



Retail Proposal Form

Home Shield Insurance

(To be filledup by proposer)

Important:

- 1. This proposal is for covering Home Building and/or Home Contents against Accidental means (All Risk Coverage)
- 2. Read the Prospectus/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.

Policy Issuing Office Address & Code	
Intermediary/Agent Name & Code (if any)	

PROPOSER’S DETAILS

1.	Name of Proposer	
2.	Present Address of Proposer	
	Is your present address same as your permanent address?	<input type="checkbox"/> Yes/ <input type="checkbox"/> No If no, please state your permanent address along with pin code:
	Address proof (document & number)	
3.	Phone No. a. Mobile b. Landline	
4.	Email	
5.	Identity proof (document & number)	
6a.	Educational Qualification	<input type="checkbox"/> Matriculate <input type="checkbox"/> Under Graduate <input type="checkbox"/> Graduate <input type="checkbox"/> Post Graduate/ <input type="checkbox"/> Professionally Qualified
6b.	Are you salaried/self employed?	

6c.	Occupation	<input type="checkbox"/> Salaried <input type="checkbox"/> Professional <input type="checkbox"/> Self <input type="checkbox"/> Employed <input type="checkbox"/> Student <input type="checkbox"/> Housewife <input type="checkbox"/> Retired <input type="checkbox"/> Other (Please specify)					
7.	Industry Type	<input type="checkbox"/> Jewellery <input type="checkbox"/> import-export <input type="checkbox"/> mining <input type="checkbox"/> shipping <input type="checkbox"/> scrap <input type="checkbox"/> dealing <input type="checkbox"/> real estate <input type="checkbox"/> agriculture <input type="checkbox"/> stock broking <input type="checkbox"/> BFSI <input type="checkbox"/> manufacturing <input type="checkbox"/> Others - (Please specify)					
8.	Income (Annual)	<input type="checkbox"/> 0 - 2.5 lakh <input type="checkbox"/> 2.5 - 5 lakh <input type="checkbox"/> 5 - 20 lakh <input type="checkbox"/> 20 - 30 lakh <input type="checkbox"/> 30 lakh and above					
9.	Income proof						
10.	PAN (document & number)						
11.	Existing KYC Number, if any						
12.	Policy to be issued in favor of (list out all the parties who have insurable interest) including the financial institutions						
13.	Period of Insurance						
Nomination: <input type="checkbox"/> Yes/ <input type="checkbox"/> No. If yes, please provide the below details:							
	Nom-inee Name	Nom-inee Relation	Nom-inee DOB	Age	Nomi-nation %	Appointee Name if in case of Minor Nominee	Appointee Relationship, if Nominee is minor

### DETAILS OF RESIDENTIAL PROPERTY (BUILDING):

1. Residential Structure i) Flat /Apartment ☐ ii) Independent Building ☐
2. Please tick whether you are a: ☐ tenant ☐ owner occupant
3. Address of the property (\*) proposed for Insurance (if different from address for

communication) \_\_\_\_\_

City: \_\_\_\_\_ Pin Code: \_\_\_\_\_

4. Year of construction \_\_\_\_\_ Built up area of residence (\*\*) in Sq. Ft. \_\_\_\_\_

5. Walls made of ☐i) Bricks ☐ii) Cement ☐iii) RCC ☐iv) Stone  
☐v) Mud ☐vi) Clay ☐vii) Wood ☐viii) Any other item (please specify)

6. Roof made of ☐i) Tiles ☐ii) Concrete ☐iii) RCC ☐iv) Asbestos  
☐v) Corrugated ☐vi) Cement ☐vii) Wood ☐viii) Thatched

7. Hypothecation Details:

(i) Name of Financial Institution/Bank \_\_\_\_\_

(ii) Name of Branch and Address \_\_\_\_\_

(iii) Loan Account No. \_\_\_\_\_

#### NOTE:

(\*) Insurance of Building will be applicable if property is owned by the Proposer

(\*\*) In case garage / outhouse / servant quarters etc. are desired to be covered, please indicate accordingly.

8. Any basement (if case of independent building) ☐Yes/No

9. Security arrangements

- For independent house

- 24 hour security guard on dedicated basis ☐Yes ☐No

- Burglary alarm/CCTV ☐Yes ☐No

- 24 hour security guard on dedicated basis AND burglary Alarm/CCTV ☐Yes ☐No

- For flats/apartments

- 24 hours security guards at all entry/exit (Yes/No)

- All flats/apartments inter-connected by intercom to entry /exit gate and with each other ☐Yes ☐No

- 24 hour security guards at all entry/exit gates AND all flats/apartments inter-connected by intercom to entry/exit gate and with each other -(Yes/No)

10. Documents which the Proposer has with respect to the residential property for covering Building on “Agreed Value” basis

- (i) Approved Plan of construction/extension, license for construction which is sanctioned by statutory authority ☐Yes ☐No
- (ii) The Building Completion Certificate and the Occupancy certificate or letter of Possession from the builder ☐Yes ☐No
- (iii) Sales Deed, Title Deeds; or any other like document that establishes the title of the insured with respect to the insured property ☐Yes ☐No
- (iv) The latest property tax / electricity bill, if issued in the name of the insured by the appropriate municipal authorities; ☐Yes ☐No
- (v) Development Agreement; In cases where the flat/apartment proposed to be insured is in redeveloped Building, ☐Yes ☐No

## DETAILS FOR INSURANCE

### a. Building:

a) Please tick the basis of Building Sum Insured:

☐Agreed value      ☐Reinstatement      ☐Indemnity value

b) Building Sum Insured: \_\_\_\_\_

c) Escalation option i) ☐Yes ii) ☐No

d) Escalation percentage (upto max. of 25%) \_\_\_\_\_

### b. Contents:

a) Please tick the basis of Contents Sum Insured:

☐Replacement      ☐Indemnity value

NOTE: Newly acquired items cover is inbuilt in the policy within the sum insured limits

b) Contents Sum Insured: Rs -----

### c. Valuables & Jewellery:

a) Sum Insured if any, for Valuables and Jewellery \_\_\_\_\_  
(up to max. of 20% of above contents sum insured)

b) Extension of Worldwide Coverage for Valuables & Jewellery ☐Yes/ ☐No

Sr. No.	Brief Description of Item	Sum Insured (in Rs.)	Invoice Copy attached (Y/N)	Details of Artist

## GENERAL

a) Please state the commencement date from which the insurance cover is desired

**Note - In case of building presently under construction, the date of possession will be the policy start date. Buildings under construction are not covered.**

b) If there is any other insurance effected by you, or others on your behalf, which covers the building &/or contents that you propose to insure, please provide details.

- (i) Item Insured
- (ii) Name of Insurance Company
- (iii) Policy Number
- (iv) Period of insurance

**Extensions/ Add on Covers: Please fill the relevant details against each Add-on you want to opt for:**

Sr. No.	Add On Cover	Sum Insured (in Rs.)	Indemnity Period (Wherever applicable)
1	Rent for alternative accommodation		
2	Hotel stay		
3	Loss of rent		
4	Expenses of shifting to alternate accommodation		
5	Emergency Purchases		
6	Keys and locks replacement cover		
7	Public liability cover		
8	Brokerage for Alternate accommodation		
9	Pedal cycle		
10	Portable electronic equipment cover i) Extension of Worldwide Coverage	<input type="checkbox"/> Yes/ <input type="checkbox"/> No	

11	Voluntary Higher Excess for Building on Agreed Value Basis*: Please select from below: 10% of Building Sum Insured 15% of Building Sum Insured 20% of Building Sum Insured 25% of Building Sum Insured *Not applicable for Contents		
12	Repair and Maintenance Cover	<input type="checkbox"/> Yes/ <input type="checkbox"/> No If Yes, Plan details: _____ _____	

Details of Portable Electronic Equipment (if opted)			
Brief Description of item with make /model	Value	Year of Mfg.	Sr. No / Unique Identification No.

## OTHER INFORMATION

### FRAUD WARNING:

This policy shall be voidable at the option of the HDFC ERGO in the event of misrepresentation, 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.

### 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.

**B. PREMIUM DETAILS**

<b>PREMIUM DETAILS:</b>	
Amount (INR) _____	GST (INR) _____
Premium including tax (INR) _____	
Rupees in words _____	
<b>PAYMENT DETAILS:</b>	
Cheque NEFT	
Instrument No. _____	Instrument Date: _____
Bank Account No. _____	
Account Type: <input type="checkbox"/> Savings / <input type="checkbox"/> Current / <input type="checkbox"/> 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 \_\_\_\_\_

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: \_\_\_\_\_ Governments: \_\_\_\_\_

Society: \_\_\_\_\_ Private Organizations: \_\_\_\_\_

International Organization: \_\_\_\_\_

Partnership: \_\_\_\_\_ Trust: \_\_\_\_\_

Others: \_\_\_\_\_

### Sources of Fund:

Salary \_\_\_\_\_ Business \_\_\_\_\_

Other \_\_\_\_\_

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.
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](http://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.

**C. Declaration by Insured/Representative (in case proposer 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 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 Proposer

## 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

## INTERMEDIARY DECLARATION

I, \_\_\_\_\_ (Full Name) in my capacity as an Insurance Advisor/ Specified Person of the Corporate Agent/ Intermediary/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 payable and further more if there has been a non-disclosure of any material fact, the policy issued to his/her favor pursuant 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.

Signature of Intermediary: \_\_\_\_\_ Time: \_\_\_\_\_

Place: \_\_\_\_\_ Date: \_\_\_\_\_

## **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**