

HDFC ERGO General Insurance Company Limited

This is only a Proposal Form and issuance of the same does not amount to acceptance of risk by the Company. The liability of the company does not commence until the acceptance of the proposal has been formally intimated to the insured and full premium has been realized by the company. In the case of new vehicle the proposed risk start date shall be the date of the delivery of the vehicle to the insured.



PROPOSAL FORM

Contact No.

Please fill this form in CAPITAL LETTERS

PRODUCT	Long Term Two Wheeler Package Policy	Policy Term	<input type="checkbox"/> 2 yrs <input type="checkbox"/> 3 yrs	ISSUE DATE	<input type="text"/>
Renewal Policy of HDFC ERGO	<input type="checkbox"/>	Renewal Policy No./ Cover Note No.	<input type="text"/>		
For Renewal of Other Company, Policy Period From	<input type="text"/>	To	<input type="text"/>	NCB : _____ %	(please submit/attach proof thereof, read the declaration overleaf)
Previous Policy No.	<input type="text"/>	No of Claim	<input type="text"/>	Claim Amount	<input type="text"/>
Name of previous Insurer	<input type="text"/>				
Name of the Insured Mr./Ms./Mrs./M/s	<input type="text"/>				
	(First Name)	(Middle Name)	(Last Name)		
Contact Person (For Corporate)	<input type="text"/>				
Date of Birth	<input type="text"/>	Telephone: (Res.)	<input type="text"/>		
E-mail	<input type="text"/>	Get Policy on Email	<input type="checkbox"/>	PAN No.	<input type="text"/>
Registration Address	<input type="text"/>				
City	<input type="text"/>	State	<input type="text"/>	Pincode	<input type="text"/>
eIA	<input type="text"/>	Aadhar Card / UID No.	<input type="text"/>		
Correspondence Address	<input type="text"/>				
City	<input type="text"/>	State	<input type="text"/>	Pincode	<input type="text"/>
Occupation :	Sources of Fund: Salary <input type="checkbox"/> Business <input type="checkbox"/> Other (Please Specify) _____				
Effective date and time of commencement of insurance for the purpose of this act: From (Hrs)on (Date)	<input type="text"/>	Date of expiry from to midnight on (Date)	<input type="text"/>		

Place of Registration	Vehicle Make
Model	Vehicle Description
Type of Body	Seating cap. incl driver <input type="text"/>
Cubic capacity	Fuel Type Petrol <input type="checkbox"/> Battery <input type="checkbox"/>
Date of Registration	Registration No. <input type="text"/>
	Chassis No. <input type="text"/>
	Engine No. <input type="text"/>
	Mfg Year <input type="text"/>
	Color <input type="text"/>

Insured's Declared Value (IDV)

Policy Year	Policy Period	For the Vehicle (₹)	Non Electrical ACC (₹) / Side Car	Electrical ACC (₹)	Total IDV of vehicle incl. non electrical acc
Year 1	From _____ To _____				
Year 2	From _____ To _____				
Year 3	From _____ To _____				

Personal Accident Coverage	Number	Sum Insured	Named Person (Kindly provide Names)	Sum Insured
Pillion Rider				
Paid Driver				

For PA to Named Passenger	Sr. No.	Name of Passenger	Name of Nominee / Existing Nominee	Name of the New Nominee (In case of change of existing Nominee)	Age	Relationship	Name of Appointee (If Nominee is a Minor)	Relationship with the Nominee
	1.							

(In case of more than 1 named passengers, please provide details in the above format on a separate sheet)

For PA to Owner Driver	Sr. No.	Name of Nominee/ Existing Nominee	Name of the New Nominee (In case of change of existing Nominee)	Age	Relationship	Name of Appointee (If Nominee is a Minor)	Relationship with the Nominee
	1.						

Premium Details			Bank Codes		
Bank A/c No			BDR Code		
Instrument No			LG Code		LOS No
Issued On			Lead No		
Amount			Branch / DSA Code		
Bank Name & branch			Location		
Premium Amount	<input type="text"/>				

Intermediary Name

Special remark:

I agree to receive a one pager policy document.

I hereby declare that I do not hold an effective driving license.

I have read and understood and agree with the terms and conditions mentioned overleaf of this Proposal Form.

Authorized Signatory Signature of Proposer

Place : _____ Date : _____

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Place of Registration	<input type="text"/>	Vehicle Make	<input type="text"/>		
Model	<input type="text"/>	Vehicle Description	<input type="text"/>		
Type of Body	<input type="text"/>	Seating cap. incl driver	<input type="text"/>	Fuel Type	Petrol <input type="checkbox"/> Battery <input type="checkbox"/>
Cubic capacity	<input type="text"/>	Registration No.	<input type="text"/>	Chassis No.	<input type="text"/>
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				Color	<input type="text"/>

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Year 3	From _____ To _____				

Personal Accident Coverage	Number	Sum Insured	Named Person (Kindly provide Names)	Sum Insured
Pillion Rider				
Paid Driver				

For PA to Named Passenger	Sr. No.	Name of Passenger	Name of Nominee / Existing Nominee	Name of the New Nominee (In case of change of existing Nominee)	Age	Relationship	Name of Appointee (If Nominee is a Minor)	Relationship with the Nominee
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(In case of more than 1 named passengers, please provide details in the above format on a separate sheet)

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Premium Details			Bank Codes		
Bank A/c No	<input type="text"/>	BDR Code	<input type="text"/>	LOS No	<input type="text"/>
Instrument No	<input type="text"/>	LG Code	<input type="text"/>		
Issued On	<input type="text"/>	Lead No	<input type="text"/>		
Amount	<input type="text"/>	Branch / DSA Code	<input type="text"/>		
Bank Name & branch	<input type="text"/>	Location	<input type="text"/>		
Premium Amount	<input type="text"/>				

Intermediary Name

Special remark:

I agree to receive a one pager policy document.

I hereby declare that I do not hold an effective driving license.

I have read and understood and agree with the terms and conditions mentioned overleaf of this Proposal Form.

Authorized Signatory Signature of Proposer

Place : _____ Date : _____

TERMS and CONDITIONS I/We hereby declare that the statement made by me/us in the proposal form are true to the best of my/our knowledge and belief and I/We hereby agree that this declaration shall form the basis of contract between me/us and HDFC ERGO General Insurance Company Limited. I/We also declare that, if any additions or alterations are carried out after the submission of this proposal form, then the same would be conveyed to the insurers immediately. I/We hereby declare that the contents of the form and documents have been fully explained to me/us and that I/We have fully understood the significance of the proposed contract. 1) I/We declare that the rate of NCB stated above by me/us is correct and that no claim has arisen in the expiring policy (copy of the policy enclosed). I/We further undertake that, if this declaration is found to be incorrect, all benefits under the policy in respect of Section I of the policy will stand forfeited. 2) I/We further understand and agree that HDFC ERGO General Insurance will seek confirmation of above stated details from my/ our previous insurers. Pending receipt of necessary confirmation, I/We agree that, though coverage under the policy will be available to me/us, HDFC ERGO General Insurance will be liable to release the payment towards any claims under Section I of the policy only after a confirmation in this regard is received. In the event this declaration is found to be incorrect, any and all coverage available under Section I of the policy from the date of commencement of the policy shall stand automatically forfeited. Further, any survey arranged/allowed by HDFC ERGO General Insurance of the motor vehicle, pending confirmation of this declaration from my/our previous insurers, shall be without prejudice to any of the rights and remedies available to HDFC ERGO General Insurance as contained herein and relevant laws and regulation. 3) I/We acknowledge and agree that, pending receipt of confirmation of this declaration from my/our previous insurers, the "cash-less repair facility" provided by HDFC ERGO General Insurance shall stand suspended. 4) I/We also shall endeavour to procure the renewal notice and pass on the same to HDFC ERGO General Insurance immediately upon the receipt of such renewal notice.

Fraud Warning:

The 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 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.

PROHIBITION OF REBATES (SECTION 41 OF Insurance Act, 1938 as amended):

- 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 or continuing a policy accept any rebate, except such rebate as may be allowed in accordance with the published prospectuses or tables of the insurer: provided that acceptance by an insurance agent of commission in connection with a policy of life insurance taken out by himself on his own life shall not be deemed to be acceptance of a rebate of premium within the meaning of this sub-section if at the time of such acceptance the insurance agent satisfies the prescribed conditions establishing that he is a bona fide insurance agent employed by the insurer.
- Any person making default in complying with the provisions of this section shall be liable for a penalty which may extend to ₹10 Lakhs.

Mode of Payment: Cheque and Demand Draft. 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 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 act which will render the policy voidable at the Company's sole discretion and result in a denial of insurance benefits.

- Persons or classes of persons entitled to drive:** Any person including the Insured: Provided that the person driving holds an effective driving licence at the time of the accident and is not disqualified from holding or obtaining such a licence; Provided also that the person holding an effective learner's licence may also drive the vehicle and that such a person satisfied the requirements of Rule 3 of the Central Motor Vehicles Rules, 1989.
- Any limitations as to use of motor vehicle:** The insurance covers use of the vehicle for any purpose other than: (a) Hire or reward; (b) Driving tuition; (c) Organised racing ; (d) Pace making; (e) Speed testing ; (f) Reliability trials; (g) Any purpose in connection with Motor Trade. In addition to this, the insurance does not cover (1) Carriage of goods (other than samples or personal luggage), in case of Private Car (2) Use whilst drawing a greater number of trailers in all than is permitted by law, in case of Agricultural Tractors; (3) Use whilst drawing a trailer except the towing (other than for reward) of any disabled mechanically propelled vehicle, in case of Goods Carrying Tractors.

YOUR INSURANCE AT A GLANCE

What You Are Covered For

'Own Damage' to the insured vehicle caused by:

- Accidental external means.
- Fire, explosion, self- ignition, lightning.
- Transit by road, rail, inland waterway, air, lift.
- Burglary, housebreaking or theft.
- Terrorism, riots, strikes or malicious acts.
- Earthquake, food, storm, landslide or rockslide.

Your policy also includes:

- Reimbursement of protection & towing charges upto ₹ 300 actual, whichever is lower.
- Legal liability for injury and/or damage caused to a third party.

What You Are Not Covered For

- General aging, wear and tear.
- Mechanical or electrical breakdown, failure.
- Depreciation, any consequential loss.
- Damage by a person driving without a valid licence.
- Damage by a person driving under the influence of liquor or drugs.
- Loss/ Damage attributable to war, mutiny, nuclear risks.
- Loss/Damage outside India.
- Damage to tyres and tubes, unless damaged during an accident (for cars).
- Loss or Damage to lamps, tyre, tubes, mudguards, bonnets, side parts, bumpers and paint work (applicable to all commercial vehicles excluding taxis for hire or reward).
- Compulsory deductible (amount deductible from each and every claim) as under:

Compulsory Deductible - 100/-

Depreciation to be borne by the insured in respect of replacement of parts as under:	
For all rubber/ nylon/plastic parts, tyres and tubes, batteries and air bags.	50%
For fibre glass components	30%
For all parts made of glass	Nil

Rate of depreciation for all other parts, including, wooden parts, will be as per the following Schedule.

Age of Vehicle	% of Depreciation	Age of Vehicle	% of Depreciation
Not exceeding 6 months	Nil	Exceeding 3 years but not exceeding 4 years	25%
Exceeding 6 months but not exceeding 1 year	5%	Exceeding 4 years but not exceeding 5 years	35%
Exceeding 1 year but not exceeding 2 years	10%	Exceeding 5 years but not exceeding 10 years	40%
Exceeding 2 years but not exceeding 3 years	15%	Exceeding 10 years	50%

Dos & Don'ts

Please carry your Certificate of Insurance with you, wherever you drive. This is compulsory by law.

Making A Claim

In case of an accident

- First, call our Toll- free number: 1800 2 700 700 / 1800 226 226.
- Provide your Certificate of Insurance number.
- Request for help with towing/ ambulance services, if required (in case of private cars only).
- If your vehicle can be driven, take it to the dealer/ garage in the company repair network (This can be checked from the call centre) in case of repair network selection OR in the dealer/ garage of your choice.
- Get a repair estimate, fill up the claim form and attach a copy of the RC Book and licence of the person driving.
- Advise the dealer/garage to start the repairs after assessment by an independent surveyor appointed on our behalf.
- Pay for any non- accident related repairs, depreciation and a small deductible.

In case of loss due to theft, arson, malicious damage, terrorism

- File a FIR (First Information Report) at the nearest police station and obtain a copy.
- Call either of our customer contact numbers for further guidance.

In case of legal liability claims

- Assist the injured to the nearest hospital and inform his/ her family.
- Report the matter to the nearest police station and obtain a copy of the FIR.
- Do not make or promise any compensation to any third party who may have been involved in the accident
- Send any legal notice you receive to us unanswered.
- Submit a claim form, attaching a copy of the RC Book, and licence of the person driving.
- Sign a "vakalatnama" authorizing us to handle the case on your behalf.

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Renewal Policy of HDFC ERGO	<input type="checkbox"/>	Renewal Policy No./ Cover Note No.		<input type="text"/>				
For Renewal of Other Company, Policy Period From		<input type="text"/>		To	<input type="text"/>		NCB : ____ % (please submit/attach proof thereof, read the declaration overleaf)	
Previous Policy No.	<input type="text"/>		No of Claim	<input type="text"/>		Claim Amount	<input type="text"/>	
Name of previous Insurer <input type="text"/>								
Name of the Insured Mr./Ms./Mrs./M/s <input type="text"/>								
			(First Name)				(Middle Name)	(Last Name)
Contact Person (For Corporate) <input type="text"/>								
Date of Birth	<input type="text"/>		Telephone: (Res.)			<input type="text"/>		
E-mail	<input type="text"/>		Get Policy on Email	<input type="checkbox"/>		PAN No.	<input type="text"/>	
Registration Address <input type="text"/>								
City	<input type="text"/>		State	<input type="text"/>		Pincode	<input type="text"/>	
eIA	<input type="text"/>		Aadhar Card / UID No. <input type="text"/>					
Correspondence Address <input type="text"/>								
City <input type="text"/>								
State <input type="text"/>								
Pincode <input type="text"/>								
Occupation : _____ Sources of Fund: Salary <input type="checkbox"/> Business <input type="checkbox"/> Other (Please Specify) _____								
Effective date and time of commencement of insurance for the purpose of this act: From (Hrs)on (Date) <input type="text"/>								
Date of expiry from to midnight on (Date) <input type="text"/>								

Place of Registration	<input type="text"/>		Vehicle Make	<input type="text"/>				
Model	<input type="text"/>		Vehicle Description	<input type="text"/>				
Type of Body	<input type="text"/>		Seating cap. incl driver	<input type="text"/>		Fuel Type	Petrol <input type="checkbox"/>	Battery <input type="checkbox"/>
Cubic capacity	<input type="text"/>		Registration No.	<input type="text"/>		Chassis No.	<input type="text"/>	
Date of Registration	<input type="text"/>		Engine No.	<input type="text"/>		Mfg Year	<input type="text"/>	<input type="text"/>
Color <input type="text"/>								

Insured's Declared Value (IDV)

Policy Year	Policy Period	For the Vehicle (₹)	Non Electrical ACC (₹) / Side Car	Electrical ACC (₹)	Total IDV of vehicle incl. non electrical acc
Year 1	From ____ To ____				
Year 2	From ____ To ____				
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Personal Accident Coverage	Number	Sum Insured	Named Person (Kindly provide Names)	Sum Insured
Pillion Rider				
Paid Driver				

For PA to Named Passenger	Sr. No.	Name of Passenger	Name of Nominee / Existing Nominee	Name of the New Nominee (In case of change of existing Nominee)	Age	Relationship	Name of Appointee (If Nominee is a Minor)	Relationship with the Nominee
	1.							

(In case of more than 1 named passengers, please provide details in the above format on a separate sheet)

For PA to Owner Driver	Sr. No.	Name of Nominee/ Existing Nominee	Name of the New Nominee (In case of change of existing Nominee)	Age	Relationship	Name of Appointee (If Nominee is a Minor)	Relationship with the Nominee
	1.						

Premium Details			Bank Codes		
Bank A/c No	<input type="text"/>		BDR Code	<input type="text"/>	
Instrument No	<input type="text"/>		LG Code	LOS No	<input type="text"/>
Issued On	<input type="text"/>		Lead No	<input type="text"/>	
Amount	<input type="text"/>		Branch / DSA Code	<input type="text"/>	
Bank Name & branch	<input type="text"/>		Location	<input type="text"/>	
Premium Amount	<input type="text"/>				

Intermediary Name

Special remark:

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Authorized Signatory

Signature of Proposer

Place :

Date :

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Insured's Declared Value (IDV)

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Premium Details			Bank Codes		
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Instrument No	<input type="text"/>	LG Code	<input type="text"/>		
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Amount	<input type="text"/>	Branch / DSA Code	<input type="text"/>		
Bank Name & branch	<input type="text"/>	Location	<input type="text"/>		
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Intermediary Name

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<input type="checkbox"/> I hereby declare that I do not hold an effective driving license.	Authorized Signatory	Signature of Proposer	Date : _____
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