

KIDNAP AND RANSOM PROTECTION POLICY

Proposal Form

Intermediary: _____

This is your proposal for insurance. It will be the basis of any subsequent insurance policy that Raheja QBE may issue to you. You are obliged to provide Raheja QBE with a full and frank disclosure of any and all facts that may be material to Raheja QBE's decision to grant a policy or the terms upon which it should be granted. It is therefore important that on behalf of all proposed insureds you answer fully and accurately all of the questions contained in this proposal, that you provide Raheja QBE with any and all information that may be relevant, and you inform Raheja QBE in writing if there is a change in the information provided in this proposal or otherwise between now and the date the Policy is granted.

Your failure to comply with this obligation may result in the rejection of a claim and/or the avoidance of the Policy. If you are in any doubt about the information to be given, please seek the advice and guidance of your insurance advisor or agent. If there is insufficient space in this proposal for you to provide relevant information, whether as requested or otherwise, please attach a separate sheet to this proposal and return it to Raheja QBE.

Raheja QBE is under no obligation to accept any proposal for insurance. If Raheja QBE accepts a proposal for insurance, it shall be subject to the policy terms, conditions and exclusions.

A. NOTICE TO THE PROPOSED INSURED

1. Claims Made Policy

This Proposal is for a "claims made" policy of insurance. This means that the Policy covers you for claims made against you and notified to Raheja QBE during the Period of Cover. This policy does not provide cover in relation to:

- events that occurred prior to the Retroactive Date of the policy (if such a date is specified);
- Claims made after the expiry of the Period of Cover even though the event giving rise to the Claim may have occurred during the Period of Cover;
- Claims notified or arising out of facts or circumstances notified (or which ought reasonably to have been notified) under any previous policy;
- Claims made, threatened or intimated against you prior to the commencement of the Period of Cover;
- facts or circumstances of which you first became aware prior to the Period of Cover, and which you knew or ought reasonably to have known had the potential to give rise to a Claim under this Policy;
- Claims arising out of circumstances noted on the Proposal form for the current Period of Cover or on any previous Proposal form.

However, where you give notice in writing to Raheja QBE of any facts that might give rise to a Claim against you as soon as reasonably practicable after you become aware of those facts but before the expiry of the Period of Cover, the Policy will, subject to the terms and conditions, cover you notwithstanding that a Claim is only made after the expiry of the Period of Cover.

2. Average Provision

The Policy provides that if a payment in excess of the Limit of Indemnity available under the Policy has to be made to dispose of a Claim, Raheja QBE's liability for costs and expenses incurred with its consent shall be such proportion thereof as the amount of indemnity available under this Policy bears to the amount paid to dispose of the Claim.

IMPORTANT

- Please answer ALL questions fully. If there are insufficient spaces please provide details on your letterhead.
- Where provided, tick (☐) appropriate box to indicate answer.
- The Proposed Insured will be referred to in this Proposal as "You" or "Your"

1. Name of Insured:

2. Corporate Mailing Address:

3. Nature of Business:

4. Total Assets: INR_____ Annual Revenues: INR_____

5. Total Employees:_____

6. List locations of all resident and no resident employees and the number of employees at each location:

COUNTRY	CITY	TOTAL NUMBER OF LOCAL NATIONALS	TOTAL NUMBER OF EXPATRIATES

(PLEASE ATTACH SEPARATE PAGE IF NECESSARY)

7. If coverage is desired for volunteers / independent contractors , list the number by location:

COUNTRY	CITY	TOTAL NUMBER OF VOLUNTEERS	TOTAL NUMBER OF INDEPENDENT CONTRACTORS

(PLEASE ATTACH SEPARATE PAGE IF NECESSARY)

8. List details of anticipated foreign travel:

COUNTRY	NUMBER OF EMPLOYEES	FREQUENCY

(PLEASE ATTACH SEPARATE PAGE IF NECESSARY)

9. Security precautions taken for foreign travel:

10. Does the applicant town , lease or charter any ships or vessels?.....☐ yes ☐ no

11. Does the applicant have a formal evacuation plan for expatriate employees traveling to or living in high risk countries?..... ☐ yes ☐ no
If

yes ,please attach a copy.

12. Is the applicant interested in learning more about preventative security consulting?..... ☐ yes ☐ no

13. Details of prior kidnap or extortion threats or attempts:

14. Limits Required:

(a)Ransom	Per Insured Even t: INR _____
(b)Personal Belongings	Per Insured event :INR_____
(c) Transit Loss	Per Insured event : INR_____
(d)Legal liability	Per Insured event :INR_____
(e)Additional expenses	Per Insured event: INR_____
(f) Crisis Response Fees and Expenses	Per Insured event: INR_____
(g)Recall Expenses	Per Insured event: INR_____
(h)Accidental Death and Dismemberment	Per Insured person: INR _____
(i)Annual Aggregate for all Insured losses (except Accidental Death and Dismemberment)	INR_____

- (B) Limit of Liability for Additional Covered Event Expenses

(a)Threat Response expenses	Per Threat Event: INR _____
(b)Disappearance Investigation Expenses	Per Disappearance event: INR _____ Annual Aggregate: INR_____

- (C) Do you require cover for Loss of earnings Yes ☐ No ☐

15. Details of Existing Coverage:

16. Risk Manager / Director of Security Contact Information:

Name	Title	Email Address

A. DECLARATION FOR COMPLIANCE WITH ANTI MONEY LAUNDERING REGULATIONS

- (1) I am / We are authorised by each of the other Applicants to make this Proposal.
- (2) I/We have read and understood the Notice to the Proposed Insured on the front of this Proposal.
- (3) I/We have read this Proposal and the accompanying documents and acknowledge the contents of same to be true and complete.
- (4) I/We understand that, up until a contract of insurance is entered into, I/We are under a continuing obligation to immediately inform Raheja QBE of any change in the particulars or statements contained in this Proposal or in the accompanying documents.
- (5) I/We hereby declare and warrant on my behalf and on behalf of all those to be insured and after enquiry that to the best of my knowledge and belief that the answers given above are complete and accurate in all respects and that I have not withheld any information material to this Proposal. I agree that this proposal, the declarations and accompanying documents or papers and any information provided hereafter shall form the basis of the contract proposed with Raheja QBE.
- (6) I/We hereby give my/our consent to Raheja QBE General Insurance Company Limited ('the Company') to verify and obtain my/our identity/address proof as well as the identity /address proof of the insured through Central KYC Registry or UIDAI or through any other modes for the purpose of undertaking KYC.
- (7) I/We hereby declare and confirm that the premium has been paid out of legally acquired sources of income and the subsequent premiums if any, will continue to be paid out of legally declared and assessed source of income.
- (8) I/We agree that the Policy shall become voidable at the option of the Company, in the event of any untrue or incorrect statement, misrepresentation, non-description or non-disclosure in any material particular in the personal statement, declaration and connected documents, or if any material information has been withheld by me/us or anyone acting on my/our behalf to obtain any benefit under this Policy.
- (9) I hereby declare and warrant that to the best of my knowledge and belief the answers given above and documentation submitted are true, complete and accurate and that I have not withheld any information material to this proposal. I agree that the information in this form and the accompanying documentation submitted shall form the basis of the contract proposed between me and the Company.

(10) Are you or any of the proposed applicants/beneficial owner a PEP* or a close relative of a PEP*? YES / NO

If yes, please give details:.....

*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

Declaration when the proposal form is filled by a person other than the proposer/ the proposer signs in a vernacular language/ proposer is illiterate:

I hereby declare that I have read out and explained the content of this proposal form and all other connected documents incidental to availing the insurance policy from Raheja QBE GIC Ltd.to the proposer and that he/ she confirmed that he/ she has understood the same and that he/ she agrees to abide by all the terms & conditions of the same.

I hereby declare that I have fully explained to the proposer the answers to the questions that form the basis of the contract of insurance have also explained the contents in this form to the proposer in _____ language, that I have truly and correctly recorded the answers give by the proposer and that the proposer has affixed his/ her thumb impression on the proposal form in my presence, after fully understanding the contents thereof. Further, this declaration does not confirm issuance of policy or assumption of risk thereof.

I hereby state that the contents of the form and documents have been fully explained to me and that I have fully understood the significance of the proposed contract.

Data protection requirement

"I/We hereby understand, declare, consent and authorize the Company that all details of the policy and financial information, as provided to the Company may be utilized for processing the claim made under the Policy. I/We hereby also understand, declare and consent that the Company shall have right to retain and disseminate the same to any service provider for providing services related to insurance"

Sharing of information clause

The information sought from the insured is strictly for the purpose of policy issuance and policy servicing. This information sought and the details of policy are kept confidential and will not be shared with any external party in any circumstances whatsoever. However, in instances when such information/ details is sought by any governmental bodies / regulatory authorities or when the Company is directed to share such information in accordance with any law/ regulations or direction from any such governmental bodies / regulatory authorities, the Company will be bound to abide to such directions.

Name of Proposer _____

Name of Witness _____

Signature of Proposer _____

Signature of Witness _____

Date: _____

Place: _____

Relationship with Proposer _____

Address of Witness: _____

Name of Professional Business Practice : _____

Signed: _____ Date: _____

Partner, principal or director: _____

Raheja QBE General Insurance Co. Ltd.
5th Floor, A Wing, Fulcrum, IA Project Road,
Sahar, Andheri East, Mumbai - 400059

Your Insurance Adviser or Broker

INSURANCE ACT 1938, SECTION 41 - 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 prospectus 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 ten lakh rupees.