

COVERAGE INFORMATION

Personal Accident Cover for Owner Driver is compulsory in the Package policies. Please give details of nomination:

- (a) Name of Nominee and Age _____
 (b) Relationship _____
 (c) Name of Appointee (if nominee is a Minor) _____
 (d) Relationship to the Nominee _____

Note
 1. Personal Accident Cover for Owner driver is compulsory for Sum Insured of Rs. 2,00,000/- for Commercial Vehicles
 2. Compulsory PA cover to Owner Driver cannot be granted where a vehicle is owned by a Company, a Partnership firm or a similar body corporate or where the owner driver does not hold an effective driving license)

Do you wish to include the following PA (Personal Accident) coverages:

Unnamed	No. of persons	CSI opted for: Rs.
Paid Driver/Conductor/Cleaner	No. of paid drivers	CSI opted for: Rs.

In case of named persons, give name and CSI opted for: Maximum CSI (Capital Sum Insured) per person is Rs. 2 lakhs

Name	CSI opted for: Rs.	Nominee	Relationship

The policy provides Third Party Property Damage (TPPD) of Rs. 1 lakh (two-wheelers) and Rs. 7.5 lakhs (other class of vehicles)

Do you wish to opt for statutory TPPD liability coverage of Rs. 6000/- only ? Yes No

Legal Liability No. of Persons

Driver / Conductor / Cleaner	
Other Employee	
Non-fare paying passengers	

MOTOR ADD-ON COVERS

Do you wish to opt for higher deductible Yes Please Specify Rs. _____

DECLARATION ON BEHALF OF ALL PERSONS TO BE INSURED

I/We hereby understand, declare, consent and authorize the Company to use personal health details and financial information, as provided to the Company for underwriting the risk. I/We hereby also understand, declare, consent and authorize the Company that the Company shall have right to retain the aforementioned information and disseminate the same to its service provider(s) for providing services related to insurance.

TERMS AND CONDITIONS

I/We hereby declare that the statements made by me/us in this 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 the contract between me/us and HDFC ERGO General Insurance Company Ltd. I/We also declare that, if any addition or alteration 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.

- 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.
- 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 under the relevant laws and regulation.
- 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.
- I/We also shall endeavor to procure the renewal notice and pass on the same to HDFC ERGO General Insurance immediately upon the receipt of such renewal notice.

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 ten lakh rupees.

Mode of Payment : Cheque & demand draft. Payment by cash will not be accepted.

This policy shall be voidable at the option of the Company in the event of mis-representaton, mis-descripton or non-disclosure of any material particulars by the Proposer. Any person who, knowingly and with intent to defraud the Insurance Company or other persons, 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.

- I agree to receive a one pager policy document.
 I hereby declare that I do not hold an effective driving license.

Place
 Date

 Signature of Proposer

FOR OFFICE USE

Channel Partner Code

Branch Location

 Signature of Channel Partner

*Mandatory Information

Insurance is the subject matter of solicitation.