



**RAINFALL INDEX INSURANCE PROPOSAL FORM**

**GUIDELINES FOR COMPLETION OF THE FORM:**

1. Please answer all questions fully and correctly. Where any question does not apply, please mention clearly that the same is not applicable. Please use additional sheets wherever space is not sufficient to fill up the details.
2. Insurance is a contract of Utmost Good Faith requiring the Insured not only to disclose all material facts but also not to suppress any material facts. If you think any fact is material, please disclose it.
3. The Policy shall become voidable at the option of HDFC-ERGO, in the event of any untrue or incorrect statement, misrepresentation, non-description or non-disclosure in any material particular in the proposal form/personal statement, declaration and connected documents, or any material information having been withheld by the proposer or any one acting on his behalf.
4. Kindly contact HDFC-ERGO's Offices or its Agents for any doubts or clarifications on the proposal form.

**NOTE:**

The liability of HDFC-ERGO does not commence until this proposal has been accepted by HDFC-ERGO and premium received by HDFC-ERGO.

**SCOPE OF COVER**

The policy compensates the insured against the likelihood of diminished agricultural output/yield resulting from a shortfall in the anticipated normal rainfall within a specific geographical location and specified time period.

**NOTE:** The foregoing is only an indication of the cover offered. For details please refer to the Policy document



1. Name of the Proposer			
2. Address	City		Pin code
	Telephone No. (if any)		
	3. Crop Cultivated	4. Total Area under cultivation (in Acres)	
5. Total Sum Insured			
6. Details of Insurance	As per annexure 1.		
7. Period of Insurance	From		To
Has any insurance company declined your proposal or refused to renew any of your policies?			YES / NO
Previous Insured		Policy No.	
Have you suffered any loss or damage to any valuables in the past?			YES / NO
If yes, please provide the claims history for the preceding three years in format below:			
<b>Particulars of Crop</b>	<b>Nature of Loss</b>		<b>Amount of Loss</b>

Note: Please use additional sheets if space is not sufficient to complete details

**Declaration**

THIS POLICY SHALL BE VOIDABLE AT THE OPTION OF HDFC-ERGO IN THE EVENT OF MIS-REPRESENTATION, MIS-DESCRIPTION OR NON-DISCLOSURE OF ANY MATERIAL PARTICULAR BY THE INSURED. ANY PERSON WHO, KNOWINGLY AND WITH INTENT TO DEFRAUD HDFC-ERGO 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 INSURANCE ACT WHICH WILL RENDER THE POLICY VOIDABLE AT HDFC-ERGO'S SOLE DISCRETION AND RESULT IN A DENIAL OF INSURANCE BENEFITS.

IF A CLAIM IS IN ANY RESPECT FRAUDULENT, OR IF ANY FRAUDULENT OR FALSE PLAN, SPECIFICATION, ESTIMATE, DEED, BOOK, ACCOUNT ENTRY, VOUCHER, INVOICE OR OTHER DOCUMENT, PROOF OR EXPLANATION IS PRODUCED, OR ANY FRAUDULENT MEANS OR DEVICES ARE USED BY THE INSURED, POLICYHOLDER, BENEFICIARY, CLAIMANT OR BY ANYONE ACTING ON THEIR BEHALF TO OBTAIN ANY BENEFIT UNDER THIS POLICY, OR IF ANY FALSE STATUTORY DECLARATION IS MADE OR USED IN SUPPORT THEREOF, OR IF LOSS IS OCCASIONED BY OR THROUGH THE PROCUREMENT OR WITH THE KNOWLEDGE OR CONNIVANCE OF THE INSURED, POLICYHOLDER, BENEFICIARY, CLAIMANT OR OTHER PERSON, THEN ALL BENEFITS UNDER THIS POLICY ARE FORFEITED.



I/We, the undersigned hereby declare and warrant that the above statements are true, accurate and complete. I/We desire to effect an insurance as described herein with HDFC-ERGO and I/We agree that this proposal and declarations hereto shall be the basis of contract between me/us and HDFC-ERGO and I/We agree to accept a Policy subject to the conditions prescribed by HDFC-ERGO.

I/We agree that the issuance of Policy/Cover Note shall be subject to realisation of premium cheque.

I/We hereby agree and confirm that if the amount collected is less than the premium quoted or revised as per changes in sum proposed for insurance or scope of cover desired by me/us, the proposal shall be considered for acceptance for a reduced sum appropriate to the premium collected and the Policy shall be finalised accordingly.

I / We accept the Terms and Conditions of the insurance Policy.

I / We authorise HDFC-ERGO to obtain any records or references for considering the issuance of this insurance or any potential claims in the future.

I/We undertake to exercise all ordinary and reasonable precautions as if uninsured.

**Section 41 of the Insurance Act: Prohibition of rebates-**

- (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 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.**
- (2) Any person making default in complying with the provisions of this section shall be punishable with fine which may extend to (five hundred rupees).**



PROPOSER'S DECLARATION

I/We desire to insure with HDFC ERGO General Insurance Company Ltd. with respect to the subject matter of insurance described above and benefits opted and agree that the statements contained in this Proposal Form are to my/our true and accurate representations. I/We agree that this application and declaration shall be promissory and shall be the basis of the contract between me/us and HDFC ERGO General Insurance Company Ltd, and agree to accept HDFC-ERGO's policy for insurance along with the terms and conditions prescribed by HDFC-ERGO.

I/We hereby declare that the contents of the Proposal 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 also agree that if any additions / alterations are carried out after the submission of this Proposal Form to HDFC-ERGO, then the same will be communicated to HDFC-ERGO immediately in writing.

I/We understand the terms of cover of this insurance and agree that the insurance would be effective only on acceptance of this application by HDFC-ERGO and the payment of premium by me/us in advance and the realization thereof by HDFC-ERGO.

Date: \_\_\_\_\_ Signature of the Proposer \_\_\_\_\_

**To be completed by anyone who assists the applicant in completing this proposal:**

I certify that I have explained the contents of this proposal to the applicant in the language he / she understands and that the applicant fully understands the contents of the proposal. I recorded the applicant's replies to the questions contained in this proposal as per the information provided by the applicant. I read these replies aloud to the applicant, who fully understands them and confirms that they are accurate.

Date: \_\_\_\_\_ Name: \_\_\_\_\_ Address: \_\_\_\_\_ Signature: \_\_\_\_\_

Insurance is the subject matter of the solicitation.

.....  
(PERFORATED ACKNOWLEDGEMENT)

Received from Mr./Mrs./ Ms. \_\_\_\_\_  
Cheque No. \_\_\_\_\_ dated \_\_\_\_\_ drawn on \_\_\_\_\_ Bank for a sum of Rs. \_\_\_\_\_ towards payment of premium for Rainfall Index Insurance on behalf of HDFC ERGO General Insurance Company Ltd.

**Signature & seal**

**Date:**

**Your proposal is subject to acceptance by the Company. This acknowledgement should not be construed as assumption of risk by the Company.**



**ANNEXURE 1**

**HDFC ERGO General Insurance Company Limited**

**Rainfall Index Insurance**

**Declaration form**

Season/Year		Week: Date to Date		Crop
District		Mandal / Hobli / Block / Taluka		IMD Station

Farmer's Name	Father's Name	Village Name	Survey Number	Area (in Hect.)	Sum Insured (in Rs.)	Bank Account Number	Proposal Receipt Date	