code.	Pin Code:				
19.	Is it in a	multi-storey building or is it a star	ndalone house?					
20.	In case	of multi-storey building, please pr	rovide the floor number of Your house					
21.	Is there	a basement to Your house?						
D.	DETAIL	LS OF HOME BUILDING						
<b>Yo</b> pe	Please note:  Your Home Building is a building consisting of a residential unit, having an enclosed structure and a roof, basement (if any) and fixtures and fittings permanently attached to the floor, walls or roof, like fixed sanitary fittings, electrical wiring and other permanent fittings etc.  It also includes 'additional structures' if they are on the same site, are used as part of Your Home Building:  a. garage, domestic out-houses used for residence, parking spaces or areas, if any;  b. compound walls, fences, gates, retaining walls, internal roads;  c. verandah or porch and the like:							

d. septic tanks, bio-gas plants, fixed water storage units or tanks, solar panels, wind turbines and air conditioning systems, central heating systems

and the like, if not included in Home Contents Cover, any other structure.

**B. COVERS OPTED** 

	Sum Insured (SI) for Home Building: <u>Please select one option:</u>						a. SI for residential structure of Your Home including									
	Option I- Reinstatement Valu	a. 5) for residential structure of four Home including fittings and fixtures (in ₹):										9				
	Please note the following: (The amount required to const This amount is calculated as f	nt Date.	t Date.													
22.	a. For residential structure o		b	. SI fo	r ad	dition	al stru	cture	s (in ₹	):						
	Commencement Date.	n square metres X Rate of Cost of Construction at the			Addi	tiona	ıl stru	cture	S	ium ii	ısur	red (In INR)				
	The Rate of Cost of Constructi Building at the policy Comme	on is the prevailing rate of cost of construction of You ncement Date.	Home	L												
	<b>b. For additional structures:</b> construction at the Policy Cor	the amount that is based on the prevailing rate of mmencement Date.)	cost of	L												
23. C	Carpet area of structure of Home	e in square metres														
24. R	ate of Cost of Construction per	square metre at the policy Commencement Date		Т								$\top$				
25. <b>C</b>	ption II- Saleable Value															
(F	Purchase cost or saleable value	at the time of purchase of insurance)	Op	otic	on II: Su	ım İr	sure	<b>d:</b>								
Othe	r Details															
26. A	age of Home Building				_											
	Less than 5 years															
!	5-10 years															
ľ	10-20 years															
	Above 20 years															
P (E	ne like are treated as Kutcha Co	pofs of wooden planks/thatched leaves and/or grass/lonstruction.  Construction is a 'Pucca Construction')	nay of ar	ny k	kind/ba	mbo	o/plas	itic clo	th/asp	halt/ d	canv	ras/ta	rpau	ulin a	ano	
		Construction*														
,	Walls	Kutcha/Pucca														
ļ	Floor	Kutcha/Pucca														
l	Roof	Kutcha/Pucca														
(*	strike out what is not applicab	le)														
E.	DETAILS OF HOME CONTENT	S														
Plea	ase note the following:															
i)	<del>-</del>	or things in Your Home that are not permanently atta	ched or	fixe	ed to th	ie str	ucture	e of Yo	ur Hor	ne. H	ome	e Cor	itent	s ma	ay	
ii)	General Contents are all the co	ntents of household use in Your Home, e.g., furniture, electrical equipment (including those fitted on walls)											er st	oraç	je	
		ne consist of items such as jewellery, silverware, painti		•									lar n	atur	e.	
•	•	ding and Home Contents cover, the General Contents ₹ 10 Lakhs (Rupees Ten Lakh) are automatically cove													_	
	Option 1: Cost of Replaceme	nt	  -	_							_		_		7	
	·	uilt cover for General Contents as mentioned in (iv)	Sum	ln:	sured											
28.	If You have opted for Home C	ontents Only cover													_	
			Sum	In	sured											

**Option II: First Loss Basis** 

29. In case of Basement, If there are contents in it, please provide the Sum Insured.

F.	IN-BUILT COVERS ()									
30. L	oan Value Cover (To co	over your disbur	sed Ioan value)				Yes	No		
G.	OPTIONAL COVERS (	AVAILABLE ON I	PAYMENT OF ADDITI	ONAL PREMIUM)						
31.	Do You require 'Perso	nal Accident Co	ver' for Yourself and \		No Sum Insured: ₹ & age of Your spouse:	•				
	Do You require 'Cove Contents cover)':  (Valuable Contents of paintings, works of and (You have to submit a certificate is waived if value does not exceed	of Your Home co t, antique items, Valuation Certif the Sum Insured	onsist of items such a curios and items of si ficate. However, the r	If Yes, please attach list of items and Sum Insured:						
33.	Act of Terrorism				Yes	No				
34.	Loss of Rent and/or Recover for (Please Tick Loss of rent Rent for alternative accommodation		e Accommodation		IV. Nun Rent fo III. Sum	f Rent:  In Insured:  In Insured:  In Months:  In Alternative Accommodation Insured:   ion:				
35.	Hardship Allowance			Yes If Yes, _*Minim	Yes No % of material damage claim amount Minimum 2.5% subject to a maximum of 50%.  Please provide in the multiples of 2.5%.					
36.	Accidental Hospitaliza (Up to 10 Domestic St			Yes No If Yes, please share the details  I. No. of Domestic Staff:  II. Accidental Hospitalization benefit amount per Domestic Stafs  *Minimum Rs 10,000/- and Maximum Rs. 25 Lakh in multiples. Rs. 10,000/- per Domestic Staff.  **Cover is applicable to all the Domestic Staff currently employ by the Insured and selection is not allowed.						
37.	Tenants Liability				Yes No (Upto 5% of SI storm aximum of Rs. 5 crs)					
38.	Accidental Damage				Yes	No				
39.	Dynamo Clause				Yes	No				
40.	Loss Minimization				Yes	No				
41.	Landscaping cost				Yes	No 📗				
42.	Snowfall damage	of sum insured o	of building and conten	uts respectively)	Yes	No				
43.	(maximum up to 20% of sum insured of building and contents respectively)  43. Repair and Maintenance Cover					Yes No If yes, plan details:				
	CLAIMS DETAILS									
Pleas	se specify details of any	y loss to the pro	posed Property in last							
	Date of Loss	Ca	ause of Loss	Claimed Amoun	it	Settled Amount/please s	pecify if clair	n is outstanding		
1		1		l .		1				

### **OTHER INFORMATION:**

### FRAUD WARNING:

This policy shall be voidable at the option of the HDFC ERGO 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 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 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 prospectus or tables of the insurer. Any person making default in complying with the provisions of this Section shall be punishable with fine which may extend to Ten Lakhs rupees.

### **DATA PROTECTION REQUIREMENT:**

"I/We hereby understand, declare, consent and authorize the Company that all details of the policy 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"

#### **ANTI- MONEY LAUNDERING:**

The Company believes in adherence to Anti Money Laundering (AML) guidelines/rules as it aids in ensuring that financial institution like ours are not used as vehicle for money laundering. The policyholder/ nominee are thus bound to provide such information as may be required by the Company for ensuring the adherence of AML guidelines/rules.

### **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.

# I. PREMIUM DETAILS PREMIUM DETAILS: Amount GST ₹ Premium including tax Rupees in words PAYMENT DETAILS Cheque NEFT Instrument No Instrument Date Bank Account No Account Type Savings Current Other. If others, please specify **Branch Name & Address** IFSC Code MICR Code Bank details for refund of premium in case of cancellation to be considered as above Yes 🔲 No 🔲 If No, please provide additional bank details in below provided space: Bank Account No Account Type Savings Current Other. If others, please specify Branch Name & Address IFSC Code MICR Code **Nationality** Indian Non - Indian If Non-Indian, please specify Country \_ Are you a Political Exposed Person or related to Political Exposed Person: Yes/No (appropriate tick) If Yes, give details \_ Type of Organization Governments Society Private Organizations International Organization Corporation Partnership Trust 🗌 Others: Sources of Fund: Business Salary $\square$ Other

Any refund due on the premium payment / any payment / claims will be directly credited to my aforesaid Bank Account.\*

<sup>\*</sup>As per the IRDAI, it's mandatory that all payments made to the insured are only through electronic mode.

#### Note:

- 1. Please provide a cancelled copy of cheque of your bank account.
- 2. The Company will not be responsible in case of non-credit or delay in processing of payout due to incomplete/incorrect information provided by the customer. Please ensure that you provide accurate details to the Company.

If you require physical copy of your policy in future, please visit "Help" section on www.hdfcergo.com or contact our customer care.

Note: The liability of the company does not commence until the acceptance of the proposal has been formally intimated by the Proposer and full premium has been realized by the company. We are under no obligation to accept any proposal for insurance. The Applicant 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 Applicant 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.

### Insurance is the subject matter of the solicitation

### J. DECLARATION BY INSURED

I/We, the undersigned, declare and acknowledge:

- I/We hereby declare that the information given is, to the best of our knowledge and belief, correct and that we are not aware of any circumstances that we have not disclosed to you which might influence your assessment of and willingness to accept the risk.
- I/We hereby agree that, if you issue a policy to us, this proposal shall form the basis of, and be incorporated in, such policy.
- 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 therein the said contract shall be absolutely null and void.
- I/We undertake to exercise all reasonable and ordinary precaution for the safety as desired 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.
- "I/We hereby understand, declare, consent and authorize HDFC ERGO General Insurance Company Ltd. that 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"
- I/We hereby confirm that all premiums have been/will be paid from bona fide sources and no premiums have been/will be paid out of proceeds of crime related to any of the offence listed in Prevention of Money Laundering Act, 2002 & its subsequent amendments thereof. I understand that the Company has the right to call for documents to establish sources of funds.
- that I/We will abide by the provisions of IRDAI Guidelines on Group Insurance Policies dated July 14, 2005 and subsequent amendment made to it and/or any other regulations/ guidelines issued by the IRDAI for Group Insurance Policies.
- I/ We authorize the Company to process my/ our Personal as well as Sensitive information for profiling purposes and to contact me/ us for renewal of my/our policy. I/We also authorise the Company to contact me/us (including overriding my/our registration on NDNC under the extant TRAI Regulations ) to promote products and to notify me/us about the services being rendered by the Company.
- 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.
- I hereby authorize the Company to notify me through email, SMS, or any other electronic mode any information pertaining to my proposal, policy document, claim servicing etc.

### **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
Date: DDMMYYYYY	
Place:	

INTERMEDIARY DECLARATION	
Person of the Corporate Agent/Intermediary/Author contents of this Proposal Form, Including the nature and response(s) submitted by him/her in this Propos of Insurance between the Company and the Propos that if any untrue statement(s)/information/response furnished/ to be furnished, the company shall have the	(Full Name) in my capacity as an Insurance Advisor/ Specified orized employee of the Broker/Relationship Officer, do hereby declare that I have explained all the of the questions contained in this Proposal Form to the Proposer including statement(s), information al Form to questions contained herein or any details sought here in will form the basis of the Contract ser, if this Proposal is accepted by the Company for issuance of the Policy. I have further explained (s) is/are contained in this Proposal Form/ including addendum(s), affidavits, statements, submissions, he right to vary the benefits which may be payable and further more if there has been a non-disclosure or pursuant to this Proposal may be treated by the Company as null and void and all premiums paid
	Date: DDMMYYYY
	Place:
Signature of Intermediary	
Time :	

### **INSURANCE ACT 1938 SECTION 41- PROHIBITION OF REBATES**

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 a policy accept any rebate, except such rebate as may be allowed in accordance with the published prospectus or tables of the insurer.

ANY PERSON MAKING DEFAULT IN COMPLYING WITH THE PROVISIONS OF THIS SECTION SHALL BE PUNISHABLE WITH FINE WHICH MAY EXTEND TO TEN LAKHS RUPEES.