



Proposal Form

Sarv Suraksha Plus (Group) and HDFC ERGO Group Protect for Home Loan customers of Tata Capital Housing Finance Limited

(All fields are mandatory and fill in CAPITALS only)

PROPOSER DETAILS

Proposer Mr. / Ms. / Mrs.

Grid for Name: (First Name), (Middle Name), (Last Name)

Address grid

City, Pincode, State, Gender, Tel.(Res.), Mobile, Office

Permanent Address (If different from above) grid

City, Pincode, State, Tel.(Res.), Mobile, Office

E-mail: grid

Occupation: Salaried Self Employed

Loan account no. grid

Income Details Annual Income (in Rs) grid

Plan opted: Individual PAN Number: grid

Family Definition (Either Applicant and Co Applicant will be covered) 1A

Policy Tenure: 1 Year 2 Year 3 Year 4 Year 5 Year

DETAILS OF THE PERSONS PROPOSED TO BE INSURED

Sr. No	Name	Date of Birth	Gender (M/F/TG)	Height (cms)	Weight (kg)	Relationship with Proposer

NOMINEE DETAILS

Name of Nominee:

Relationship:

Tel.(Res.) Mobile:

Office: Date of Birth:

Name as in the Bank:

Bank Account No:

Branch Name:

IFSC Code:

COVERAGE DETAILS

	Coverage	Plan 1	Plan 2	Plan 3	Plan 4
Sarv Suraksha Plus (Group)	Major Medical Illness (Platinum Plan) (50 CI)	18 to 55 Years - Loan Amount or Max Rs. 3 Crore	18 to 55 Years - Loan Amount or Max Rs. 3 Crore	18 to 55 Years - Loan Amount or Max Rs. 3 Crore	18 to 55 Years - Loan Amount or Max Rs. 3 Crore
		56 to 65 Years - Loan Amount or Max Rs. 1 Crore	56 to 65 Years - Loan Amount or Max Rs. 1 Crore	56 to 65 Years - Loan Amount or Max Rs. 1 Crore	56 to 65 Years - Loan Amount or Max Rs. 1 Crore
	Accidental Death		Up to Loan Amount		Up to Loan Amount
	Permanent Disability (Table B)		Up to Loan Amount		Up to Loan Amount

HDFC ERGO Group Protect	Fraction of EMI/Limit chosen to be paid every time claim triggers			1x	1x
	Payout every 'n' days of continuous Hospitalization			3 Days: 1st EMI	3 Days: 1st EMI
				6 Days: 2nd EMI	6 Days: 2nd EMI
				9 Days: 3rd EMI	9 Days: 3rd EMI
				12 Days: 4th EMI	12 Days: 4th EMI
Capping Option			4x	4x	

PREMIUM OPTION

I propose to opt for Sarv Suraksha Plus (Group) and HDFC ERGO Group Protect from HDFC ERGO General Insurance Company Limited for the tenure of _____ months, the premium amount being Rs. _____

TERMS & CONDITIONS

I/Declaration & Warranty on behalf of all Persons proposed to be insured:

- I/We hereby declare on my behalf and on behalf of all persons proposed to be insured that the above statements are true and complete in all respects to the best of my knowledge and that I/We am/are authorized to propose on behalf of these other persons.
- I understand that the information provided by me will form the basis of insurance policy, is subject to the Board approved under writing policy of the Insurance company and that the policy will come into force only after full receipt to the premium chargeable.
- I/We further declare that I/We will notify in writing any change occurring in the occupation or general health of the life to be insured/proposer after the proposal has been submitted but before communication of the risk acceptance by the company.

- I/We declare and further consent to the company. Seeking medical information from any hospital who at any time has attended on the life to be insured/ proposer or from any past or present employer concerning anything which affects the physical and mental health of the life to be assured/ proposer and seeking information from any insurance company to which an application or insurance on the life to be assured/proposer has been made for the purpose of underwriting the proposal and /or claim settlement.
- I/We authorize the company to share information pertaining to my proposal including the medical records for the sole purpose of proposal underwriting and/ or claims settlement and with any Governmental and/or Regulatory Authority.

Place:_____

Date:_____

Signature

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 realized by the company.

Declaration & Warranty on behalf of insurer:

Thank you for applying for an insurance policy offered by HDFC ERGO General Insurance Company Ltd. We are under no obligation to accept any proposal for insurance. The acceptance of the proposal for insurance shall be subject to UW approval. In the event of acceptance of the proposal for insurance by HDFC ERGO General Insurance Company Ltd such acceptance shall be specifically intimated to the Proposer/Insured Member by HDFC ERGO General Insurance Company Ltd along with the date from which the insurance cover shall become effective. HDFC ERGO General Insurance Company Ltd and 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.

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 fraud the insurance company or any other person, files a proposal for insurance containing any false information, or conceals or 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.

Anti-Rebating Warning: As per Section 41 of the Insurance Act 1938, as amended, the practice of rebating is prohibited, as follows: 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 policy in respect to 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 prospectus or tables of the insurer. Violation of Section 41 of the Insurance Act 1938, as amended, shall be punishable with a fine which may extend to Rs. 10Lakhs.

Assignment Clause (Sarv Suraksha Plus Group and HDFC ERGO Group Protect): It is here by declared and agreed that for Loan linked customers wherever applicable that:

1. From the Policy Start Date the monies payable by the Company to the Insured and all rights, title, benefits and interest of the Insured under this Policy in section Personal Accident, Major Medical Illness EMI Hospitalization' - stand assigned in favor of the "Bank / Financial institution as named in the Schedule of this Policy";
2. Upon any monies becoming payable under this Policy the same shall be paid by the Company to the "Bank / Financial institution as named in Schedule of this Policy" with any reference / notice to the Insured, but not exceeding the Principal Outstanding as defined under the Policy. In the event of any monies payable under this Policy exceeding the Principal Outstanding, the Company shall pay such monies as exceeding the Principal Outstanding to the Insured/Nominee;
3. The receipt of such monies in the manner aforesaid by the Bank/Financial Institution as named in the Schedule of this Policy and the Insured shall completely discharge the Company from all liability under the Policy and shall be binding on the Insured and the heirs, executors, administrators, successors or legal representatives of the Insured, as the case may be.
4. That any adjustment, settlement, compromise or reference to arbitration in connection with any dispute between the Company and the insured or any of them arising under or in connection with this policy if made by the Financier shall be valid and binding on all parties insured here under but not so as to impair rights of the Financier to recover the full amount of any claim it may have on other parties insured here under but not so as to impair. I have read, understood & accepted the assignment clause mentioned above & the assignee or this Proposal Form would-be Bank.
5. The benefits under this Policy are assignable subject to applicable Laws

Place: _____

Date: _____

Signature

AGENT'S DECLARATION

I, _____ (Full Name) in my capacity as an Insurance Advisor/ Specified Person of the Corporate Agent/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.

License No. (Advisor/Corporate Agent/Broker/Relationship Officer)

Place: _____ Date: _____

Signature _____

FOR OFFICE USE ONLY

Channel Partner Code: _____ Branch Location: _____

Signature of Channel Partner: _____

ACKNOWLEDGEMENT – CUSTOMER COPY

Received from Mr. / Ms. / Mrs. _____

Cheque No: _____ Dated _____

Drawn on _____ Bank for a sum of ₹ _____
towards payment of premium on behalf of HDFC ERGO General Insurance
Company Ltd.

Date _____ Signature & seal _____

Neither the submission to us of a completed proposal for insurance nor any payment for any policy sought obliges us to agree to issue a policy, which decision is and always shall be in our sole and absolute discretion. If we accept a proposal for insurance, it shall be subject to the policy terms and conditions and we shall have no liability to make any payment if premium is not received by us in full and in time, or is not realized. If we do not accept the proposal, we will inform you and refund any payment received from you without interest within next 15 days.