

Proposal Form No: _____

PUBLIC LIABILITY (ACT) INSURANCE - PROPOSAL FORM

(The liability of the Company commences only when this proposal is accepted by the Company and the premium is received.)

PROPOSER'S DETAILS (To be filled in BLOCK LETTERS)

1. Name of Proposer	☐ Mr. ☐ Ms. ☐ Mrs. F I R S T M I D D L E L A S T		
2. Residential address			
Flat/Building		Road/Street / Sector	
Area		City	
Pin Code		State	
Country			
Phone		Mobile	
Email		Fax	
3. Source of Funds	☐ Business ☐ Profession ☐ Salary ☐ Agricultural Income ☐ Savings ☐ Others		
4. Monthly Income	☐ Upto ₹ 20,000 ☐ ₹ 20,001 to ₹ 50,000 ☐ ₹ 50,001 to ₹ 1,00,000 ☐ ₹ 1,00,001 and above		
5. PAN No.:		6. UID Aadhaar No.	
7. Do you have a GST Registration Number	☐ Yes ☐ No		
If Yes, please specify			
8. Business			
9. Paid up capital (see note)			
10. List of Hazardous Substances handled and Group (see note)			
11. Details of all accidents during past 3 years and compensation paid/claimed but not yet paid			
12. Estimated annual turnover (see note)			
Proposed Insurance Year		Previous Year	
13. Number of Workmen Employees		Other Employees	(see note)
14. Limit of Indemnity required in respect of any one accident (Company's Aggregate Liability during the policy period shall not exceed three times of any one accident limit)			₹
15. Policy period required	From H H M M AM/PM on D D M M Y Y Y Y To midnight of D D M M Y Y Y Y		


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IRDAI Registration No. 103 IndusInd General Insurance Company Limited (Formerly known as Reliance General Insurance). An ISO 9001:2015 Certified Company For complete details on the benefits, coverage, terms & conditions and exclusions, do read the sales brochure, prospectus and policy wordings carefully before concluding sale. Registered & Corporate Office: 6th Floor, Oberoi Commerz, International Business Park, Oberoi Garden City, Off. Western Express Highway, Goregaon (E), Mumbai-400063. Corporate Identity Number: U66603MH2000PLC128300. Public Liability (Act) Insurance. UIN No.: IRDAN103CP0002V01200102. IGI/MCOM/CO/MI-02/PF/Ver.1.0/060326.



PROPOSER'S BANK DETAILS

16. Name of the Bank Account Holder	☐ Mr. ☐ Ms. ☐ Mrs. F I R S T M I D D L E L A S T		
17. Bank Account No.:		18. Account:	☐ Saving ☐ Current
19. Name of the Bank			
20. Branch			
21. MICR Code (9 digit MICR code number of the bank and branch appearing on the cheque issued by the bank)			
22. IFSC Code (11 character code appearing on your cheque leaf)			
☐ I understand that any refund due on the premium payment / any payment / claims to be directly credited to my aforesaid Bank Account.* *As per IRDAI, its mandatory that all payments made to the insured are only through electronic mode.			

PEP DECLARATION:

Are you a Politically Exposed Person (PEP)?	☐ Yes ☐ No
If yes, please mention the position held	
Is any of your close relation or family member a PEP?	☐ Yes ☐ No
If yes, please mention the name and relation and the position held by such close relative/family member.	
I hereby declare that in future if me, any of my close relatives or any of my family member attains a position of PEP then I shall confirm the same to IndusInd General Insurance Co. Ltd as a mandate. I understand that this is a crucial information under the PMLA Rules and AML/CFT Guidelines and shall confirm that the answers given by me is true. In case the company comes to know that this is a misrepresentation and concealment of information then the policy shall be put on hold for scrutiny by the company and I shall be solely responsible for the same.	
Note : "Politically Exposed Persons" (PEPs) are individuals who are or have been entrusted with prominent public functions in a foreign country, e.g., Heads of States/Governments, senior politicians, senior government/judicial/military officers, senior executives of state-owned corporations, important political party officials, etc (As per sub clause (xii) of 3(b) of Chapter I of Master Direction – Know Your Customer (KYC) Direction, 2016 issued by Reserve Bank of India (RBI).	

AML Guidelines

1. I/We hereby confirm that all premiums have been/will be paid from bonafide sources and no premiums have been /will be paid out of proceeds of crime related to any of the offense listed in Prevention of Money Laundering Act,2002.
2. I Understand that the Company has the right to call for document to established sources of funds.
3. The Insurance Company has right to cancel the insurance contract in case I am/have been found guilty by competent court of law under any of the statutes, directly or indirectly governing the prevention of money laundering in India.

Place: _____

Date: _____

 Signature of Proposer

GENERAL DECLARATION:

I understand that as per the new AML/CFT Guidelines issued IndusInd General Insurance Co. Ltd will be verifying my details pertaining to KYC and PAN provided at the time of proposal.

I further, do hereby agree and consent that in the case of the event of a mismatch of information provided by me in the proposal form, identification proof, and address proof at the time of issuance of the policy. I request IndusInd General Insurance Company Limited to issue the policy with the details appearing as per my proposal form. I will be solely responsible for any consequences arising out of the difference in detail given by me during the verification of supporting documents provided by me at the time of issuance of the policy or otherwise.

DECLARATION BY PROPOSER

I/We hereby declare that a) all statutory provisions relating to my/our business proposed for insurance complied with. b) the above statements and particulars are true. c) I/We have not omitted, suppressed, misrepresented or misstated any material fact and d) I/We agree that this declaration shall be the basis of the contract between me/us and the Company and be incorporated therein.

I/We further agree and undertake not to receive from IndusInd General Insurance Company Limited any rebate other than that mentioned in the published prospectus in accordance with the provisions Section 41 of the Insurance Act, 1938 as amended by Insurance Laws (Amendment) Act, 2015.

I/We here by state that the above mentioned address shall be taken as address on record for the purpose of GST.

I/We hereby confirm that the contents of the proposal form and connected documents have been fully explained to me/us and I/We have fully understood the significance of the proposed contract.

"I/we hereby agree to be notified by insurer on my registered mobile number/ email id through mail or SMS or any such mode, information about various insurance policy services."

Place: _____

Date: _____

Signature of Proposer

NOTE:

- Owner means a person who owns, or has control over handling any hazardous substance at the time of accident and includes-
 - (i) In the case of a firm, any of its partners
 - (ii) In the case of an association, any of its members and
 - (iii) In the case of a company, any of its directors, managers, secretaries or other officers who is directly in charge of and is responsible to the company for the conduct of the business of the company
 - Paid up Capital means in the case of an owner not being a company, the market value of all assets and stocks of the undertaking on the date of contract of insurance.
 - Hazardous Substances and Group means the items listed and grouped under Environment (protection) Act 1986 and the Rules framed thereunder.
 - Turnover shall mean:
 - (i) Manufacturing units – Annual Gross Sales of all goods including all levies and taxes.
 - (ii) Godowns/Warehouse owners – Total Annual rental receipts
 - (iii) Transport operators – Total annual freight receipts.
 - (iv) Others – Total annual gross receipts.
- 'Workmen Employees' shall mean such employees within the definition of 'Workmen' under the workmen's Compensation Act, 1923

THERE IS A SEPARATE POLICY COVERING LEGAL LIABILITY OTHER THAN THE ACT LIABILITY PROPOSED FOR INSURANCE IN THIS PROPOSAL DETAILS OF WHICH CAN BE OBTAINED FROM THE COMPANY'S OFFICES.

PROHIBITION OF REBATES - SECTION 41 OF THE INSURANCE ACT, 1938 AS AMENDED BY INSURANCE LAWS (AMENDMENT) ACT, 2015.

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 liable for a penalty which may extend to ten lakh rupees.

