

For Office Use Only

Imd code

Imd Name

Mobile No

# Proposal Form HDFC ERGO Group Health Insurance

## Application No\_

1. Please fill the form in BLOCK LETTERS.

2. Please answer all the questions fully and correctly. If a particular question is not applicable to you please mark that question as not applicable "N/A". Please leave one box blank between two words while writing address.

**Our** liability does not commence until the acceptance of the proposal has been formally intimated to the **Insured Person** and full premium has been realized by **Us**.

	Proposer Details												
Sr. No.	Particulars	Details											
1.	Name of the Proposer												
2.	Nationality												
3.	Date of Birth												
4.	Residential Status	Resident Indian	□ NRI / OCI										
5.	Address												
6.		nent address is same as above. If not, k	indly fill in Permanent address below:										
7.	Permanent Address												
8.	E-Mail												
9.	Contact Number												
10.	Group Type	Employer - Employee	Non- Employer-Employee										
11.	GSTIN / UIN (if any)												
12.	CKYC Number												
13.	Permanent Account Number												
15.	(PAN)												
14.	I have eIA No.		□ No										
	I would like to apply for eIA												
15.	withKarvy / CAMS / NSDL /												
	CDSL												
	Is your total aggregate premium across all products with HDFC												
16.	ERGO General Insurance	□ Yes	□ No										
10.	Company Limited more than INR												
	2 lakhs?												
	Do you have investable assets												
	for more than INR 5												
17.	crores? (Investable assets like	□ Yes	🗆 No										
	cash holdings, deposits, stocks												
	and bonds etc.)												
	Is your total aggregate premium												
10	across all retail products with												
18.	HDFC ERGO General Insurance	□ Yes	□ No										
	Company Limited INR 5 lakhs or more?												
19.	Education Level												
10.													

#### 20. Annual Income

□ Upto 2.5 Lac □ 2.5 Lac to 5 Lac □ 5 Lac to 15	5 Lac 🛛 15 Lac to 30 Lac 🖾 Above 30 Lac
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21. Income proof\_

#### 22. Is the proposer a Politically Exposed Person:

🗆 Yes 🛛 No



Note: Politically Exposed Persons" (PEPs) are individuals who have been entrusted with prominent public functions by a foreign country, including the heads of States or Governments, senior politicians, senior government or judicial or military officers, senior executives of state-owned corporations and important political party officials

#### 23. Occupation:

□ Salaried	□ Professional	Self Employed	□ Student	□ Housewife							
□ Retired	□ if Others, please s	f Others, please specify									

#### 24. Industry Type:

	□ Import-	Mining	□ Shipping	□ Scrap Dealing							
	Export										
□ Agriculture	□ Stock Broking	D BFSI	Real Estate	Manufacturing							
□ if Others, please specify											



	DETAILS OF THE PERSONS PROPOSED TO BE INSURED														
S. No	Name	Date of Birth	Gender (M/F/TG)	Height	Weight	Relations hip with Proposer	Occupatio n details	Politically Exposed person	ABHA ID (if available)						
1															
2															
3															
4															
5															
6															

Note: In case any insured person(s) wish to generate his/her ABHA ID. Kindly visit the link: https://healthid.ndhm.gov.in/register

Policy Details												
Policy Period	From To											
Policy Type	Individual 🛛 Family Floater 🗆											

Loan Account Details
Loan Amount:
Loan Account Number:
Loan Tenure:
Other loan details:

COVERAGES													
Main Section as per PWs	Sub- Section as per PWs	Name of the benefit		Coverage / Base Sum Insured options / Sub-Limits in ₹	Opted Base SI / Limit in ₹								
2.	Α.	Base Indemnity Coverage											
	Ι.	Hospitalization Expenses											
	a.	<ul> <li>✓ Medical Expenses (Room Rent &amp; ICU: at actuals)</li> </ul>											
	b.	<ul> <li>✓ Pre Hospitalization Medical Expenses Cover (30 days)</li> </ul>											
	C.	<ul> <li>Post Hospitalization Medical Expenses Cover (60 days)</li> </ul>		<ul> <li>50, 000 to 10,00,000 (in multiples of 50,000)</li> <li>10,00,000 to 5crore</li> </ul>									
	d.	<ul> <li>✓ Domiciliary Hospitalization</li> </ul>											
	e.	<ul> <li>✓ Organ Donor</li> <li>Expenses</li> </ul>											
	f.	✓ Day Care Treatment											
	g.	<ul> <li>✓ Road Ambulance Cover (upto ₹ 2000 per hospitalization)</li> </ul>											
2.	A.II.	Optional Covers Under Se	octio	n 2.A.I. 'Hospitalization Expenses'									
	1.	Pre-Existing diseases											

# **HDFC ERGO General Insurance**



	(PED) waiting period					to 2 Yea									
	modification option					to 1 Yea to 0 Yea									
2.	Specified Disease / Procedure Waiting Period Modification Option			1	∕ear t	o 2 Yea	rs								
3.	Modification Option Modification of General Waiting Period			30 30	days days	o 0 Year to 15 da to 7 day to 0 day	ays /s								
	Modification of Pre and Post Hospitalization			30	uays	<u>to o day</u>	/5								
4.	Medical Expenses (Days) Pre Hospitalization Medical Expenses Cover			15 90											
	(Days) Post Hospitalization Medical Expenses Cover (Days)			15 90											
	Room Rent and ICU Modification Option														
5.	Normal Room (room rent)		<ul> <li>1% of Base SI per day</li> <li>1% of Base SI, max up to ₹ 3000 per day</li> <li>1% of Base SI, max up to ₹ 5000 per day</li> <li>1.5 % of Base SI per day</li> <li>1.5% of Base SI, max up to ₹ 3000 per day</li> <li>1.5% of Base SI, max up to ₹ 5000 per day</li> <li>2 % of Base SI per day</li> <li>2 % of Base SI, max up to ₹ 3000 per day</li> <li>2 % of Base SI, max up to ₹ 5000 per day</li> <li>Up to ₹ 3000 per day</li> <li>Up to ₹ 5000 per day</li> <li>Up to ₹ 5000 per day</li> </ul>												
	Intensive Care Unit (ICU) [room rent] Room rent / ICU		Limit for ICU will be double of that opted for Normal Room Category												
6.	additional option Road Ambulance Modification Option (Per Hospitalization limit)			Normal Room: Up to ₹ 5000 per day & ICU: At actuals           □         0         □         5,000         □         10,000         □         At actuals											
	Co-Payment														
	✓ Co-Payment on All Claims (%)			5		10		15		20		25		30	
7.	✓ Employee Only (%)			5		10		15		20		25		30	
1.	✓ Dependent Only (%)			5		10		15		20		25		30	
	<ul> <li>✓ Only for Employee Spouse Children (%)</li> </ul>			5		10		15		20		25		30	
	✓ Parents Only (%)			5		10		15		20		25		30	
8.	Alternative treatment (inbuilt in Section 2.A.I.)		Cov	/ered	upto	100% of	Sum	Insured	d of S	ection 2	.A.I.				
9.	Deletion of Domiciliary Hospitalization														
10.	Second Medical Opinion for Major Illness		One per Policy Year (Irrespective of Individual or Floater Policies)												
11.	Restore Benefit														
12.	Double Restore Benefit														
13.	Double Restore Benefit car Only one amongst Double I Cumulative Bonus			enefit 10%	OR I of Ba	Jnlimite ase Sum	d Res i Insui	tore Be red of S	nefit ectio		max.				



			50% of Base Sum Insured of Section 2.A.I., max. upto 200%								
	Maternity Expenses										
	Benefit Limit – Normal										
	Delivery		□ 30,000 □ 35,000 □ 40,000 □ 50,000								
14.											
	Benefit Limit – Caesarean										
	Delivery		□ 30,000 □ 35,000 □ 40,000 □ 50,000								
			□ 60,000 □ 75,000 □ 1,00,000								
	Waiting Period Modification Option		□         Nil         □         9 Months         □         1 Year           □         2 Years         □         3 Years								
15.	Pre & Post Natal		2 Years     3 Years       Covered upto the Base Sum Insured of Section 2.A.I.								
16.	Expenses Baby Cover from Day 1		Covered upto the Base Sum Insured of Section 2.A.I.								
			Upto Maternity Limit								
17.	Infertility Cover		Upto Base Sum Insured of Section 2.A.I.	1							
	Corporate Buffer										
			Corporate Buffer restricted to Critical Illness upto Sum Insured								
18.			Corporate Buffer restricted to Critical Illness without Sum Insured								
	Corporate Buffer (options)		restriction     Corporate Buffer upto Sum Insured	-							
			Corporate Buffer with no restriction on Sum Insured								
19.	Outpatient Treatment		₹ 500 to 5000 (in multiples of 500)								
10.	(OPD) Cover										
	Aggregate Deductible										
00	Deductible Options* (in Lakh ₹)		25,000 to 50,00,000								
20.	Sum Insured Options			-							
	(in Lakh ₹)		1 Lac to 5 Crore								
	Interpolation options availal	ole fo	or Sum Insured								
	Disease Capping										
	Disease Category I										
	✓ Heart										
	✓ Cataract		Per disease Per Policy Year Sub-Limit (₹):								
	✓ Cholecystectomy		□ 25,000								
	✓ Hysterectomy		□ 50,000								
	✓ Joint Replacement		□ 1,00,000								
	✓ Genito Urinary										
	✓ Cancer (All types)	4	□ 2,50,000 □ 3,00,000								
04	✓ Appendicitis	4	□ 5,00,000								
21.	<ul> <li>✓ Chronic Renal Failure</li> </ul>										
	✓ Intervertebral Disc	1									
	Disease Category II										
	✓ Hernia		Per disease Per Policy Year Sub-Limit (₹):								
	✓ Amputation	1									
	✓ Long bone fractures	1									
	<ul> <li>✓ Fissure and Fistula</li> </ul>	1	□ 50,000 □ 75,000								
	✓ Accident	]	□ 1,00,000								
	✓ Coma	]	.,,								
	<ul> <li>✓ Deviated Nasal</li> <li>Septum</li> </ul>										
22.	Double Sum Insured for										
	Critical Illness (CI)	1		1							



	[4 Listed Cl's]														
	Preventive Health Check		On a Per r	nember bas	s for	Individu	al policies &								
	Up			basis for far											
00	Develate et						continuous o	laim free	yea	ars					
23.	Payable at						year irrespe								
			Upto '	1% of Base	SI of S	Section	2.A.I. subject	t to max ₹	10	000					
	Coverage Limit			to ₹10,000 (					,						
24	Air ambulance						Ľ								
24.	(India only)		At Actuals												
	Air ambulance		At Actuals												
	(Outside India only)														
25.	Can be opted only if Air am	bula	nce (India o	nly) is opted											
23.	AND														
	Can be opted only if Global						le India only)	OR							
	Global Hospitalization Cove	er (ou	utside India	only) has be	en op	oted									
26.	Home Healthcare		Covered u	pto Sum Ins	ured	of Sectio	on 2 A I								
20.															
27.	Convalescence Benefit		🗆 5K	□ 10K		20K	□ 40K	50	K		1L				
28.	Protect Benefit				s liste	d under	List I of Ann	exure I sł	all	be					
			covered at	covered at actuals											
29.	Inflation Protector														
	Compassionate Visit		□ 5,000			10,000	)	0 20,	000	)					
30.			40,00	0		50,000	)	□ 1,00,000				-			
	Global Emergency			•			·	,•	<u>.,.</u>						
	Hospitalization Cover														
	(outside India only)														
31.	This cover can only be opted if Base SI for Section 2.A.I. is 25 Lacs or more														
	Only one amongst Global Emergency Hospitalization Cover (outside India only) OR Global														
	Hospitalization Cover can b				``		27								
	Global Hospitalization														
	Cover (outside India only)														
32.	This cover can only be opte	d if l	Base SI for S	Section 2.A.	. is 2	5 Lacs o	or more								
	Only one amongst Global E			italization C	over (	outside	India only) C	R Global							
	Hospitalization Cover can b	e op	ted												
	Secure Benefit		100% of B	ase Sum Ins	horod	of Socti	ion 2 A I								
33.							IUTI Z.A.I.								
	Can be opted only if Base S	SI of	Section 2.A	.I. is ₹ 5Lac	or mo	re									
	Unlimited Restore Benefit														
34.															
54.	Unlimited Restore Benefit c														
	Only one amongst Double F	Rest	ore Benefit (	OR Unlimite	d Res	tore Bei	nefit can be o	opted							
	Road Ambulance Cover						_								
	(outside India only) [per			□ 35,000	)		[	At act	Jals	3					
	hospitalization limit]														
35.	Can be opted only if Road a	ambı	ulance (India	a only) is opt	ed										
	AND	_			_			~ -							
	Can be opted only if Global						le India only)	UR							
	Global Hospitalization Cove	er (ou	utside India	only) has be	en op	ted									

\*In case Aggregate Deductible of INR 10 Lac or above is opted Insured Person cannot opt for any of the below mentioned benefits

- i. Cumulative bonus
- ii. Inflation Protector
- iii. Secure Benefit
- iv. Restore benefit
- v. Double Restore benefit OR Unlimited Restore Benefit



2.	В.				0	ther l	Base	e Co	verage	S								
Main Sectio n as per PWs	Sub- Section as per PWs	Name of the benefit	Base Sum Insu	red	option	s / Sul	b-Lin	nits i	in₹						Opted Base SI / Limit in ₹			
		Hospital Cash																
		Per day benefit amount	₹ 500 to 5000 (ii	₹ 500 to 5000 (in multiples o					of 50)									
		PED W.P. (years)	□ 0	□ 0					2		□ 3							
2.B.	1.	Specified Disease / Procedures W.P. (years)	□ 0				1				] 2							
		30-Day Waiting Period (days)	□ 0			7				15				30				
		Max. Number of days in a Policy Year	□ 15		30			60			90	Ì		180				
		Time Deductible	Not Applica	ble			24 ho	ours			□ 48	8 hou	ırs					
	2.	Personal Accident Cover																
		Accidental Death Permanent Disablement	₹ 50,000 to 50,0	50,000 to 50,00,000														
		Permanent Disablement Table	□ Table A	ПТ	Table B     Table C							Tab	le D					
	3.	Critical Illness (Benefit Based)	₹ 50,000 to 50,0 Coverage for 12			al IIIne	esses	\$										
		Home Nursing Cover																
		PED W.P. (years)	□ 0		□ 1				2		□ 3							
	4	Specified Disease / Procedures W.P. (years)	□ 0					1		1		] 2						
	4.	30-Day Waiting Period (days)	□ 0		C	7				15				30				
		Per day indemnification limit	₹ 1000 to 20,000	) pei	day							•						
		Max. Days In A Policy Year	□ 7				15				□ 30	0						
	5.	Loss Of Income Due To TTD (Injury Only)	₹ 500 to 10,00,000 per week															
		Max. Number of weeks	1 week to 104 w	eeks	6													
		Time Deductible (weeks)	□ 0		1		□ 2 □				3			4				
	6.	Loss Of Income Due	₹ 500 to 10,00,0	00 p	er wee	k	•			•								



	To TTD (Illness Only)											
	PED W.P. (years)	□ 0		□ 1			2		□ 3		4	
	Specified Disease / Procedures W.P. (years)	□ 0				□ 1		1		] 2		
	30-Day Waiting Period (days)	□ 0			] 7			15			□ 30	
	Max. Number of weeks	1 week to 104	week	S		1				i		
	Time Deductible (weeks)	□ 0		1		□ 2			3		□ 4	
	Loss Of Income Due To TTD (Illness and Injury)	₹ 500 to 10,00	),000 p	ber weel	ĸ							
	PED W.P. (years)	□ 0		□ 1			2		□ 3		4	
7.	Specified Disease / Procedures W.P. (years)	□ 0		1		□ 1				] 2		
	30-Day Waiting Period (days)	□ 0			] 7			15			□ 30	
	Max. Number of weeks	1 week to 104	week	s				1				
	Time Deductible (weeks)	□ 0		1		□ 2			3		□ 4	
8.	Vector Borne Disease Cover (Indemnity)	□     30,000       □     1,00,000       □     3,00,000				50,000 2,00,000 4,00,000			□ 2,	5,000 50,00 00,00	00	
	Disease Plan options	<ul><li>Plan A</li><li>Plan B</li><li>Plan C</li></ul>										
8.11.	Optional covers under Vector Borne Disease Cover (Indemnity)											
a.	Outpatient Treatment Expenses											
b.	Recovery Benefit											
с.	Co-payment (%)	5		10		□ 15			20		□ 25	
d.	Waiting Period Modification Options	□ 7 days					□ 15	days				
9.	Vector Borne Disease Cover (Fixed Benefit)	≹ 1,000 to 1,0	0,000									
	Disease Plan options	<ul><li>Plan A</li><li>Plan B</li><li>Plan C</li></ul>										
9.1.	Optional covers under Vector Borne Disease Cover											



	(Fixed Benefit)											
a.	Outpatient Treatment Expenses											
b.	Recovery Benefit											
c.	Waiting Period Modification Options		7 days 🗆 15 days									
	Vector Borne Disease Cover (per day benefit)	₹1	1,000 per day to 10,000 per day									
10.	Disease Plan options		Plan A Plan B Plan C									
	Maximum number of days in a Policy Year		10 days			15 days			□ 30 da	/s		
	Time Deductible		Nil			1 day			□ 2 days	6		
10.I.	Optional covers under Vector Borne Disease Cover (per day benefit)											
a.	Recovery Benefit											
b.	Waiting Period Modification Options		□ 7 days □ 15 days									
C.	ICU Multiplier		1x	□ 2x		□ 3x			4x		5x	

#### Other Items:

Go Green and make a difference to our planet! We shall provide you with soft copy of your Policy at your registered e-mail id. Note: Soft copy of your policy can be easily accessed at your fingertips to refer to terms and conditions, for lodging claims and for any other service needs.

Additionally, by ticking the check box we understand that you wish to have a physical copy of your policy. For details on the process to receive your physical policy kindly visit "Help" section on www.hdfcergo.com or contact our customer care for the same

Other Details of the Persons Proposed to be insured					
Total number of persons to be insured	Expiring Loss Ratio				
		Type of o	cover		
		Compulsory			
		Voluntary			

# **Existing/Previous Insurance Policy Details**

Please provide details of your existing/previous Insurance Policy providing similar coverages as per this proposal

Policy No. / Application No.	Insurer Name	Period of Insurance	Sum Insured	Claims lodged during the preceding years
		DD/MM/YYYY To DD/MM/YY		



PAYMENT DETAILS						
Premium Details: Amount (INR)						
Promium Pourport Ontions		Monthly		□ Quarterly		
Premium Payment Options		Half - Yearly		□ Single		
Premium Payment Options		Cheque 🛛 Ca		rd	□ ECS	
		Demand Draft		□ Wallet		
Instrument details:						
Date:						

# WOULD YOU LIKE YOUR REFUND (EXCESS PREMIUM / PPC REIMBURSEMENT) BY CHEQUE\* OR CREDITED DIRECTLY INTO YOUR BANK ACCOUNT?

\* Cheque will be issued in the name of the Proposer only.

In case of payment made through credit card the fund amount would be reversed in Credit Card account directly or through cheque. Please provide the following bank details and a copy of a Cancelled Cheque if you opt for direct credit into your bank account: (Cancelled Cheque should be of the same bank account in which the refund needs to be credited directly)

Cheque No.	
Bank Name	
Branch Name	
Cheque Date	
Cheque Amount for ₹	
Name as in Bank Account	
Bank Account No	
IFSC Code	
MICR Code	

\*Note: The Proposer agrees and undertakes to intimate in writing to HDFC ERGO about any change in bank account details. If ECS is selected, please submit the standing instruction form available at our branches.

# DECLARATION, CONSENT & WARRANTY ON BEHALF OF ALL PERSONS PROPOSED TO BE INSURED

- I/We hereby declare on my behalf and on behalf of all persons proposed to be insured that the above statements are true and complete in all respects to the best of my knowledge and that I/We am/are authorized to propose on behalf of these other persons including the minor/s insured, if any.
- I/ We understand that the information provided by me/ us will form the basis of insurance policy, is subject to the Board approved underwriting policy of the Insurance company and that the policy will come into force only after full receipt to the premium chargeable.
- I/We further declare that I/We will notify in writing any change occurring in the occupation or general health of the life to be insured/proposer after the proposal has been submitted but before communication of the risk acceptance by the Insurance Company.



- I/We declare and further consent to the Insurance Company to seek medical and other relevant information from any hospital who at any time has attended the person to be insured/proposer or from any past or present employer concerning anything which affects the physical and mental health of the person to be insured / proposer and seeking information from any insurance company to which an application for insurance on the person to be insured /proposer has been made for the purpose of underwriting the proposal and /or claim settlement.
- I/ We declare and provide my unconditional consent that, pursuant to a claim filed by me/ us, the Insurance Company can seek medical and other relevant information/ documents for me/ us from any Doctor and/ or Hospital where I, or other Insured, had taken treatment i.e. OPD and/ or hospitalization etc.
- i I/We authorize the Insurance Company to share information pertaining to my proposal, including the medical records for the sole purpose of underwriting and/ or claims.
- i I/ We authorize the Company to process my/ our Personal information for profiling purposes and contact me/ us for (i) communicating for renewal of the Policy, (ii) upsell and/ or cross sale of other insurance products.
- i I/ We authorize the Insurance Company to share my/ our Personal Information and other relevant records details with (i) the Law Enforcement Agencies, as and when demanded and (ii) any other vendor as per the requirement etc. like printing the Insurance policy/ renewal reminders or any other such activity.
- I/ We authorize the Insurance Company to share my/ our Personal Information and/ or medical Information/ records with any Government and/ or Statutory authorities/ bodies, including but not limited to Insurance Regulatory and Development Authority of India (IRDAI), Insurance Information Bureau (IIB) and/ General Insurance Council etc.
- Customer Satisfaction Surveys: I/ We hereby consent to the Insurance Company to use and share my/ our Personal Information with the vendors for the purpose of conducting customer satisfaction surveys and related activities aimed at improving service quality and enhancing the overall customer experience.
- Ayushman Bharat Health Account (ABHA) Declaration : I/We provide my/ our consent to access my/ our (all insured) medical and personal records/ details, as are available in my/ our Ayushman Bharat Health Account (ABHA) and share the same with Third Party Administrators, Reinsurer (if applicable), Service Provider/s of HDFC ERGO and/or with any Governmental and/or Regulatory authority for the sole purposes of underwriting my/ our proposal and/ or for checking the authenticity of claims lodged by me/ us and/ or to comply with the applicable Law/ Regulations.
- i I/We hereby consent that, in any of the above scenarios, my/ our Personal Information and the medical documents etc. can be shared, and/ or accessed, as the case may be, without any intimation to me/ us.
- 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/We declare and further consent to the company. Seeking medical information from any hospital who at any time has attended on the life to be insured/proposer or from any past or present employer concerning anything which affects the physical and mental health of the life to be assured/proposer and seeking information from any insurance company to which an application or insurance on the life to be assured/proposer has been made for the purpose of underwriting the proposal and /or claim settlement.

	Date
Signature of the Proposer	
Time	Place

**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 Proposer 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 Proposer 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.)

**Fraud Warning:** This policy shall be voidable at the option of the Company in the event of misrepresentation, mis-description or non-disclosure of any material particulars by the Proposer. Any person who, knowingly and with intent to fraud the insurance company or any other person, files a proposal for insurance containing any false information, or conceals or 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 to 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. Violation of Section41 of the Insurance Act 1938, as amended, shall be punishable with a fine which may extend to Rs.10Lakhs.

#### INTERMEDIARY DECLARATION

Place	
Date	
Time	Signature of the Intermediary



FOR OFFICE USE ONLY					
Intermediary Code					
Branch Location		Signature of the Intermediary			

## ACKNOWLEDGEMENT CUSTOMER COPY

Received from Mr. / Ms. / Mrs. \_\_\_\_\_ Cheque No: \_\_\_\_\_

\_\_\_\_ Drawn on\_\_

Dated\_

\_\_\_Bank for a sum of ₹\_\_\_\_\_

towards payment of premium on behalf of HDFC ERGO General Insurance Company Ltd.

Date, Signature & seal\_\_\_\_\_

Neither the submission to us of a completed proposal for insurance nor any payment for any policy sought obliges us to agree to issue a policy, which decision is and always shall be in our sole and absolute discretion. If we accept a proposal for insurance, it shall be subject to the policy terms and conditions and we shall have no liability to make any payment if premium is not received by us in full and in time, or is not realized. If we do not accept the proposal, we will inform you and refund any payment received from you without interest within next 15 days.

# VERNACULAR / ASSISTANCE DECLARATION

Declaration in case the proposal is filled by other than the Proposer if the proposer is illiterate or having disability and requires assistance in completing the proposal form (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 to the Proposer who has understood and confirmed the same)

Name of the Translator / Representative	
Place	
Date	Signature of the Translator / Representative

Name of the Proposer	
Place	
Date	Signature of the Proposer