PROPOSAL FORM

SBI GENERAL BHARAT LAGHU UDYAM SURAKSHA



Important:

1.	This proposal is for covering an enterprise whose total value of insurable assets at a location exceeds ₹ 5 Crore but does not
	exceed ₹ 50 Crore, against Fire and Allied Perils.

2.	Read the Prospectus/Key Features Document/Policy Wordings before filling up this proposal form to understand the
	meaning of the terms used herein better.

3. The property proposed for insurance is not covered until the proposal is accepted and premium is paid.

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Disclaimer: SBI General Insurance Company Limited I Corporate & Registered Office: Fulcrum Building, 9th Floor, A & B Wing, Sahar Road, Andheri (East), - Mumbai 400 099. | For more details on the risk factor, terms and conditions, please refer to the Sales Brochure and Policy Wordings carefully before conducting a sale. | For SBI General Insurance Company Limited IRDAI Reg. No. 144 dated 15/12/2009 | CIN: U66000MH2009PLC190546 | SBI Logo displayed belongs to State Bank of India and used by SBI General Insurance Company Limited under licence. | SBI General Bharat Laghu Udyam Suraksha, UIN: IRDAN144RP0030V02202021 | SBI General Insurance and SBI are separate legal entities and SBI is working as Corporate Agent of the company for sourcing of insurance products.

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Business and Location of Business:

1.	Business of the Proposer										
2.	Location of risk/business to be covered - full postal address with	SI.No.	Address	PIN Code	Occupancy	Age of Unit	Floor*				
	Pin Code.										
		*Floor: Ground Floor (GF) /Mezzanine Floor (MF) / Higher Floor (H)									

Details about business covered at the insured location:

1.	Details of Insured property	Please tick in the space below :
a.	Offices, Shops, Hotels etc.	Yes / No
b.	Industrial / Manufacturing risks	Yes / No
с.	Storage outside Industrial/ Manufacturing risks	Yes / No
d.	Tanks / Gas holders outside Industrial/ Manufacturing risks.	Yes / No
e.	Utilities located outside Industrial/Manufacturing risks.	Yes / No
f.	Boundary wall	Yes / No
g.	Basement storage	Yes / No
		lf, yes value stored SI:₹
h.	Others (please specify)	
2.	If used as warehouse / godown (no located in	
	a manufacturing unit), please give the list of goods stored.	
3.	If used as an Industrial Manufacturing unit give products	
	manufactured at the location proposed (detailed block plan showing various facilities to be enclosed wherever applicable.)	
4.	If used as an Industrial Manufacturing unit please state	
	whether the factory is working or silent?	
5.	Fire Protection devices installed	Please tick the correct answer in the box below.
		Portable Extinguishers
		Small bore hose reels
		Trailer Pumps/Fire engines
		Hydrant System
		Sprinkler System
		Fixed Water Spray System
		Foam System
		Fire Alarm System
		Gas Flooding System
		Others, please specify below.
6.	Indicate whether AMC (Annual Maintenance Contract) for the	Yes / No
	Fire Protection Appliances is in force	
6. C	onstruction details	
a.	Please state material used	Please tick the correct answer in the box.
	i. Walls	Kutcha 🗌 / Pucca 📃
	ii. Floor	Kutcha 🗌 / Pucca 🗌
	iii. Roof	Kutcha 🗌 / Pucca 🗌

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	Note: Kutcha : Building(s) having walls and/or roofs of wooden planks plastic cloth/asphalt/ canvas/tarpaulin and the likes are treated Pucca : Buildings other than Kutcha are treated as Pucca const	l as Kutcha Constru		any kind/bamboo/
b.	Number of Floors			
с.	Age of the Building	Less than 5 years	;	
		5-10 years		
		10-20 years		
		Above 20 years		
7.	Distance between the risk to be covered and nearest Fire Brigade			
8.	Whether you have insured the same property with any other Insurance Company with the same type of coverage (Give details)			
9.	Whether Insurance was declined by any other Company (Give details)			
10.	Premium / Claim details for the past 36 months excluding the	Year	Premium	Claim
	expiring policy period		₹	₹
			₹	₹
			₹	₹
			₹	₹
		TOTAL	₹	₹
11.	Is Political Violence cover required ?	Yes /No		
12.	Is Third Party Liability cover required ?	Yes //No		
13.	Do you Long Term Relation with SBIG? Please select any one option.	New Business 2nd Renewal 4th Renewal	3rd Renewa	
14.	Do you have any other policy from SBIG? Please select any one option.	New Business	s 📄 Existing Cu	ustomer
15.	What is the Flood Exposure at the risk location? Please select any one option.	Negligible	Low Me	dium
	(Note - Usually Flood Exposure is High to Extreme if the risk is located near a River /Lake / Water body)			
16.	What is the Cyclone Exposure at the risk location? Please select any one option.	Negligible High	Low Me	dium
	(Note - Usually Cyclone Exposure is High to Extreme if the risk is located near Coastal area)			

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Sum Insured and Other details of Insured Property (Indicate Sum Insured on the following basis):

- For Building, Plant and Machinery, Furniture, Fixture and Fittings and other contents: Reinstatement Value;
- For raw material: Landed Cost;
- For stock in process: Input cost;
- For finished stock: Manufacturing cost of the finished stock or the Contract Price* of goods sold but not delivered, as applicable.
- * Contract Price is in respect only of goods sold but not delivered, for which (You are responsible and with regard to which under the conditions of the sale, either wholly or to the extent of the damage. The Company's liability shall be based on the Contract Price).

1.	Description of Block	Building including plinth, Basement and additional structures	Plant & Machinery	Raw Material	Stock in Process	Finished Stock	Other Contents (Please Specify)	Total
								₹
								₹
								₹

Standard add-ons:

I. Do You want to opt for Floater Cover?: Yes // No (strike off what is not applicable). If yes, give details below:

1.	Floater Cover (for stocks at various locations)	Location (Postal Address with PIN Code)	Sum Insured (in₹)
		i) Maximum value at any one location:₹	
		ii) Whether stocks stored in open: Yes //N	o 🗌

II. Do You want to opt for Declaration Policy? Yes // No (strike off what is not applicable). If Yes, give details below:

2. Stocks which fluctuate in value to be covered on (monthly) declaration basis: Amount (₹):_____

Add-ons:

Sr No	Add on Name	Please select (√/x)	Sum Insured
1.	Involuntary betterment/ technological advancements clause	Yes /No	
2.	Impact damage by Insured's Own Vehicle	Yes 🗌 /No 🗌	
3.	Accidental Damage Cover Clause	Yes /No	
4.	Electrical Clause /Electrical Installation Clause	Yes /No	
5.	Brand and Trade Mark Clause	Yes /No	
6.	Adequacy of Sum Insured	Yes /No	
7.	Leakage and Contamination Cover		
a)	Where the tanks are within the Insured's own premises		
	Leakage Cover Only	Yes 🗌 /No 🗌	
	Leakage & Contamination	Yes //No	
b)	Where the tanks are located elsewhere		
	Leakage Cover Only	Yes /No	
	Leakage & Contamination	Yes /No	
8.	EMI Protection cover	Yes //No	

9.	Loss of Rent and Additional Expenses of Rent for an Alternate Premises	Yes 🗌 /No 🗌	
10.	Deterioration of Stocks		
a)	Deterioration of Stocks in Cold Storage premises due to accidental power failure consequent to damage at the premises of Power Station due to an insured peril.	Yes //No //	
b)	Deterioration of stocks in cold storage premises due to change in temperature arising out of loss or damage to the cold storage machinery(ies) in the Insured's premises due to operation of insured peril.		

Premium Details*:

Mode of Payment:	Cheque EFT Debit Card / Credit Card
Payment Details:	
Cheque / Journal No.:	Date: D M Y Y Y
Bank Name:	IFS Code:
Bank Account Number:	Branch Name:
Card details:	Master Visa Card No.:
Card Expiry Date:	M Y Y Y Amount:

SBIGI does not accept Cash for Premium Payments against the Policy.

Bank Account Details For Process Of Refund*:

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																			
Holder							 									 			
Bank Name:								Br	and	h N	lam	ie:							
Bank Account No.:									IFS	СС	Cod	e:							
MICR Code:																			

Note: The Proposer agrees and undertakes to intimate in writing to SBI General Insurance about any change in bank account details. If ECS is selected, please submit the standing instruction form available at our branches.

Declaration by Insured:

I/ We hereby declare that the value of insurable assets is less than ₹5 Crore (Rupees Five Crore) and the statements made by me / Us in this Proposal Form are true to the best of my / Our knowledge and belief and I / We hereby agree that this declaration shall form the basis of the contract between me/Us and the _____

If any additions or alterations are carried out in the risk proposed after the submission of this proposal form then the same should be conveyed to the insurers immediately.

- 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 mis-representation, 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.
- The details filled in the proposal form would be used for new as well as for renewal purposes.

Place:	Signature of the Proposer
ELECTRONIC INSURANCE ACCOUNTS DETAILS	
I have elA Number:	e-Format (electronic)
•	urance Repository Limited (Formerly) DSL Insurance Repository Limited)
(c) Karvy Insurance Repository Ltd. (d) CAMS Insura	nce Repository Services Ltd
CKYC No (Central Know Your Customer Registry Number), (if available):	or insurance services. I acknowledge that th all applicable data protection laws and
Customer Name:	
Date: D D M M Y Y Y Y	
Kindly visit our website www.sbigeneral.in to view the list of KYC OVD (Officially Valid E	Documents).
AML Guidelines: (Premium Payment shall be made by the Policyholder of the Policy)	
I/ We hereby confirm that all premiums have been/ will be paid from bona fide sources out of proceeds of crime related to any of the offence listed in Prevention of Money La the Company has the right to call for documents to establish source of funds. The insu Insurance contract in case I am/ have been found guilty by any competent court of la governing the Prevention of Money Laundering in India. Nationality: Indian/Non- Indian If Non-Indian, please specify the Country: _	aundering Act 2002. I/We understand that rance Company has the right to cancel the
	nental Organisation Society
(Only applicable if policy issued on Group Basis) Trust Partnership International of the section 25 Companies	Organisation Cooperative
I hereby declare that the current address is different from the avaiilable in the Central	l identities Data Repository.
Yes No. Customer can submit CKYC form for updation.	
Disclaimer: SBI General Insurance Company Limited I Corporate & Registered Office: Fulcrum Building, 9th Floor, A & B more details on the risk factor, terms and conditions, please refer to the Sales Brochure and Policy Wordings carefu Company Limited IRDAI Reg. No. 144 dated 15/12/2009 CIN: U66000MH2009PLC190546 SBI Logo displayed belongs	Ily before conducting a sale. For SBI General Insurance

Company Limited under licence. | SBI General Bharat Laghu Udyam Suraksha, UIN: IRDAN144RP0030V02202021 | SBI General Insurance and SBI are separate legal entities and SBI is working as Corporate Agent of the company for sourcing of insurance products.



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Signature of Proposer :

Agent's Declaration:

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) ______

_____ (Relationship 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 my/our knowledge and belief.

	Date:	D	D	Μ	Μ	Y	Y	Y	Y	
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Signature of the Witness_

Signature/Thumb impression of the Proposer/Primary Insured

INSURANCE ACT 1938 SECTION 41- Prohibition of Rebates:

Place:

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 a Policy accept any rebate, except such rebate as may be allowed in accordance with the published prospectus or tables of the Insurer.

Any Person Making Default In Complying With The Provisions Of This Section Shall Be Punishable With Fine Which May Extend Up To Rupees Ten Lakhs.



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.

