### **HDFC ERGO General Insurance Company Limited**

## **Proposal Form**



# Home Insurance (revision) - Multi Year Policy

IMD code															$\Box$
IMD Name															
Mobile No															
Application No															
1. Please fill the form in BLOCK LETTERS	j <b>.</b>														
2. Please answer all the questions fully a	and correctl	y. If a p	oartic	ular	ques	tion	is no	t app	olicat	ole t	о ус	ou p	leas	se m	ıark
that question as not applicable "N/A". Ple	ease leave	one bo	ox bla	nk b	etwe	en t	wo w	ords	whil	e wi	ritin	g ad	ddre	SS.	
Our liability does not commence until the	e acceptan	ce of t	he pi	opos	sal ha	as be	en fo	orma	lly in	tima	ited	to 1	the <b>I</b>	nsu	red
Person and full premium has been realize	ed by <b>Us</b> .														
DETAILS	OF THE PR	ROPOS	SER/I	NSU	RED	PER	SON								
Name of the Proposer:						П	Т	П		П	$\overline{}$	П	$\neg$		$\neg$
Present Address			$\overline{\Box}$							$\overline{\Pi}$	十	Ħ	$\pm$	卅	卄
of the Proposer:							ΪΪ	ΤÌ	ΤΤ	$\overrightarrow{\Pi}$	Ŧ	Ħ	T	Ħ	〒
Is your present address same as your p	ermanent	addres	ss?	Yes		No									
If no, please state your	$\Box$		П		$\overline{\Box}$				T	П	$\top$	П	$\neg$	П	$\Box$
permanent address		T	Ħ	Ħ	Ħ	İΪ	ΤĖ	ĦΪ	ΤĖ	Ħ	Ť	Ħ	Ť	Ħ	亩
along with pin code:						ÌÌ	ÎÌ	ÌÌ	ÎÎ		重	$\prod$			$\overline{\mathbb{T}}$
Address proof (document & number):						_ A	adha	ır No	.: 🔲					Ш	
Email ID:												$\prod$			
Contact No.: Mobile:				_		Lá	andli	ne: [				Ш	$\perp$		
Permanent Account number (PAN No.)															
Identity Proof (document & number):												Ш	$\perp$	Ш	$\prod$
Educational Matriculate	Under Gra	aduate	خ	Grad	duate	e 🗌	Pos	t Gra	duat	te 🗌					
Qualification: Professionally	Qualified [														
Are you salaried/self employed?: Salari	ed Sel	f emp	loye	<u> </u>											
Occupation: Salaried	Profession	al	Se	lf Er	nplo	yed		Stu	ıden	t 🗆	] [	Hoı	usev	wife	<u>.</u>
Retired					-						_				
Other (Please s	specify)														
Industry Type: Jewellery imp	port-export	m	ining	<b>a</b> 🗌	ship	ping	g 🗌	scra	p de	alin	g				
real estate 🗌 ag	griculture 🗌	sto	ck bi	okin	g 🔲	BF	SI	ma	nufa	ctu	ring				
Others - (Please s	specify)													_	
Income (Annual): 0-2.5 lakh 2.	5 - 5 lakh 🗌	5 - 3	<b>20</b> la	kh 🗌	20	0-30	lakh		30 I	akh	and	d ak	)OVE	خ	
Income proof:													Ш		
Existing KYC Number, if any:															
I have elA No :										•					
I would like to apply for elA with Karvy		ISDI /	CDS												

For Office Use Only

		GROUP PROI	POSAL DETAILS (	To be fill	ed if applicable)	
Name of the I	Master	Policy Holder:				
Group Type:		Non- Employer-Em	ployee 🗌	Empl	loyee- Employer	
Type of Enrol	ment:	Voluntary Mar	ndatory 🗌			
Policy to be i	ssued	in favor of (list out	all the parties w	ho have	insurable intere	est) including the financial
institutions:						
			POLICY DE	TAIIS		
			TOLICT DE	IAILS		
Policy Period	l F	rom://_	(dd/mm/ <u>y</u>	уууу)	To:/	/ (dd/mm/yyyy)
			NOMINEE D	ETAILS		
Nomination:	Yes	No 🗌				
	_	le the below details:				
Name of Ins		Name of Nominee	Nominee	Age	Nominee	Address
Traine or me	arca		Date of Birth	Age	Relationship	of the Nominee
					-	
Where Nomin	ee is a	n minor, give the deta	nils of Appointee:			
		he Appointee	Appointee Re		p Addres	ss of the Appointee
			1	with Minor		o or the repointed
A Dataile of	Danial		ERAGE & SUM IN	SURED L	DETAILS	
		ential Property (Build		/if difforo	ent from addrage t	for communication)
	255 OI (	he property (*) propos	sed for insurance	(ii diliele	Pin Code	·
City:_ 2. Year o	of cons	struction:			Fill Code	•
	or coms	traction.				
NOTE:	nco o	f Puilding will be appli	icable if property	ic awaad	by the Proposer	
• •		f Building will be appli				please indicate accordingly.
	_	n independent house	int quarters etc. ai	ic acsirci	a to be covered,	picase maleate accordingly.
		ement:				Yes No
•	-	arrangements				163 [] 110 []
i.	-	Security Measures:				Yes No
ii.		nours dedicated watc	hman:			Yes No
iii	. Bur	glary alarm:				Yes No
4. In cas	e of ap	partment				
a) S	ecurity	arrangements				
i.	No :	Security Measures:				Yes No
ii.	Are	all entry/exit gates m	anned around the	e clock:		Yes No
		the flats connected w		-		_
		Basement Groun			Second Floor	and above
6. Numb	er of r	esidents: 1-2 🔃 3-5	_ 6-10	) [		

### **Additional Information**

I.	Is there any policy in place for the same property?	Yes	s No	
II.	If Yes, please provide the details.			
	Covers Opted			
III.	Cover/s required: (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 Home Building Cover subject to a maximum of ₹ 10 Lakh [Rupees Ten Lakh] is automatically provided).	Home Building & Home		Please tick
	Location of Home Buildi	ng		
IV.	Location of Home Building - full postal address with Pin Code.	Pin	Code:	
V.	Is it in a multi-storey building or is it a standalone house?			
VI.	In case of multi-storey building, please provide the floor number of Your house.			
VII.	Is there a basement to Your house?		-	
	Details of Home Buildin	g		
VIII.	Please note the following:  (The amount required to construct Your Home Building at the policy Commencement Date. This amount is calculated as follows:  a. For residential structure of Your Home including fittings and fixtures:  Carpet area of the structure in square metres X Rate of Cost of Construction at the policy Commencement Date.  The Rate of Cost of Construction is the prevailing rate of cost of construction of Your Home Building at the policy Commencement Date.  b. For additional structures: the amount that is based on the prevailing rate of cost of construction at the Policy Commencement Date.)		SI for residential struct Home including fitting (in ₹):  SI for additional struct  Additional structure	gs and fixtures
IX	Carpet area of structure of Home in square metres			
X	Rate of Cost of Construction per square metre at the policy Commencement Date			
XI	Age of Home Building	Less than 5 years 5-0 years 10-20 years Above 20 years		

XII	Construction Details		Constructio	n*	
	Please note the following:		Walls		cha/Pucca
	(Building(s) having walls and/or roof	s of wooden planks/	Floor		cha/Pucca
	thatched leaves and/or grass/hay of any	·	Roof	Kut	cha/Pucca
	cloth/asphalt/canvas/tarpaulin and th Kutcha Construction.	e like are treated as	(*strike out v	what is not a	applicable)
	Construction other than Kutcha Con Construction')	struction is a 'Pucca			
Deta	ils of Home Contents				
XIII	If You want to opt out of in-built cover formentioned in (iv) above and want to have			m Insured fo	r General Contents
	Or		Items		Sum Insured
	If You have opted for Home Content	•	Furniture, F	ixtures	
	provide item wise Sum Insured for Ger	and Fittings	•		
	(Sum Insured represents Cost of Repla	icement)	furnishings)		
			Electrical / E	lectronic	
			Others		
XIV	In case of Basement, If there are conter the Sum Insured.	nts in it, please provide			
In-Bu	uilt Covers		T		
XV	Cover for (Please Tick) Loss of rent		Loss of Rent		
	Rent for alternative accommodation		I. Sum Insure		
			II. Number o		
					ommodation:
			I. Sum Insure		
O 1.			II. Number o	f Months:	
	onal Covers  Do You require/e 'Personal Accident C	'avar' for Vaursalf and	Voc 🗆 No		
∧ V I	Your spouse?	over for foursell and	If Yes, Name		uir spouse.
	'		Your age:	a age or ro	di spouse.
XVII	Do You require 'Cover for Valuable Con	tents on Agreed Value			
	Basis (under Home Contents cover)':	.o			
	(Valuable Contents of Your Home conjewellery, silverware, paintings, works curios and items of similar nature.)		If Yes, pleas	e attach list	of items and Sum
	(You have to submit a Valuation Cerrequirement of valuation certificate Insured opted for is upto ₹ 5 Lakh and	is waived if the Sum	Valuation ce	rtificate atta	ched?
	does not exceed ₹1Lakh).		Yes No		
2. D	etails For Building				
2	1 Name of Financier, if any (for covering	g their interest)			
2	2. Sum Insured (value of land to I	oe excluded)			
2	3 Is the building occupied:	Yes No			
2	4 If occupied, by whom				

If yes, please enter details in the table "Listed Contents" below.

Sum Insured: ₹ \_\_\_\_

1.

B. Details for Insurance Against Burglary and Housebreaking including Larceny and Theft

	2.	First loss limit:				Yes No
	If Yes,	please tick the loss lir	nit % from the below op	otions:		
	10%	25%  40%	50%  60%  75	% 🗌		
	3.	Do you wish to cover	your Valuables Conten	ts against Burglary:		Yes No
		NOTE: Jewellery is co	overed for 20% of the B	urglary Sum Insured		
	4.	Do you wish to cover	Valuables (Other than .	Jewellery) above ₹ 10,0	000 against bu	urglary :
						Yes No
If the	above is	answered yes, please	enter details in the tab	le "Listed Contents" b	elow.	
			Listed Con	tents		,
S.	Brief l	Description of Item	Reinstatement	Year of purchase /	*Weight/	** Make /
No.				Acquisition	Dimension	Type /Model
* App	licable fo	r jewellery & carpets				
telesc	copes, mo ment, wa	usical instruments, au	s, photographic equipm dio and video equipme s, calculators, digital d	ent, computers (includ	ing laptops) &	other periphera
		EXISTI	NG/PREVIOUS INSURA	ANCE POLICY DETAIL	.S	
Pleas	e provide	e details of your existir	ng Home Insurance poli	cies (if any):		
Арр	cy No. / lication No.	Insurer Name	Period of	Insurance	Sum Insured	Claims lodged during the preceding years

dd/mm/yyyy

From: \_\_\_\_/\_\_

dd/mm/yyyy

# **PAYMENT & BANK ACCOUNT DETAILS PREMIUM DETAILS:** Amount (INR) Rupees in words GST (INR)\_ Premium including tax (INR)\_ **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 \infty No \infty If NO, please provide additional bank details in below provided space: Bank Account No.\_ Account Type: Savings / Current / Other I 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\_ Note: Politically Exposed Persons" (PEPs) are individuals who are or have been entrusted with prominent public functions domestically/in an international organisation/in a foreign country. This would include individuals who have or had positions of Heads of States or Government, Senior Politicians, Senior Government or Judicial or Military officers, Senior Executives of State-Owned Corporations and important Political Party Officials. **Type of Organization:** Corporation: Society: Private Organizations: International Organization: Partnership: Trust: Others:

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 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.

**Sources of Fund:** Salary Business Other

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.

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.

# WOULD YOU LIKE YOUR REFUND (Excess Premium) 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 there 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	Name as in Bank Account	
Bank Name	Bank Account No	
Branch Name	IFSC Code	
Cheque Date	MICR Code	
Cheque Amount for ₹		

\*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 & WARRANTY OF INSURED/REPRESENTATIVE (In case the insured is disabled)**

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 bonafide sources and no premiums have been/will be paid out of proceeds of crime related to any of the offence as 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.

- 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.
- 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.
- We hereby authorise the Company to share/ verify the information provided by me/us pertaining to my proposal with third party, rating agencies or service provider for the purpose of underwriting the proposal, issuance of a policy or settling of a claim under the policy.

Date:	
Place:	
	Signature of the Propose

### **VERNACULAR DECLARATION**

Declaration in case the proposal is filled other than the Proposer / the proposer sign in vernacular language / proposer is not familiar with the language printed here/ 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 Proposer	
Place	
Date	Signature of the Proposer

### **DECLARATION & WARRANTY ON BEHALF OF INSURANCE COMPANY**

**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 HDFC ERGO General Insurance Company Limited receives premium payment).

**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 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-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.

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".

Date:
Place:
Signature of the Proposer
INTERMEDIARY'S DECLARATION
In my capacity as an Insurance Advisor/ Specified Person of the Corporate Agent/Authorized employee of the Broker/Relationship Officer, do hereby declare that I have explained all the contents of this Proposal Form, Including the nature of the questions contained in this Proposal Form to the Proposer including statement(s), information and response(s) submitted by him/her in this Proposal Form to questions contained herein or any details sought here in will form the basis of the Contract of Insurance between the Company and the Proposer, if this Proposal is accepted by the Company for issuance of the Policy. I have further explained that if any untrue statement(s)/information/response(s) is/are contained in this Proposal Form/ including addendum(s), affidavits, statements, submissions, furnished/ to be furnished, the Company shall have the right to vary the benefits which may be be be and further more if there has been a non-disclosure of any material fact, the policy issued to his/her favor bursuant to this Proposal may be treated by the Company as null and void and all premiums paid under the Policy may be forfeited to the Company.
icense No. (Intermediary)
Date:
Place:
Signature of Intermediary

FOR OFFICE USE ONLY						
<b>Channel Partner Code:</b>	Branch Location:	Signature of Channel Partner:				

### **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 UP TO INR 10 LAKHS.

Note: The Liability of the Company does not commence until this proposal has been accepted by the Company and Premium has been paid.

***************************************			
	ACKNOWLEDGEMENT	CUSTOMER COPY	
Received from Mr. / Ms. / M	rs		
Reference/Cheque No:			
Dated	Drawn on	Bank for a sum of ₹	
towards payment of premiu	m on behalf of HDFC ERGO G	eneral 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 30 days.