HDFC ERGO

JEWELLERS COMPREHENSIVE INSURANCE - PROPOSAL FORM

a)	Proposer's Details																																												
	Proposer's Name																																												
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	Proposer's Address							_				T							+						1	+	+	+					L						+		_	_			
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	Contact Details													Fa	IX I	No.	:												\	Ve	osit	e:													
	E-mail:																																												
b)	Business Information																																												
	Risk Address (es)																																												
																															Pi	n C	Cod	e:											
	Contact Details													Fa	ıx İ	۷o.	:												١	Ve	osit	e:													
	E-mail:				Γ	Т	Т				Γ	Τ						Γ	Т	Τ					Т	Т	Т	Τ		Τ					Γ	Г	Τ		Т						\square
	How long have you car	rried	on	n bı	Jsir	nes	s?						_																																
	In these premises?					_	ea												_		ewh	or	~2						一,	Yea	rc														
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	Address where propert	ty is	de	pos	site	ed?	L																																						
	Name and Address of B	Bank	Lo	cke	ers/	/Va	ult	s?																																					
	Name and Address of	Carr	iers	?																																									
	Address of premises				_	_	_				_	_	_	_			_	-		_	_	_			_	_	_		_	_					_	_		_	_	_					
	where the Insured's																																												
	business is carried on																														Pi	n C	Cod	e:											
c)	Financier Interest / De	etails	s of	H	урс	othe	eca	atio	on																																				
	Whether the policy is to	o be	hy	ро	the	ecat	ec	:																																Ye	s		Ν	١o	
	Name of the Bank																																												
d)	Nature of your Busine	SS																																											
	Manufacturing:				Г	Т	Т	Т			Γ	Т		%																															
	Wholesale:			 	Γ	1	T		_		Γ	T		%																															
							T				1	T																																	
	Retail:											1		%																															
	Pawn Broking:													%																															
e)	Employees																																												
	1 How many employ	rees	do	yo	u h	nave	e?																																	[
	2 What is the minimu of your premises at																			se	ecti	on																							
f)	Valuation Basis																																												
	On what basis do you r	requ	ire	cla	nim	s to	b b	e s	ett	lec	1?																																		
			Τ				Γ						Т	Τ	Τ					Γ	Τ	Т						Γ	Γ	Т									Τ	Τ	Τ	Τ	Т		
	N.B. Unless otherwise	agre	ed	on	th	еp	oli	cy,	cla	aim	is v	vill	be	se	ettle	ed	on	the	e ba	asis	s o	f La	anc	dec	l Co	ost	plu	s te	en i	bei	се	nt	the	rec	of, b	out	in (cas	e c	of d	ian	10n	ıds	wh	nere
	it is not possible to der																																												

N.B. Unless otherwise agreed on the policy, claims will be settled on the basis of Landed Cost plus ten per cent thereof, but in case of diamonds where it is not possible to derive the landed cost it shall be Selling Price less ten per cent; in case of Manufactured Jewellery it shall be Selling Price less ten per cent; in case of Gold it shall be Landed Cost + Labour + ten per cent as on date of loss and in case of Furniture, Fixtures and Fittings it shall be Reinstatement Cost. The Basis of valuation of inward and outward entrustments to be based upon relevant books and records

g) Stock Values

- i) What was the AVERAGE total value during the last twelve (12) months of:
- ii) your own stock and banknotes?
- iii) goods in trust (other than for safe custody), goods on approval, repairs and the like?

TOTAL:

iv) What was the MAXIMUM value of your own stock & goods in trust (other than for safe custody)
& bank notes at any time during the last twelve (12) months

HDFC ERGO General Insurance Company Limited. IRDAI Reg. No.146 CIN: U66030MH2007PLC177117. Registered & Corporate Office: 6th Floor, Leela Business Park, Andheri-Kurla Road, Andheri (East), Mumbai – 400 059. Customer Experience Management, Customer Happiness Center: D-301, 3rd Floor, Eastern Business District (Magnet Mall), LBS Marg, Bhandup (West), Mumbai - 400 078. For Claim/Policy related queries call us at 022 6158 2020/ 022 6234 6234 or Visit Help Section on www.hdfcergo. com for policy copy/tax certificate/make changes/register & track claim or simply text Hi on whats'app number 8169 500 500 for instant policy servicing. UIN: Jewellers Comprehensive Insurance - HDE-OT-P15-39-V01-15-16

h)	Values out of Safe			
		watches, jewellery, gold, bullion and platinum	Outside Business Hours	During Temporary
	STRONG ROOM?	g those in windows) OUT OF LOCKED SAFE OR		Closing
i)	Premises			
(i)	Has a Security Survey been conducted conc	-		
	If YES, Please specify the date (dd/mm/yy) of	the Security Survey:		Yes No
	If YES, have the recommendations complied	with?		Yes No
(ii)	Is the building protected by employment of e	exclusive watchman/watchmen all 24 hours of the	e day	Yes No
(iii)	Is the building, protected by employment of	common watchman/watchmen for the whole build	ding or night watchman/watc	chmen Yes No
j)	Cellar/Basement			
	Are there any openings leading to a cellar or	a basement from outside the shop? If YES, pleas	se give details and protectior	ns: Yes No
k)	Doors, Windows, and Openings, Area			
	Give details of the following and how they ar	e protected:		
i)	Each outer door			
ii)	Each inner door			
iii	All windows other than display windows			
iv)	Covered Area of Premises			
I)	Burglar Alarms			
i)	Is there a burglar alarm?			Yes No
ii)	If YES, state name and forward copy of make	er's specifications to the underwriters (or if not ava	ailable give full details):	
iii)	Are hold-up/panic buttons incorporated in th	e system?		Yes No
iv)	Is the system maintained under contract?			Yes No
m)	Safes			
i)	Give the maker's name of safe, cost when pu	Irchased (state whether new or second hand), an	nd give details of any descrip	tive markings on the door:
ii)	Approximate size and weight (please state r	neasures)	size:	
			weight:	
iii)	Approximate age		years:	
iv)	Whether illuminated and visible from the stre	et at night		Yes No
n)	Strong Rooms			
i)	Is there a strong room?			Yes No
ii)	If YES, give full details:			
o)	Keys			
		trong room keys) removed from the premises out	tside business hours?	Yes No
p)	Special Protection			
i)	Is there a 'Closed Circuit T.V.' (c.c.t.v.)? How many Days of back up is stored ?			Yes No
ii)	Is the premises protected by Armed Guards	on 24 hr basis		Yes No
,	Please specify fire protection and other featu			
u)	Stock Records			
q) i)	When was your last annual stocktaking?			
ii)	Do you keep proper records of all sales purc	hases and transactions?		Yes No
		CIN: U66030MH2007PLC177117. Registered & Corporate Office: 6th Flo		
202		D1, 3rd Floor, Eastern Business District (Magnet Mall), LBS Marg, Bhandu policy copy/tax certificate/make changes/register & track claim or simply 15-39-V01-15-16		

r) Losses

- i) Have you ever sustained a loss or losses?
- ii) If YES, give statement covering the past 3 years with particulars, including the amount of each loss, and, if insured whether paid in full or otherwise:

		Year 1	Year 2	Year 3	Remarks
1.	No. of Claims				
2.	Claim Amount				
3.	Insurance Company				

s) Receipts

 i) Is it your practice to give receipts for goods left with you by non-trade customers, for repairs, valuation, sale, or any other purpose and to require surrender of such receipts before goods are returned to the customer?

ii)			entrustment	/annrohation	notes in res	enect of all	entrustments?
,	00	you use	cintrastificint	approbation	110105 111105	peer or un	chulustinents.

t) Home Risk (Private Dwelling House)

Does any Partner, Director take stock to his private residence for any purpose?										
If YES, please give following information:										
Address and details of any protective devices										
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Maximum value taken:

Is the property ever left unattended at the private dwelling house?

u) Sum Insured / Loss Limit

	Stock In Insured Premises	Annual Aggre	egate Amount
		Sum Insured	Loss Limit
i)	Stock on Premises		
ii)	Stock in vaults/ safes and bank lockers		
iii)	Stock in display window		
i∨)	Money on premises		
∨)	Stock anywhere on premises outside business hours		
	Add On Covers		
i)	Boiling / Being worked Upon		
ii)	Mysterious Disappearence		

v) Stock In Custody

		Limit Per event	Annual Aggregate Amount
i)	Stock in the custody of authorised persons of the Insured		
ii)	Stock in the custody of job workers		
iii)	Money		
iv)	Personal Conveyance limit		

w) Stock In Transit

		Limit Per event	Annual Aggregate Amount
i)	Registered Insured Post parcel		
ii)	Airfreight (minimum 1% value declaration to the Airlines)		
iii)	Angadias		
i∨)	Couriers / Logistics Providers		
∨)	Any other carriers and delivery services used in the normal course of Insured's business		

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Yes

Yes

Yes

Yes

No

No

No

No

Other Property of the Insured X)

		Sum Insured
i)	Building, Boundary Wall & others	
ii)	Furniture, Fixtures, Fittings at the business premises	
iii)	Trade Equipments	

Plate Glass - details with dimensions and description of tinted, embossed ornamental or painted items

Sr. No.	Description	Dimension

y) ADD ON COVERS REQUIRED

	Exhibition Extension	Limits	No of Exhibitions
i)	Domestic Exhibitions		
ii)	International Exhibitions		

Locations to be declared to the Insurer before commencement of the exhibition

	Infidelity Extension	
i)	Any One Loss	
ii	Annual Aggregate	
ii	No of Employees	
i١	Is Cross Fidelity required If yes, pls provide the name of the company	

Terrorism Cover

Ter	rorism cover required	Yes	No			
lf T	errorism Cover is required then kindly advise					
a.	Whether the risk was insured against terrorism in the previous year/s?	Yes	No			
b.	If yes, whether premium was paid as per the terms of the Indian Market Terrorism Risk Insurance Pool or as per the terms quoted by	y other r	einsurers?			
Other Insurances						
Ha	Have any other insurer ever cancelled or refused to					

z)

i)	Have any other insurer ever cancelled or refused to				
	issue or to continue any insurance for you?	`	Yes	No	
ii)	Have you previously been insured?	`	Yes	No	
	If YES, Please state with whom, risks covered, and for				
	what amount and please attach copy of the policy.				
aa)	Important Notices				

Are there any other circumstances within your knowledge or opinion

not already disclosed, affecting or likely to affect the proposed insurance?	Yes	No	
If YES, please specify:			

I/We hereby declate and warrant that the above statements are true and complete and that I/We have withheld no information whatsoever which is material for the acceptance of this proposal.

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 of the Work of Art 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, 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.



Signature and Name of the Proposer

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PREMIUM DETAILS

Amount	(Including	Sorvico	Tav)	(Pc
Amount	(including	Service	IdX)	(RS

Rupees

м	EO		МЕ	NTS

Bank Account No.	
Branch Name & Address :	
Instrument No.	Instrument Date : D M Y Y Y
IFSC Code	MICT Code

	SOURCES OF FUND	
Salary	Business	Other
(Please Specify)		

Note:

- Please provide a cancelled copy of cheque of your bank account. 1.
- 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.

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.

PROHIBITION OF REBATES

Section 41 of Insurance Act 1938

- (1) 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 or 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 prospectus or tables of the Insurer.
- (2) Any person making default in complying with the provisions of this section shall be punishable with fine, which may extend to ten lakh rupees.

Note : The liability of the Company does not commence until the acceptance of the proposal has been formally intimated by the Company and full premium has been realised by the Company.

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 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. Insurance is the subject matter of the solicitation

SHARING OF INFORMATION

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.