HDFC ERGO General Insurance Company Limited





LIABILITY OF THE COMPANY DOES NOT COMMENCE UNTIL THE PROPOSAL HAS BEEN ACCEPTED AND THE PREMIUM HAS BEEN RECEIVED IN ACCORDANCE WITH THE PROVISIONS OF SECTION 64VB OF THE INSURANCE ACT, 1938

							G	ENE	RAL	INF	ORM	ATI	ON																	
1.	Insured & Address:																													
2.	Pan Card / GST Details:		П		Т		Т	Т				Τ		Т	Т	Т	Т	Т	Т	Т						П	П		Т	
3.	Subsidiaries to be covered						T	T	Т		T	Т		T	T	T	T	T	T	Т				T		Ī	Ī		$\overline{}$	
	along with address:				Ť		T	Ť				T		T	Ť	Ť	Ť	T	T										Ŧ	
4.	Website Address:											Ĺ		Ì	Ì	Ì	İ	Ĺ	Ĺ							Ì			Ī	
5.	Description of Business Proc	esses / .	Activi	ties /	Desi	gnate	d C	ontra	ict (i	f any	/):																			
																													\perp	
6.	Retroactive Date:	D D M	M	Y	Y	,																								
7.	Coverage Territory : (a) India (Only		(b) V	Vorld	wide	e exc	ludir	ng U	S Ca	nad	a		(c)	Woı	rldw	/ide												
9.	Coverage Jurisdiction : (a) India (Only		(b) V	Vorld	wide	e exc	ludir	ng U	S Ca	nad	a		(c)	Woı	rldw	/ide												
10.	Limit of Insurance:																													
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1.	Number of Premises to be In	ısured in	India	ı & Oı	ıtside	Indi	a (if	any):																						
				Don	nestic	:						Ţ	JSA	/Ca	nad	а									R	ow				
	Owned																													
	Leased / Rented																													
2.	Annual Sales Revenue (In Cr	ores):				Annual Sales Revenue (In Crores):																								
	Location			Prio	r Yea	r						(Curr	ent	Yea	ır							Est	ima	tec	l Ne	ext `	Yea	r	
	Location Domestic			Prio	r Yea	r			1			(Curr	ent	Yea	ır							Est	ima	tec	l Ne	ext `	Yea	r	
				Prio	r Yea	r							Curr	ent	Yea	ır							Est	ima	tec	l Ne	ext `	Yea	r	
	Domestic			Prio	r Yea	r							Curr	ent	Yea	ır							Est	ima	tec	l Ne	ext `	Yea	r	
3.	Domestic US/Canada	ropertie	s, if p				attac	ched	layo	out p	lan C						ерс	ort c	of m	anu	fact					l Ne	ext `	Yea	r	
3.	Domestic US/Canada ROW	ropertie	s, if p				attac	ched	layo	out p	lan C						ерс	ort c	of m	anu	fact					l Ne	ext	Yea	<u>r</u>	
3.	Domestic US/Canada ROW	ropertie	s, if p				attac	ched	layo	out p	lan C						repo	port c	of m	anu	fact					I Ne	ext `	Yea	r 	
3.	Domestic US/Canada ROW						httac	ched	layco	out p	lan C						repo	prt c	of m	anu	fact					I Ne	ext '	Yea		
	Domestic US/Canada ROW Description of surrounding p						attac	ched	layc	out p	llan C						repo	port c	of m	anu	fact					I Ne	ext '	Yea		
	Domestic US/Canada ROW Description of surrounding p						attac	thed	layco	out p	lan C						repo	prt c	of m	anu	fact							Yea		
	Domestic US/Canada ROW Description of surrounding p	er custod	diy	ossibl	le ple	ase a						D)R R	isk i				repo	port c	of m	anu	fact					l Ne	ext `	Yea		
4.	Domestic US/Canada ROW Description of surrounding p	er custod	diy	ossibl	le ple	ase a	are					D)R R	itisk i		ecti	on r			of m	anu	fact	urir	ig u	init.					r	er e
4.	Domestic US/Canada ROW Description of surrounding p Description of property unde	er custod	diy	ossibl	le ple	aase a	are					D)R R	itisk i	nsp	ecti	on r			of m	anu	fact	urir	ig u	init.						ir
4.	Domestic US/Canada ROW Description of surrounding p Description of property unde	er custod	diy	ossibl	le ple	aase a	are					D)R R	itisk i	nsp	ecti	on r			of m	anu	fact	urir	ig u	init.						i i i i i i i i i i i i i i i i i i i
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 4. 5. 	Domestic US/Canada ROW Description of surrounding p Description of property unde	er custod	lurse o	ossibl	le ple	aase a	are	regia	stere	ded in	you	DR R	me R	nsp	ecti	on r						urir	am	e o	fre	gist	ttere	ed o		i i
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7.	Liability arising out of traveling executives on business visits	
7. a.	Average number of executives that Travel Overseas annually	
7. b.	Average Number of employee/days of travel per year	
7. c.	Destinations	
8.	Advertising Injury / Personal Injury	
8 a.	What percentage of your annual sales are derived directly from your website?	
8. b	Do you use comparative advertising in your advertisements? If "Yes", was an independent organization consulted on how such comparisons were made? Yes No	
8. c.	Is music used in your advertisements? If "Yes", were all the rights secured prior to use? Yes No	
8. d	Is the likeness of famous people used in your advertisements?	
8. e	Have you ever been sued, or have you sued anyone, for copyright or trademark infringement? Yes No	
8. f.	Besides the information related to your goods, products or services, do you produce any other publications for external use?	
8. g	Does your legal counsel review your product brochures, promotional and website materials prior to release? Yes No	
	SECTION 2) PRODUCTS AND COMPLETED OPERATIONS	
1	Provide detailed description of each product manufactured, supplied, distributed or serviced by you.	
1.	Provide detailed description of each product manufactured, supplied, distributed of serviced by you.	
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2.	Do you manufacture the complete product? If not, what components/parts are purchased by you?	
3.	Annual units produced (each product separately)	
4.	Do you carry out installation work? Yes No	
5.	How long has your products been in the market?	
6.	Are you affiliated in any manner with any of your suppliers and distributors? Yes No	
7.	Who are your customers and what are the primary industries or applications for the products?	

	Do you have the basic Quality Assurance /Quality Control programme covering all aspects including validation and verification of processes & tests, including equipment calibration, to ensure that the products meet the design and performance requirement and are of consistently good quality?	ts Yes No									
10.	Do you adhere to regulatory or voluntary best-practice standards in the respective markets?	Yes No									
11.	Do you carry out product safety reviews?										
12.	2. Do you maintain/have adequate documentation and engineering change management procedures where all base and										
	modified designs are subject to proper checks and sign offs, both in-house and by customers?										
13. 14											
1-7.	4. What are the procedures for record keeping and traceability of products, batches, production records and customers?										
15.	Does your contractual controls include hold harmless clauses, limitation of liability and exclusion of consequential losses, among others? Please provide sample copies of your supply contract.	Yes No									
16.	In your contracts with sub-contractors and suppliers, do you have hold harmless/indemnification clauses in your favor?	Yes No									
17.	Is your marketing and technical literature subject to proper technical (e.g. pressure/temperature ratings, etc) and legal review for accuracy and liability management?	Yes No									
18.	Does your sales staff receive training in product knowledge as well as in liability matters?	Yes No									
19.	Examples include ANSI Z535.6, ANSI Z 535.6 or CPSC Manufacturer's guide to Developing consumer product instructions,										
	among others.	Yes No No									
21.	Have your products ever been subject to any enquiry or investigation by any Government agency, concerning the efficiency/a hazardous contents or safety? If so, please give full details.	adequacy or labeling,									
	SECTION 3 PRODUCT RECALL										
1.	Coverage desired for all products? or List Specified Products?										
2.	Fatigue de al Arraya I Calana de accupación de la constante de										
	Estimated Annual Sales of covered products										
	Sales History Amount										
	Sales History Amount Current year										
 -	Sales History Current year Prior year										
<u>-</u> .	Sales History Current year Prior year 2nd prior										
	Sales History Current year Prior year 2nd prior 3rd prior										
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	Sales History Current year Prior year 2nd prior 3rd prior List down the operations details a) For Component Manufacturers -										
	Sales History Current year Prior year 2nd prior 3rd prior List down the operations details a) For Component Manufacturers - End Use applications:										
	Sales History Current year Prior year 2nd prior 3rd prior List down the operations details a) For Component Manufacturers - End Use applications: List major customers:										
	Sales History Current year Prior year 2nd prior 3rd prior List down the operations details a) For Component Manufacturers - End Use applications:										
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	Sales History Current year Prior year 2nd prior 3rd prior List down the operations details a) For Component Manufacturers - End Use applications: List major customers: b) For End Product Manufacturers - Type of product: Industrial Commercial Consumer c) For Retailers / Distributors										
	Sales History Current year Prior year 2nd prior 3rd prior List down the operations details a) For Component Manufacturers - End Use applications: List major customers: b) For End Product Manufacturers - Type of product: Industrial Commercial Consumer c) For Retailers / Distributors Approximate number of units/year -										
	Sales History Current year Prior year 2nd prior 3rd prior List down the operations details a) For Component Manufacturers - End Use applications: List major customers: b) For End Product Manufacturers - Type of product : Industrial Commercial Consumer c) For Retailers / Distributors Approximate number of units/year - Sales under own name brand Rs	Yes No									
3.	Sales History Current year Prior year 2nd prior 3rd prior List down the operations details a) For Component Manufacturers - End Use applications: List major customers: b) For End Product Manufacturers - Type of product: Industrial Commercial Consumer c) For Retailers / Distributors Approximate number of units/year - Sales under own name brand Rs Sales from foreign vendors Rs	Yes No Yes No									
 4. 	Sales History Current year Prior year 2nd prior 3rd prior List down the operations details a) For Component Manufacturers - End Use applications: List major customers: b) For End Product Manufacturers - Type of product: Industrial Commercial Consumer c) For Retailers / Distributors Approximate number of units/year - Sales under own name brand Rs Sales from foreign vendors Rs Do you have an in force written Recall Plan? (If yes, please attach copy)										
 4. 5. 	Sales History Current year Prior year 2nd prior 3rd prior List down the operations details a) For Component Manufacturers - End Use applications: List major customers: b) For End Product Manufacturers - Type of product: Industrial Commercial Consumer c) For Retailers / Distributors Approximate number of units/year - Sales under own name brand Rs Sales from foreign vendors Rs Do you have an in force written Recall Plan? (If yes, please attach copy) Is a batch coding system utilized?	Yes No									
 4. 5. 6. 	Sales History Current year Prior year 2nd prior 3rd prior List down the operations details a) For Component Manufacturers - End Use applications: List major customers: b) For End Product Manufacturers - Type of product: Industrial Commercial Consumer c) For Retailers / Distributors Approximate number of units/year - Sales under own name brand Rs Sales from foreign vendors Rs Do you have an in force written Recall Plan? (If yes, please attach copy) Is a batch coding system utilized? Is there traceability back to raw materials/ingredients?	Yes No No									

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Furnish details and list	of products	discontinu	ued or re	called	or w	ithdra	awn d	durir	ıg th	ie las	st fi	ve ye	ear	S.												
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Has any product been	ecalled in the	ne past te	n years:							_				¥	4											
Description Product involved										+				Yea	r 1								Yea	r 2		_
Reason for recall										+																_
Date of Recall																										_
Prior+ year																										_
Total expenses incurr	nd.																		+							_
Methods employed to										+									+							_
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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 (BELOW DECLARATION SHOULD BE MENTIONED IN INSURED DECLARATION)

"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.

	PREMIUM DETAILS
Amount (In ₹):	
Rupees (In word):_	
	DETAILS OF BANK ACCOUNT
	DETAILS OF BANK ACCOUNT
Name of Bank Account Holder:	
Bank Account No.:	Account: Saving Current
Name of Bank:	
Branch:	
MICR Code:	IFSC Code:
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, it's mandatory	y that all payments made to the insured are only through electronic mode.
	SOURCES OF FUND
Salary:	
Business:	
Other:	
	DECLARATION
(To be signed by a partner or di	rector of the Main Applicant)
I/We, the undersigned, declare	and acknowledge:
-	ne information given is, to the best of our knowledge and belief, correct and that we are not aware of any circumstances that you which might influence your assessment of and willingness to accept the risk.
- I/We hereby agree that, if y	you issue a policy to us, this proposal shall form the basis of, and be incorporated in, such policy.
 I/We agree that this declarate to be incorporated in such 	ation and the answers given above shall be the basis of the contract between me/us and the Company and shall be deemed contract. And that
·	contained therein the said contract shall be absolutely null and void.
	e all reasonable and ordinary precaution for the safety as desired and I/We agree to accept the policy in the form issued by e terms exceptions and conditions prescribed therein or endorsed on the policy.
Company may be utilized t	declare, consent and authorize HDFC ERGO General Insurance Company Ltd. that financial information, as provided to the for processing the claim made under the Policy. I/We hereby also understand, declare and consent that the Company shall sseminate the same to any service provider for providing services related to insurance"
	Agent/Broker/Corporate Agent or any other licensed intermediary to share my KYC (Know your Customer) and customer due HDFC ERGO General Insurance Company Limited for the purpose of my insurance proposal.
Print Name:	

TERMS AND CONDITIONS

Signed: _

Title: Dated:

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 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 HDFC ERGO General Insurance Company Limited receives premium payment.)