



GROUP DOMESTIC TRAVEL INSURANCE POLICY

PROPOSAL FORM

NOTE: This form is to be completed by the Group/ Association/ Institution/ Corporate Body. We are under no obligation to accept any proposal for insurance. The liability of the Company does not commence until this proposal is accepted by the Company and premium is received in full.

Please ensure that the information in this form material for assumption of risk is true, accurate and complete in all respects as inaccuracy or non-disclosure of the requested information or other material facts could preclude recovery of any claim under the policy.

Please complete this form in CAPITAL LETTERS. The proposal form is to be submitted in original, copies shall not be accepted.

FOR OFFICE USE

Branch Name: _____ Branch Code: _____
Intermediary Name: _____ Intermediary Code: _____
Business Type: _____ Channel Type: _____

I. PROPOSER (GROUP) DETAILS:

All invoices will be raised to the following address and addressed to the principal contact person specified below.

Proposed Policy Period From: DD/MM/YYYY To: DD/MM/YYYY

- Proposer Name: _____
- Description of the Proposer's Business: _____
- Principal Contact Person Name: _____
- Correspondence Address: _____
City: _____ State: _____ Pin Code: _____
- Telephone Number: Mobile: _____ Office (Optional): _____
E-mail: ID 1 _____ ID 2 _____
- Pan No. / TAN No. : _____ (Mandatory for premium of INR 50,000 and above if accepted in Cash/Demand Draft, or INR 100,000 and above by Cheque/Credit Card/Debit Card)
- Customer Goods & Service Tax Identification Number (if any): _____
- Nature of Group: Employer/employee OR Non-employer/employee
- Nature of Policy: Names basis OR Unnamed basis
- Nature of Travel: _____ (Air, Rail, Road, etc.)
- Please state whether all eligible Insured Persons/families of the Group / Association / Institution / Corporate Body are proposed for insurance? Yes _____ No _____
- Please state the total number of Insured Persons to be covered (including families / dependents wherever covered): _____

II. DETAILS OF PREVIOUS INSURER(S) (IF RENEWAL):

- Are your employees/ Insured Persons at present insured under any Travel Insurance? Yes ___ No ___
(If 'Yes' Please provide the details insurer, type of policy with coverage & sum insured - attach additional sheet if required)
- Name of Insurer: _____
- Policy Number: _____
- Expiring terms of cover: _____
- Period of insurance: _____
- Premium paid: _____
- Claim details: (Please attach separate sheet providing complete details of claims with individual claim records)
- Incurred Claims Ratio: _____

Acko General Insurance Limited



III. DETAILS OF INSURED PERSONS

- Note:**
1. This list will be attached to and forming part of the proposal form and policy to be issued.
 2. Separate list should be attached in respect of persons proposed to be covered under each Sum Insured.
 3. All nominations will be in accordance with Section 39 of the Insurance Act 1938.
 4. A Minor should not be declared as nominee.

▪ Name of the Proposer: _____

For unnamed members / Employees:

Coverage Category	No of Members / Employees
Category A	
Category B	
Category C	

For Named member / Employees: Fill the Annexure 1
Please attach additional sheets, if space not sufficient to complete details.

IV. BENEFITS:

Category	Nature of Business
Category A	
Category B	
Category C	

Note: All the benefits can be chosen for the group. Please select the benefits that you wish to avail as per Annexure 2

V. DECLARATION & AUTHORISATION

1. I hereby declare, on my behalf and on behalf of all persons proposed to be insured, that the above statements, answers and/or particulars given by me are true and complete in all respects to the best of my knowledge and that I am authorised to propose on behalf of these other persons.
2. I understand that the information provided by me will form the basis of the insurance policy, is subject to the Board approved underwriting policy of the insurer and that the policy will come into force only after full payment of the premium chargeable.
3. I further declare that I will notify in writing any change occurring in the mode of travel, 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.
4. I declare that I consent to the company seeking travel information from the travel organizer, service provider or medical information from any doctor or hospital who/which at any time has attended on the person to be insured/proposer or from any past or present employer concerning anything which affects the physical or mental health of the person to be insured/proposer and seeking information from any insurer to whom an application for insurance on the person to be insured /proposer has been made for the purpose of underwriting the proposal and/or claim settlement.
5. I authorize the company to share information pertaining to my proposal including the mode of travel, incident details, loss or inconvenience caused to the insured, medical records of the insured/proposer for the sole purpose of underwriting the proposal and/or claims settlement and with any Governmental and/or Regulatory authority.

I submit that the foregoing information is true to the best of my knowledge, and accept that if found to be untrue in any form, the Company reserves the right to alter/ cancel the coverage available under this Policy.

Note: The liability of the Company does not commence until full premium has been realized by the Company and the acceptance of the proposal has been formally intimated to the insured.

Principle Contact Person Name: _____

Date: _____

Signature of the Proposer: _____

Place: _____



VI. SALES PERSON/INSURANCE AGENT/INTERMEDIARY DECLARATION

I, _____ (Full Name) in my capacity as an insurance Agent/ Specified Person of the Corporate Agent/authorized employee of the Broker or authorized Sales Person of the Company, 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 herein 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 favour 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. / ID (Agent / Corporate Agent / Broker / Sales Person): _____

Date: _____
Place: _____

Signature of Proposer/ Intermediary: _____

VII. PROHIBITION OF REBATES (SECTION 41 OF INSURANCE ACT, 1938, AS AMENDED)

1. No person shall allow or offer to allow, either directly or indirectly, as an inducement to any person to take out 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 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 prospectus or tables of the insurers.
2. Any person making default in complying with the provisions of this section shall be liable for penalty which may extend to 10 lakh rupees.



Annexure 1:

Sr No	Name of Insured Person	Unique Employee No/Customer Relationship number	Relationship of family with primary Insured	Date of Enrolment/Joining	Age	Gender	Nominee Name & Relationship with Insured Person	Mobile No. & Email ID	Coverage Category	Address of the Insured
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Annexure 2:

Please enter "None" for Sum Insured of Cover Benefits not opted for.

Benefit number as per Wordings	Name of the Benefit	Category A		Category B		Category C	
		Sum Insured Per Person	Other Limits	Sum Insured Per Person	Other Limits	Sum Insured Per Person	Other Limits
	In-Built Benefits						
1.1	Accidental Medical Expense Reimbursement						
1.2	Accidental Hospital Fixed Allowance		Min Days		Min Days		Min Days
1.3	Accidental Death Benefit						
1.4	Personal Accident (Common Carrier)						
1.5	Loan Protector						
1.6	Personal Liability						
1.7	Trip Delay						
1.8	Carrier Cancellation						
1.9	Loss of Checked-in Baggage						
1.10	Missed Carrier						
1.11	Missed Event						
1.12	Cancellation of Carrier by Insured Person						
1.13	Fare Lock		Max Days				
1.14	Fare Dip		Max Days				
1.15	Home Insurance Cover						
1.16	Travel with Pet Cover						



Benefit number as per Wordings	Name of the Benefit	Category A		Category B		Category C				
		Sum Insured Per Person	Other Limits		Sum Insured Per Person	Other Limits		Sum Insured Per Person	Other Limits	
	Cover Benefits									
1.A	Hospital Daily Allowance		Min Days	Max Days		Min Days	Max Days		Min Days	Max Days
1.B	Compassionate Visit									
1.C	Compassionate Visit Stay									
1.D	OPD Treatment									
1.E	Convenient Travel Option									
1.F	Ambulance Transportation Cover									
1.G	Illness Cover									
1.H	Pre-Existing Illness Cover									
1.I	Permanent Total Disability									
1.J	Permanent Partial Disability									
1.K	Temporary Total Disability		Min Days	Max Days		Min Days	Max Days		Min Days	Max Days
1.L	Repatriation of Mortal Remains									
1.M	Evacuation (Medical & Catastrophe)									
1.N	Mobility Cover									
1.O	Child Education Cover									
1.P	Disappearance Cover									
1.Q	Funeral Expenses									
1.R	Physiotherapy									
1.S	Outstanding Bills Protection Benefit									
1.T	Modification of Vehicle/Home									
1.U	Chauffeur Benefit		Max Days			Max Days			Max Days	
1.V	Hijack Daily Allowance									



Benefit number as per Wordings	Name of the Benefit	Category A		Category B		Category C	
		Sum Insured Per Person	Other Limits	Sum Insured Per Person	Other Limits	Sum Insured Per Person	Other Limits
1.W	Delay of Checked-in Baggage						
1.X	Denied Boarding - Carrier						
1.Y	Loss of Baggage and Personal Effects						
1.Z	Electronic Equipment Cover						
1.AA	Financial Emergency Cash						
1.BB	Trip Cancellation & Interruption						
1.CC	Trip Curtailment						
1.DD	Missed Connection						
1.EE	Denied Hotel Accommodation						
1.FF	Emergency Hotel Requirement						
1.GG	Fire and Allied Perils (Home Building & Contents)						



Annexure 3:

Sr No	Name of Pet	Identification Mark (Nose print, Tattoo etc)	Age	Gender	Pet Type (Breed, Animal etc)	Coverage Category	Address of the Insured
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