PROPOSAL FORM





Version: 1.0 Jan 2025

Note:

The liability of the Company does not commence until the proposal has been accepted, duly conveyed to the applicant and premium has been realized by SBI General Insurance Company Limited. ("Company").

OFFICE USE ONLY	(
Policy Issuing Office	Address &	Code																						
Quote No :								١n	war	d No	:													
Receipt No :							F	lece	ipt	Date	: D		M	М	Y	Υ	Y	Y						
Business Type:	New	 	R	ollov	/er		Re	new	al (I	ln cas	e of	ren	ewal	plea	ase	share	e po	licy	num	nbei	·)	
Sales Channel Type:	Agen	су –		Dire	ect] C	orpo	orat	e/Br	oker	r												
INTERMEDIARY'S	DETAILS																							
Intermediary Name																								
Intermediary code	-								\pm						+									-
Intermediary Cont	act Datails			<u> </u>					<u> </u>						<u> </u>						<u> </u>			_
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GSTN/ ISDN																								
DETAILS ABOUT F	ROPOSER	AND	POLI	CY P	ERIO	D:																		
Name of the Proposer	-*:																							
Present Address*:																								
(Current Residing Address)																								
Address)	City:]			,	Villa	ge:										
	Gram Panc	hayat	:						1				Sta	te:										
	PIN code:					II_			-	1 1	 [_an	dma	rk:		1								
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My Present Address Permanent Address'		Perma	inent	Aaa	ress			-						-	_									
Permanent Address									 1							<u> </u>								
	City:											,	Villa	ge:										
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	PIN code:										l	_an	dma	rk:										
Nationality:						Dat	e of	Birt	h*:	DI		1 1	1 Y	Υ	Y	Y								
Gender*:	Male	•	Fema	ale [C	Other		1	Mar	ital S	tatu	us*:		١	Mar	ried		<u></u> ເ	Jnm	narr	ied			
Nature of Business:							Er	nail I	D:															
Aadhar Number*:		\square		$\left \right\rangle$	\langle					PAN*	.: [rm 6 N not a		
Passport/Driving License/Voter ID:																								
Profession:	Sala	ried		Self	-Emp	loyed	ł] 01	the	r l	Deta	ails:												
Contact No.*:	Mobile No	o.:								Alter	nat	e C	onta	ct l	No.:									
GSTN/ISDN:								lfa	ppli	cable														
Do You wish to cover		-			- [Yes			Nc														
*(please note: Family is The digital copy of you				-									-		-		-	-	om	ail Ir	ים ר		lor -	fyou
need a physical copy of you										-						-								i you
Disclaimer: SBI General Insu		limited	Corpor	ate & F	Penister	ed Offi	ce: Fui	crum	Ruild	lina 9+1		r A &	BWin	a Sa	har P	oad 4	ndha	əri (F	ast) M	Jum	nai4∩	مەمە	For	more

NOMINEE DETAILS*

Nominee 1																			-								-							
*Name:																																		
*Relationship with Nominee:													*	Dat	e c	ofB	sirt	th of	No	om	ine	e:	D	D	M	N	\ Y		Y	Y	Y]		
*Mobile no.:																			E	Ema	ail I	d:												
Percent of Claim Payable:																																		
Permanent Address	:																																	
Bank details of nominee:	Bar	nk N	lam	ne:														Brar	nch	Na	am	e:							Ī					
Nominee 2																																		
*Name:																													Τ					
*Relationship with Nominee:													*	Dat	e c	ofB	lirt	th of	No	om	ine	e:	D	D	M	N	\ Y		Y	Y	Y]		
*Mobile no.:																			E	ma	il lo	::												
Percent of Claim Payable:																																		
Permanent Address	:																																	
Bank details of nominee:	Bar	nk N	lam	ne:]	Brar	hch	Na	am	e:							İ					
	Ban Nur			oun	nt													IF	SC	СС	od	e:												
*Where Nominee is	a mi	ino	r, pl	lea	seg	give	e th	e de	etai	ls o	fΑ	ррс	oin	itee	e/A	Auth	າວ	rize	dp	ers	on													
*Name:													Τ																Τ	Τ				
*Relationship with Nominee:																	*	Dat	e o	fBi	irth	ו:	D	D	M	M	Y		Y ,	Y	Y			
Note (*) marked fiel	ds a	re r	nan	nda	tor	y																												
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Policy Number																																		
Period of Insuran	ce																																	
Are you or any of the	e pro	орс	sec	d aj	ppli	car	nt											_, ple	eas	e ti	ick	wł	nich	nev	er i	s ap	opli	cal	ble	: [Ye	es	No
HNI Jew	elle	r			Ν	GC			Fi	ilm	Ac	tor	/ P	roc	luc	cer			Ρ	ΈP										L		1		
lf yes, please provid	e de	etail	s fo	or a	ıll pe	ers	on(s	s) in	a s	ера	ara	te s	he	eet.																				
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COVER AND SUM INSURED DETAILS

Limit of liability - Section based Limit

Aggregate Limit [Tied-up Limit]

Rs.

	1	1	i	
Section	Cover Name	Select Cover		of Liability (Rs) on based Limit' is opted)
			10,000	2,50,000
			20,000	3,00,000
			25,000	5,00,000
1	Theft of Funds	Yes No	50,000	10,00,000
			75,000	20,00,000
			1,00,000	50,00,000
			1,50,000	1,00,00,000
			2,00,000	
2	Identity theft		10,000	2,50,000
2		Yes No	20,000	3,00,000
			25,000	5,00,000

			50,000	10,00,000
			75,000	20,00,000
			1,00,000	50,00,000
			1,50,000	1,00,00,000
			2,00,000	
			10,000	2,50,000
			20,000	3,00,000
			25,000	5,00,000
3	Data Restoration /	Yes No	50,000	10,00,000
	Malware Decontamination		75,000	20,00,000
			1,00,000	50,00,000
			1,50,000	1,00,00,000
			2,00,000	
			10,000	1,50,000
			20,000	2,00,000
4	Cyber Bullying, Stalking	Yes No	25,000	2,50,000
-	and loss of Reputation		50,000	3,00,000
			75,000	5,00,000
			1,00,000	10,00,000
			10,000	2,50,000
			20,000	3,00,000
			25,000	5,00,000
5	Cyber Extortion	Yes No	50,000	10,00,000
			75,000	20,00,000
			1,00,000	50,00,000
			1,50,000	1,00,00,000
			2,00,000	
			10,000	1,50,000
			20,000	2,00,000
C	Online Shopping		25,000	2,50,000
6	Online Shopping	Yes No	50,000	3,00,000
			75,000	5,00,000
			1,00,000	10,00,000
			10,000	1,50,000
			20,000	2,00,000
-		Yes No	25,000	2,50,000
7	Online Sales	Yes No	50,000	3,00,000
			75,000	5,00,000
			1,00,000	10,00,000
			10,000	1,50,000
			20,000	2,00,000
8	Social Media and Media Liability	Yes No	25,000	2,50,000
			50,000	□ 3,00,000
			75,000	5,00,000
			1,00,000	10,00,000
			1,00,000	10,00,000

r		I		1
			10,000	2,50,000
			20,000	3,00,000
			25,000	5,00,000
9	Network Security Liability	Yes No	50,000	10,00,000
			75,000	20,00,000
			1,00,000	50,00,000
			1,50,000	1,00,00,000
			2,00,000	
			10,000	2,50,000
			20,000	3,00,000
			25,000	5,00,000
10	Privacy Breach and Data Breach liability	Yes No	50,000	10,00,000
			75,000	20,00,000
			1,00,000	50,00,000
			1,50,000	1,00,00,000
			2,00,000	
			10,000	2,50,000
			20,000	3,00,000
			25,000	5,00,000
11	Privacy Breach and Data Breach	Yes No	50,000	10,00,000
	by third party		75,000	20,00,000
			1,00,000	50,00,000
			1,50,000	1,00,00,000
			2,00,000	
			10,000	2,50,000
			20,000	3,00,000
			25,000	5,00,000
12	Smart Home Cover	Yes No	50,000	10,00,000
			75,000	20,00,000
			1,00,000	50,00,000
			1,50,000	1,00,00,000
			2,00,000	
			10,000	1,50,000
			20,000	2,00,000
13	Liability for intentional misbehavior	Yes No	25,000	2,50,000
	of underage persons*		50,000	3,00,000
			75,000	5,00,000
			1,00,000	10,00,000

(*Note – The cover no 13 can be opted for family and this cover is not available for individual policy)

Has any Computer System (e.g. incl smartphone) owned by you or your family (if applicable) ever been hacked in the past?

Yes No

If "Yes", please provide details_

Has any claim been made by you in respect	of the risks to which this proposal relates?
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Yes

If "Yes", please provide details_

No

	mily (if applicable) ever made a demand, cla ence of rights of privacy or the inappropria			nst third party alleging
Yes	No			
lf "Yes", please prov	vide details			
Have you or your fa	mily (if applicable) ever been a victim of on	line fraud and/or online	-defamation?	
Yes	Νο			
Auto Renewal –	Yes No			
Digital only policy -	Yes No			
ELECTRONIC INS	SURANCE ACCOUNTS DETAILS			
Policy No. /	Insurer Name	Period of Insurance	Sum Insured	Claims lodged during
Application No.		(from – to)		the preceding years
I want Cyber Vaulte	dge Policy, SBI General Insurance Compan	y Limited related inform	nation in –	
Physical Format - Y	es No e-Format (electroni	c) as & when applicable	- Yes No	
Choose your Insurance I	Repository (For those selecting e-Format)			
	(a) NSDL Database Management Ltd			y Limited (Formerly pository Limited)
	(c) Karvy Insurance Repository Ltd.	(d) CAMS Insura	nce Repository S	ervices Ltd
l have an e-Insuranc	e Account & the No. is			
My CKYC No. (Centr	ral Know Your Customer registry number)	is (If available)		
l,		, hereby grant exp	licit consent to S	BI General Insurance
information is esser SBI General Insuran regulations. This co	trieval and downloading of my CKYC recorn ntial for the purpose of ensuring accurate a ce Company will handle my CKYC informat nsent is valid until revoked in writing by me of my CKYC information and voluntarily p	nd updated records for ion in compliance with a. I have read and unders	insurance servic all applicable dat	ces. I acknowledge that a protection laws and
Customer Name:	5	3	Date:	
	e www.sbigeneral.in to view the list of KYC OVE) (Officially Valid Documer		
	-		10071	
Mode of Payment:	Cheque EFT Debit Card / C	Credit Card		
Payment Details:				
Cheque / Journal No			Data	
Bank Name:		IFS Cod		
Bank Account Numb		Branch		
Card details:	Master Visa Card No.:			
Card Expiry Date:	M M Y Y Y Amount:			
SBIGI does not acce	pt Cash for Premium Payments against the	e Policy.		
KYC DOCUMENT				
Pan Card	Passport Government UIE	D Voter's Identity C	ard Aadhaa	ar Card Telephone Bill
Ration Card	Driving Licence Electricity Bill	Utility bills not older		Registration Certificate

BANK DETAILS (For Refund Process*)

Cheque will be issued in the name of the Proposer only. In case of cancellation of policy, if premium were paid through credit card the refund amount would be credited to your designated bank account. Please provide the following bank details and a copy of Cancelled Cheque: (Cancelled Cheque should be of the same bank account in which the refund / claim needs to be credited directly).

Name of Account																									
Bank Name:											Bra	nch l	Name:												
Bank Account No.:											j 1	FSC	Code:												
MICR Code:											1												I		
Note: The Proposer a ECS is selected, pleas	-								-						boı	ut ar	ıy cł	nan	ge i	n bai	nk a	ccc	ount	det	ails. If
AML GUIDELINES	5 (Pren	nium I	Payn	nent	: sha	lbe	made	by t	he F	Polic	cyhol	der o	f the P	olic	y)										
I/We hereby confirm out of proceeds of the Company has th the Insurance Cont indirectly governing	crime he righ tract ir	relate It to ca I case	d to all fo I ar	o any or do m/ h	of t cum ave	he o ents beer	ffenc to es four	e list stabl nd gu	ed i ish s uilty	in P sou ' by	rever rce of any o	ntion f fund	of Mo ds. The	ney e Ins	Lau sura	und Ince	erin e Co	g A mp	ct 2 any	2002 / has	2. I s th	unc e ri	lerst ght 1	an to c	d that ancel
Nationality: Indian		No	n-In	dian			No	n-re	side	ent	India	n(NR)			0	the	rs							
If Non-Indian please	e speci	fy the	nati	iona	lity a	nd c	ountr	y ad	dres	ss_															
If NRI please give de	etails fo	or resi	den	t cou	untry	/ anc	laddr	ess_																	
Type of Organisatic	on: (On	ly appl	icabl	e if p	olicy	issue	ed on (Grou	p Ba	sis)															
Corporation	Gov	/ernm	ent		No	n-Go	overn	men	tal (Org	anisa	tion	S	iocie	ety		T	ust	t						
Partnership	Inte	rnatio	nal (Orga	anisa	tion		Cool	oera	ative	e	See	ction 8	Co	mp	anie	es								
I hereby declare tha No. Customer c									the	ava	lilable	e in th	ne Cen	tral	ide	ntit	ies l	Dat	a Ro	epos	sitc	ory.		Ye	es
Recent photograph of proposer: (Photograph is required. if customer does not have CKYC ID)																									
																	Sig	nat	ture	ofF	Pro	pos	ser:		

INSURED DECLARATION

I /We the undersigned, declare and acknowledge:

- I/We hereby declare that the statements made by me/us in this Proposal Form are true and complete in all respects to the
 best of my/our knowledge and belief and that there is no other information, which is relevant to my application for insurance
 that has not been disclosed to you. I/We hereby agree that statements made by me and this declaration shall form the basis of
 the contract between me/us and SBI General Insurance Company Limited (SBI General) and I/We agree to accept a policy,
 subject to the conditions prescribed by SBI General and to pay premium on the amount estimated. I/We undertake to
 exercise all ordinary and reasonable precautions for safety of the property as if it were uninsured.
- I/We understand that the Policy issued by the Company shall be voidable at the option of the Company in the event of any misrepresentation, mis-description or nondisclosure/concealing of any material particulars by me/us. My/our failure to comply with this obligation now may result in the rejection of my/our claim and the avoidance of my/our Policy when a claim is made.
- I/We hereby undertake that if any additions/alterations are carried out in the risk proposed after the submission of this Proposal Form then the same shall be conveyed to SBI General immediately by me/us.
- I/We understand that SBI General is under no obligation to accept my/our Proposal for insurance and the liability of SBI General does not commence on the receipt of this Proposal by SBI General and it does not result in a concluded contract of insurance until the proposal has been accepted by SBI General and upon full realization of the premium by SBI General. If SBI General does not accept this Proposal, it will inform me/us and refund any payment received from me/us without interest.
- I/We hereby give my/our consent to SBI General that it can disclose/use/handle, directly or through a third party, the information (including the sensitive personal data or information, if any) provided in this Proposal Form, whereas I/we have the option not to provide this consent or withdrawal.
- I declare that the details provided in the proposal form will be used for both new and renewal purposes.

Date:	D	D	М	Μ	Y	Y	Y	Y

Place:

Signature of Insured

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

We are under no obligation to accept any proposal for insurance. The Proposer agrees that the receipt of the Proposal Form by SBI General Insurance Company Limited along with the premium payment does not tantamount to the acceptance of the Proposal for insurance by SBI General Insurance Company Limited and does not result in a concluded contract of insurance. The acceptance of the Proposal for insurance shall be at the Company's sole and absolute discretion and upon full realization of the premium payment. In the event of acceptance of the Proposal for insurance by SBI General Insurance Company Limited, such acceptance shall be specifically intimated to the Proposer SBI General Insurance Company Limited along with the date from which the insurance Cover shall become effective. SBI General Insurance Company Limited 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 (Your proposal form will be considered after SBI General Insurance Company Limited receives premium payment.)

VERNACULAR DECLARATION

Applicable where the Proposer is illiterate or is suffering from a disability due to which writing is restricted or where the Proposer has signed in vernacular language. (Note: The below must be witnessed by someone other than the Advisor/Employee of the Company). I/We certify that the product applied for by me/us and the contents of the Proposal Form have been clearly explained to me/us and I/we have fully understood them. I/We further certify that the replies in the Proposal Form have been recorded as per the information provided by me/us. I, (Full name of the witness) ______

(Relation with the Proposer/Primary insured)	adult and
inhabitant of (city)	and residing

at

____do hereby certify that I have read out and explained

the contents of the Proposal Form and all other documents incidental to availing the insurance policy from SBI General Insurance Company Ltd., to the Proposer/Primary Insured and he/she/they have understood the same. I/we declare that whatever I/we have stated herein above is true and correct to the best of knowledge and belief.

Signature	ofthe	Witness	Insured

Υ

Signature/Thumb impression of the Proposer

_(Full Name) in my capacity as an Insurance Advisor/

Place:

AGENT'S DECLARATION

Date: D D M M Y

I		
I		

Specified Person of the Corporate Agent/Authorised 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 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.:

Date:	D	D	Μ	Μ	Y	Y	Y	Y
Place:								

Signature of Agent

Sharing of Information: The information sought from the insured is 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 reinsurer or when the Company is directed to share such information in accordance with any law / regulations or direction from any such government bodies / regulatory authorities, the Company will be bound to abide to such directions.

Fraud Warning: This policy shall be voidable at the option of the Company in the event of misrepresentation, 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.

INSURANCE ACT 1938 SECTION 41- Prohibition of Rebates

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 or risk relating to lives or property in India, any rebate of 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.



AML Declaration as per AML Master Guideline 2022:

1. KYC Details for Individual Members covered under the Group Insurance:

"I/ We hereby agree to keep record of KYC details of all the individual members covered under the group insurance and ensure to provide the details of beneficiaries to the Company as and when required."

To be included as declaration by proposer /insured Section in all Proposal forms.

2. Please note, in absence of PAN, kindly provide Form 60/61 (irrespective of premium amount).

Applicable to non Individual customers.

3. Determination of Beneficial Ownership:

I/ We hereby confirm that the below mentioned person/s have controlling ownership interest/ exercises control through other means and shall be considered for the purpose of determining Ultimate Beneficial Owner:

Sr. No	Name of Ultimate Beneficial Owner	Percentage (%)*	Remarks, if any

*Notes:

- a) Where the client is a company, the beneficial owner(s) is the natural person(s), who, whether acting alone or together, or through one or more juridical person, has a controlling ownership interest or who exercises control through other means.
 - 1. "Controlling ownership interest" means ownership of or entitlement to more than ten percent of shares or capital or profits of the company;
 - 2. "Control" shall include the right to appoint majority of the directors or to control the management or policy decisions including by virtue of their shareholding or management rights or shareholders agreements or voting agreements;
- b) Where the client is a partnership firm, the beneficial owner(s) is the natural person(s), who, whether acting alone or together, or through one or more juridical person, has ownership of/entitlement to more than ten percent of capital or profits of the partnership or who exercises control through other means.

Explanation - For the purpose of this clause, "Control" shall include the right to control the management or policy decision

- c) Where the client is an unincorporated association or body of individuals, the beneficial owner(s) is the natural person(s), who, whether acting alone or together, or through one or more juridical person, has ownership of or entitlement to more than fifteen percent of the property or capital or profits of such association or body of individuals.
- d) Where no natural person is identified under (a) or (b) or (c) above, the beneficial owner(s) is the relevant natural person who holds the position of senior managing official.
- e) Where the client is a trust, the identification of beneficial owner(s) shall include identification of the author of the trust, the trustee, the beneficiaries with ten percent or more interest in the trust and any other natural person exercising ultimate effective control over the trust through a chain of control or ownership.