PROPOSAL FORM

Divyanga Suraksha, SBI General Insurance

SBI general INSURANCE
SURAKSHA AUR BHAROSA DONO

GUIDELINES FOR COMPLETION OF THE FORM:

1. This policy is specially designed for Persons with Disability, Mental illness and Persons with HIV/AIDS.
a. Persons with Disability shall be covered if 40% or more disability is certified by the Medical Board appointed by the government for certifying Disability as per the Disability Act 2016.
2. Please answer all questions correctly and completely.
3. Information for fields marked with asterisk (*) are mandatory.
4. Only Indian Nationals can be covered under this policy.
5. Only one policy can be purchased for this product across all insurers.

Note: The Coverage proposed for insurance is not covered until the proposal is accepted and premium is paid and the same is realized by Name of the Insurance Company.

INTERMEDIARY DETAILS

Intermediary Name:

Intermediary Code:

Intermediary Contact Details:

PROPOSER DETAILS (* Mandatory Fields)

Name*:

Communication Address*:

City: State: Pin Code:

Landmark: Nationality*:

Contact Details*: Mobile No.: Alternate Mobile Number:

PAN No.*.: / Form 60/61 (If PAN not available): Aadhaar No.:

Passport/Driving License/Voter ID:

Date of Birth*: D D M M Y Y Y Y E-mail ID*:

Profession*: Salaried: Self Employed: Any Other: _____ Gender*: M F Other

Occupation and Nature of Business/ Work: _____

Period of Insurance*: From D D M M Y Y Y Y to D D M M Y Y Y Y

Are you or any of the proposed applicant_____, please tick whichever is applicable: Yes No

HNI Jeweller NGO Film Actor/ Producer PEP

If yes, please provide details for all person(s) in a separate sheet.

Politically Exposed Persons (PEPs) are individuals who have been entrusted with prominent public functions by a foreign country, including the heads of States or Governments, senior politicians, senior government or judicial or military officers, senior executives of state-owned corporations and important political party officials.

COVERAGE DETAILS:

Policy Type	Individual Basis
Policy period	1 year
Period of Insurance	From D D M M Y Y Y Y to D D M M Y Y Y Y
Sum Insured	400000 500000
Coverage opted:	Pre-existing HIV/AIDS
	Pre-existing Disability
	Pre-existing HIV/AIDS and Disability
Waiver of Co-payment opted	Yes No

Version: 1.0 Dec 2023

DETAILS OF PERSONS TO BE INSURED:

Details	Name*	Gender*	Date of Birth*	Marital Status*	Relationship with the Proposer*	Occupation*	Nationality* (Indian/ Non-Indian /Non-resident Indian/Other)	Other Insurance* ☐ Yes ☐ No	ABHA (Ayushman Bharat Health Account) number (if available) :
Insured 1									

I/We hereby provide consent to share my/our medical records with the insurer or TPA ☐

If ABHA number is not available, it can be created at www.healthid.ndhm.gov.in

Note: Here Family Includes Self, Spouse, Dependent Children, Dependent Parents & Dependent Parents in law (Maximum up to 6 members can be covered under one policy)

NOMINEE DETAILS

Name	Contact Details	Date of Birth	Age	Relationship with primary insured
		D D M M Y Y Y Y		

Where Nominee is a minor, give the details of Appointee

Name of the Appointee	Relationship	Appointee contact details

PREVIOUS/EXISTING HEALTH DETAILS OF INSURED:

Do you suffer from HIV/AIDS? If Yes, please enclose a recent certificate of your current CD4 count (within past 30 days)	☐ Yes ☐ No
Current CD 4 count	
Has your CD4 Count gone below 500 in the past 4 years? If yes when and How many times	☐ Yes ☐ No
Do you suffer from any other illness/ disease related to/ arising of/ associated to HIV/AIDS? If Yes, please give details:	☐ Yes ☐ No
Do you suffer from any disability as per the listed conditions mentioned below: If Yes, please enclose Disability certificate mentioning percentage of disability wherever applicable. ☐ Blindness ☐ Muscular Dystrophy ☐ Low vision ☐ Chronic Neurological conditions ☐ Leprosy Cured persons ☐ Specific Learning Disabilities ☐ Hearing Impairment (deaf and hard of hearing) ☐ Multiple Sclerosis ☐ Locomotor Disability	☐ Yes ☐ No
☐ Speech and Language disability ☐ Dwarfism ☐ Thalassemia ☐ Intellectual Disability ☐ Haemophilia ☐ Mental Illness ☐ Sickle Cell disease ☐ Autism spectrum disorder ☐ Multiple Disabilities including deaf/ blindness ☐ Cerebral Palsy ☐ Acid Attack victim ☐ Parkinson's disease	
Do you suffer from any pre-existing illness other than Disability or HIV AIDS mentioned above? If Yes, please specify details and the number of years you are suffering:	☐ Yes ☐ No
Do you have any other physical disability arising out of any illness / disease condition?	
Any other previous medical details	

PREVIOUS/EXISTING INSURANCE

Are you applying for portability / Migration: ☐ Yes ☐ No

(If "Yes", please fill the separate portability from also)

Does any person to be insured presently hold any Health Insurance / Critical Illness Insurance Policies with SBIG or any other insurer?

☐ Yes ☐ No If Yes, then provide below details

Previous / Existing Insurance Details	Policy Number	Insurer's Name	Period of Insurance	Sum Insured	Premium Paid (Rs)	Claim Details (if any) Incurred Claim (Outstanding+ Received): Claim Ratio (%):
Insured 1						

ELECTRONIC INSURANCE ACCOUNT DETAILS SECTION

I want Divyanga Suraksha, SBI General Insurance and related information in:

☐ Physical Format ☐ e-Format (electronic); as & when applicable.

Choose your Insurance Repository (For those selecting e-Format)

☐ NSDL Data Management Ltd. ☐ CDSL Insurance Repository Ltd. ☐ Karvy Insurance Repository Ltd. ☐ CAMS Repository Services Ltd.

☐ I have an e-Insurance Account & the No. is

My CKYC No. (Central Know Your Customer Registry Number) is (If available).

I, ____, hereby grant explicit consent to SBI General Insurance Company for the retrieval and downloading of my CKYC record from the Central KYC Records Registry. I understand that this information is essential for the purpose of ensuring accurate and updated records for insurance services. I acknowledge that SBI General Insurance Company will handle my CKYC information in compliance with all applicable data protection laws and regulations. This consent is valid until revoked in writing by me. I have read and understood the terms and conditions regarding the usage of my CKYC information and voluntarily provide my consent.

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 Documents).

PREMIUM PAYMENT DETAILS

Name of Premium payer: S U R N A M E M I D D L E N A M E F I R S T N A M E

Premium Payment Options: Monthly ☐ Quarterly ☐ Half Yearly ☐ Annual ☐

Premium Amount: Cheque No./DD No.: Date: D D M M Y Y Y Y

Instrument Type: Cheque ☐ Debit Card ☐ Credit Card ☐ Others: Please Specify: ____________________

Bank Name: Branch:

Bank Account No.*: IFSC Code*:

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

BANK DETAILS

Cheque will be issued in the name of the Proposer only.

In case of payment made through credit card the refund amount would be reversed in Credit Card account directly or through cheque. Please provide the following bank details and a copy of a Cancelled Cheque if you opt for direct credit into your bank account: (Cancelled Cheque should be of the same bank account in which the refund needs to be credited directly).

Cheque No.: Cheque Date: D D M M Y Y Y Y Cheque Amount for ₹ ____________________

Bank Name: Branch:

Name as in Bank Account:

Bank Account No.: MICR Code ____________ IFSC 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.

Place:

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 and no premiums have been/will be paid out of proceeds of crime related to any of the offence listed in Prevention of Money Laundering Act 2002. I understand that the Company has the right to call for documents to establish source of funds. The Insurance Company has the right to cancel the Insurance Contract in case I am/ have been found guilty by any competent court of law under any statues, directly or indirectly governing the Prevention of Money Laundering in India.

Nationality: Indian ☐ Non-Indian ☐ Non-resident Indian(NRI) ☐ Others ☐

If Non-Indian please specify the nationality and country address_____

If NRI please give details for resident country and address_____

☐ Corporation ☐ Government ☐ Non-Governmental Organisation ☐ Society ☐ Trust

☐ Partnership ☐ International Organisation ☐ Cooperative ☐ Section 25 Companies

I hereby declare that the current address is different from the avalilable in the Central identities Data Repository. ☐ Yes ☐ No. Customer can submit CKYC form for updation.

Recent photograph of proposer:
(Photograph is required. if customer does not have CKYC ID)

Signature of Proposer :

AGENTS DECLARATION

I,_____ (Full Name) in my capacity as an Insurance Advisor/ 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.

Date: _____ Signature of Agent: _____

Place: _____ Licence No. _____

DECLARATION & WARRANTY ON BEHALF OF ALL PERSONS PROPOSED TO BE INSURED

I. I/We hereby declare on my behalf and on behalf of all persons proposed to be insured that the above statements are true and complete in all respects to the best of my knowledge and that I/We am/are authorized to propose on behalf of these other persons.

ii. I understand that the information provided by me will form the basis of insurance policy, is subject to the Board approved under writing policy of the Insurance company and that the policy will come into force only after full receipt to the premium chargeable.

iii. I/We further declare that I/We will notify in writing any change occurring in the 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.

iv. I/We declare and further consent to the company. Seeking medical information from any hospital who at any time has attended on the life to be insured/proposer or from any past or present employer concerning anything which affects the physical and mental health of the life to be assured/proposer and seeking information from any insurance company to which an application or insurance on the life to be assured/proposer has been made for the purpose of underwriting the proposal and /or claim settlement.

v. I/We authorize the company to share information pertaining to my proposal including the medical records for the sole purpose of proposal underwriting and/ or claims settlement and with any Governmental and/or Regulatory Authority.

vi. I/We are aware of premium loading, (if any declared above) for habits & diseases as declared / mention by me/ us above.

vii. I/ We hereby declare that the premium paid under this transaction is being paid by me/us through a bank account in my/our name or a Credit/Debit Card or through a Prepaid Payment Instrument (Wallet), held by me/us in my/our name as a account holder and is not a third party payment made by any other person on my/our behalf.

Date: D D M M Y Y Y Y Place: _____ Signature of the Proposer: _____

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) _____ adult and inhabitant of (City) _____and residing at _____ do hereby certify that I/We 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 knowledge and belief.

Date: D D M M Y Y Y Y

Place: _____

Signature of the Witness

Signature/Thumb impression of the Proposer/Primary Insured

SECTION 41 OF INSURANCE ACT, 1938

As per Section 41 of the Insurance Act 1938, as amended, the practice of rebating is prohibited, as follows:

(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 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

(2) Any person making default in complying with the provisions of this section shall be punishable with fine , which may extend to Rupees Ten Lakhs.

AML Declaration as per AML Master Guideline 2022:

1. 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 **fifteen percent of capital or profits of the partnership.**

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.

Date:

Signature of Policyholder: