

## HOSPITAL DAILY CASH - GROUP POLICY

**Guidelines for completion of the form:** 1) Please answer all questions fully and correctly. Where any question does not apply, please mention clearly that the same is not applicable. 2) Insurance is a contract of Utmost Good Faith requiring the Insured not only to disclose all material facts but also not to suppress any material facts in response to the questions in the proposal form. If you think any fact is material, please disclose it. 3) The Policy shall become voidable at the option of the Insurer, in the event of any untrue or incorrect statement, misrepresentation, non-description or on non-disclosure in any material particular in the proposal form/personal statement, declaration and connected documents, or any material information having been withheld by the proposer or anyone acting on his behalf. 4) Kindly contact the Company's Offices or Agents for any doubts or clarifications on the proposal form..

**Note:** The Coverage proposed for insurance is not covered until the proposal is accepted and premium is paid and the same is realized by SBI General Insurance Company Limited. ("Company")

### INTERMEDIARY DETAILS

Intermediary Name:

Intermediary Code:

Intermediary Contact Details:

### PROPOSER DETAILS

Name of the Proposer:

Communication Address:

City:  State:  Pin Code:

Nationality:  Group Type:

Contact Details Mobile:  E-mail ID:

Aadhaar Card No.:  PAN No\*.:  / FORM 60/61:

### COVERAGE DETAILS

Sr. No.	Coverage Name	Inbuilt / Optional	<input checked="" type="checkbox"/> against opted cover	<input checked="" type="checkbox"/> against Franchise or Deductible opted
1	Accident and Sickness Hospital Cash Benefit	Inbuilt	Compulsory Cover	Franchise <input type="checkbox"/> Deductible <input type="checkbox"/>
	✓ Option to Choose Sum Insured/Benefit Amount : - <input type="checkbox"/> 500/day <input type="checkbox"/> 750/day <input type="checkbox"/> 1000/day <input type="checkbox"/> 1500/day <input type="checkbox"/> 2000/day <input type="checkbox"/> 2500/day <input type="checkbox"/> <input type="checkbox"/> 3000/day <input type="checkbox"/> 3500/day <input type="checkbox"/> 4000/day <input type="checkbox"/> 4500/day <input type="checkbox"/> 5000/day <input type="checkbox"/> ✓ Option to Choose no. of Days :- <input type="checkbox"/> 10/day <input type="checkbox"/> 15/day <input type="checkbox"/> 20/day <input type="checkbox"/> 30/day <input type="checkbox"/> 45/day <input type="checkbox"/> 60/day <input type="checkbox"/> <input type="checkbox"/> 90/day <input type="checkbox"/> 100/day <input type="checkbox"/>			-
2	Accident Hospital Cash Benefit	Optional	Yes <input type="checkbox"/> No <input type="checkbox"/>	Franchise <input type="checkbox"/> Deductible <input type="checkbox"/>
3	ICU Cash Benefit	Optional	Yes <input type="checkbox"/> No <input type="checkbox"/>	Franchise <input type="checkbox"/> Deductible <input type="checkbox"/>
4	Convalescence Benefit	Optional	Yes <input type="checkbox"/> No <input type="checkbox"/>	-
5	Compassionate Benefit	Optional	Yes <input type="checkbox"/> No <input type="checkbox"/>	-
6	Day Care Treatment Benefit	Optional	Yes <input type="checkbox"/> No <input type="checkbox"/>	-
7	Maternity Hospital Cash Benefit	Optional	Yes <input type="checkbox"/> No <input type="checkbox"/>	Franchise <input type="checkbox"/> Deductible <input type="checkbox"/>
	Option to reduce Maternity waiting period : i. 24 months ii. 12 months iii. 9 months iv. No maternity waiting		If Yes - Please mention opted waiting period.	-

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Sr. No.	Coverage Name	Inbuilt / Optional	against opted cover	against Franchise or Deductible opted
	✓ Option to Choose Sum Insured/Benefit Amount :- 500/day <input type="checkbox"/> 750/day <input type="checkbox"/> 1000/day <input type="checkbox"/> 1250/day <input type="checkbox"/> 1500/day <input type="checkbox"/> 1750/day <input type="checkbox"/> 2000/day <input type="checkbox"/> 2250/day <input type="checkbox"/> 2500/day <input type="checkbox"/> 2750/day <input type="checkbox"/> 300/day <input type="checkbox"/> 3250/day <input type="checkbox"/> 3500/day <input type="checkbox"/> 3750/day <input type="checkbox"/> 4000/day <input type="checkbox"/> 4250/day <input type="checkbox"/> 4500/day <input type="checkbox"/> 4750/day <input type="checkbox"/> 5000/day <input type="checkbox"/> ✓ Option to Choose no. of Days :- 5 days <input type="checkbox"/> 10 days <input type="checkbox"/>			-
8	Shorter Waiting Period (PED) Option 1 : 30 days waiver Option 2 : 24 Months Specific illness waiting period waiver Option 3 : 12 Months Specific illness waiting period Option 4 : 12 Months waiting period for PED Option 5 : 24 Months waiting period for PED Option 6 : 36 Months waiting period for PED Option 7 : No waiting period for PED	Optional	Yes <input type="checkbox"/> No <input type="checkbox"/> If Yes - Please mention opted waiting period.	-
9	Increased Deductible/ Franchise	Optional	Yes <input type="checkbox"/> No <input type="checkbox"/> If Yes - Please mention Deductible or Franchise opted.	-

Period Insurance:	From	D   D   M   M   Y   Y   Y   Y	To	D   D   M   M   Y   Y   Y   Y
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Policy Type:	Individual <input type="checkbox"/>	Family Individual <input type="checkbox"/>	Family Floater <input type="checkbox"/>
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### ELECTRONIC INSURANCE ACCOUNT DETAILS

I would like Hospital Daily Cash-Group and related information in	Physical Format <input type="checkbox"/>	E-Format (electronic) <input type="checkbox"/>
I have eIA Number		
I would like to apply for eIA with	NSDL Data Management <input type="checkbox"/> CSDL Insurance Repository Ltd <input type="checkbox"/> Karvy Insurance Repository Ltd <input type="checkbox"/> CAMS Repository Services Ltd <input type="checkbox"/>	
CKYC No. (Central Know Your Customer Registry Number), (if available)		

### PREMIUM DETAILS

Premium Details: Amount Rs.	<input type="text"/>		
Premium Payment Options -	Cheque <input type="checkbox"/>	DD <input type="checkbox"/>	Card <input type="checkbox"/> EFT <input type="checkbox"/>
Cheque No./EFT No.:	<input type="text"/>	Date	D   D   M   M   Y   Y   Y   Y
Bank Name	<input type="text"/>	Amount: Rs	<input type="text"/>
Credit Card/ Debit Card No.	<input type="text"/>	Card Type:	Master <input type="checkbox"/> Visa <input type="checkbox"/>
Expiry Date	D   D   M   M   Y   Y   Y   Y	Relationship with Proposer	<input type="text"/>

## BANK DETAILS

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

In case of cancellation of policy, if premium was paid through credit card the refund amount would be credited to Credit Card account directly or refund will be paid through cheque. Please provide the following bank details and a copy of Cancelled Cheque if you opt for direct credit of refund/ claim into your bank account: (Cancelled Cheque should be of the same bank account in which the refund / claim needs to be credited directly.

Name of Account Holder	
Cheque No.	
Bank Name	
Branch Name	
Cheque Date	
Cheque Amount for ₹	
Bank Account No.	
IFSC Code	
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.

## 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 bonafide 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/We 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

If Non-Indian, please specify the Country: \_\_\_\_\_

### Type of Organisation:

- |   |  |   |   |
|---|--|---|---|
| <input type="checkbox"/> Corporations                 | <input type="checkbox"/> Government                  | <input type="checkbox"/> Non- Governmental Organization |   |
| <input type="checkbox"/> Partnership                  | <input type="checkbox"/> Trust                       | <input type="checkbox"/> Society                        | <input type="checkbox"/> NGO                  |
| <input type="checkbox"/> Politically exposed Parties^ | <input type="checkbox"/> International Organizations | <input type="checkbox"/> Cooperatives                   | <input type="checkbox"/> Section 25 Companies |

^ Political expose parties (PEP'S)- Politically Exposed Parties are group of persons who are or have been entrusted with prominent public functions i.e., Heads / ministers of central or state government, senior politicians, senior government, judicial or military officials, senior executives of government companies, important party officials.

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

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 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 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 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."
6. I/we are aware of premium loading , (if any declared above)for habits & diseases as declared / mentioned by me /us above .
7. 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.

Disclaimer: SBI General Insurance Company Limited | Corporate & Registered Office: Fulcrum Building, 9<sup>th</sup> 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 license. | Hospital Daily Cash - Group Policy | UIN: SBIPAGP22182V012122 | SBI General Insurance and SBI are separate legal entities and SBI is working as Corporate Agent of the company for sourcing of insurance products.

## INSURER DECLARATION

**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) \_\_\_\_\_ 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 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.

Date: 

D	D	M	M	Y	Y	Y	Y
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Place: \_\_\_\_\_

\_\_\_\_\_  
Signature of the Witness

\_\_\_\_\_  
Signature/Thumb impression of the 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: 

D	D	M	M	Y	Y	Y	Y
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Signature of Agent: \_\_\_\_\_

Place: \_\_\_\_\_

Licence No. \_\_\_\_\_

**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.

## SECTION 41 OF INSURANCE ACT, 1938

- (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.

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