



PERSONAL EFFECTS INSURANCE - PROPOSAL FORM

(All fields are mandatory and fill in CAPITALS only)

GENERAL INFORMATION

Name of the Proposer (First Name) (Middle Name) (Last Name)

Address of the Proposer in full with Pincode

Phone No. Fax: Mobile:

Email ID

Occupation/business Period of Insurance required From To

Basis of Sum Insured – Reinstatement Basis or Market Value. Pl specify

Is Valuation report for the items available? If yes, then please attach the same. Yes No

If not, then how the SI proposed is being arrived at?

Condition of equipment - Is the equipment maintained in accordance with the manufacturer's instructions? Yes No

a) Have you suffered any loss or damage to equipments in the past? If so, give full particulars

Item	Value	Date of loss

b) What precautions have been adopted by you to prevent such occurrence?

Has any Company in respect of All Risks Insurance

- a) Declined your proposal? Yes No
- b) Cancelled or refused to renew your Policy. Yes No
- c) Accepted your proposal on special terms and conditions. Yes No

If answer to any of the above point(s) is yes then please specify the details

Do you require electrical & mechanical Breakdown coverage for electronic Equipments? In case, the same is proposed to be covered

Whether cover is also required outside India?

Past Insurance / Claims details (minimum for last 3 years)

Is there any other material information relevant to the acceptance of this proposal which must be known by the Company?

PROPERTY TO BE INSURED

Sr. No.	Description of the property (as Jewellery, Watches, Cameras, Binoculars etc).	Identification Make/Model/ Serial Nos./ Mfg Year / Weight in Gms	Sum Insured (in ₹)	Sum Insured Basis – Reinstatement or Market Value

Note: Please use a separate sheet if the space is insufficient

Signing this form does not bind the Proposer to complete the insurance, but it is agreed that this form shall be the basis of the contract should a policy be issued

HDFC ERGO General Insurance Company Limited

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Declaration :

I / We have disclosed all the facts, which could influence the acceptance of this Proposal or the terms to be approved, & the above facts, documents, statements shall be the basis of the contract between me/us and HDFC ERGO General Insurance Company Limited. 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. 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 (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 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.

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

I/We hereby understand, declare, consent and authorize the Company to use financial information, as provided to the Company for underwriting the risk.

I / We agree that if this insurance is completed the protections and/or safeguards mentioned above shall not be withdrawn or varied to the detriment of the interests of the Company without their consent and additional premiums if any will be remitted.

Place:

Date:

Signature of the Proposer

N.B. Fill the form in Block Letters. If the above space is not sufficient for answer please continue on a separate sheet and attach hereto.

The liability of the Company does not commence until the Company has accepted this proposal and the Premium received

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 of the commission payable or any rebate of the premium shown in 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.

Any person making default in complying with the provisions of this section shall be punishable with fine which may extend to ₹ 10 Lakhs.

PREMIUM RECEIPT DETAILS	
Receipt No. _____	Receipt Date: _____
Amount Received in ₹ _____	in Words _____
Bank Account No. _____	Branch Name & Address: _____
Instrument No. _____	Instrument Date : _____
Sources of Fund	
Salary <input type="checkbox"/>	Business <input type="checkbox"/>
Other <input type="checkbox"/>	(Please Specify) _____

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.