

PROPOSAL FORM

AROGYA SUPREME



SURAKSHA AUR BHAROSA DONO

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. Kindly contact the Company's Offices or Intermediary 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").
3. Information for fields marked with asterisk (*) are mandatory.

Office Use Only:

Branch Office Code:		Branch Name:	
Business Type:	☐ New ☐ Renewal ☐ Migration ☐ Portability		
Sales Channel Type:	☐ Agency ☐ Direct ☐ Broker ☐ POS ☐ CSC ☐ Corporate Agent ☐ IMF		
Business Sector:	☐ Urban ☐ Rural ☐ Social ☐ Others		

Intermediary Details*:

Intermediary Name:	
Intermediary Code:	
Intermediary Contact Details:	

Proposer Details*:

Name of the Proposer*:	
Do you have an existing relationship with SBI General ? Yes ☐ No ☐ If Yes, please mention the Customer ID	
Customer ID*:	
SBI Employee ID*:	
Present Address*: (Current Residing Address)	
City:	
Village:	
Gram Panchayat:	
State:	
PIN code:	
Landmark:	
My Present Address is same as Permanent Address ☐	
Permanent Address*:	
City:	
Village:	
Gram Panchayat:	
State:	
PIN code:	
Landmark:	
Date of Birth*:	
Marital Status*:	☐ Married ☐ Unmarried ☐ Divorced ☐ Widow(er)
Gender*:	☐ Male ☐ Female ☐ Other

The digital copy of your policy document in PDF format will be sent to the registered mobile number or registered email ID. However, if you need a physical copy of the policy document, please send SMS "PRINT <Policy Number>" to 561612 from your registered mobile number.

Disclaimer: SBI General Insurance Company Limited | 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. | Arogya Supreme UIN: SBIHLIP27036V022627 | SBI General Insurance and SBI are separate legal entities and SBI is working as Corporate Agent of the company for sourcing of insurance products.

Optional Covers:

Optional Covers	Yes ☐ No ☐	Sum Insured / Sub Limit
Hospital Cash Benefit		PRO ☐ / PLUS ☐ / PREMIUM ☐ ₹500 ☐ ₹1000 ☐ ₹2500 ☐ ₹5000 ☐ 5 days ☐ 10 days ☐ 15 days ☐ 45 days ☐
Major Illness Benefit		100% of Sum Insured maximum up to ₹25,00,000/-, whichever is lower.
Additional Sum Insured for Accidental Hospitalization		1.5X ☐ 2X ☐ of the Basic Sum Insured
Enhanced Cumulative Bonus*		PRO 25% up to a Maximum of 200% PLUS / PREMIUM 50% up to a Maximum of 200%
No Claim Bonus Protector*		If claim is less than ₹50,000/- We will protect NCB% at the time of Renewal of Policy with Us
Co-Payment		10% ☐ 20% ☐
Any Room Upgrade (Upgrade to any room excluding a suite and above)		PRO (applicable to ₹5 Lacs Sum Insured) ☐ PLUS ₹6 Lacs to 20 Lacs ☐ PREMIUM Not applicable ☐
Deductible (on per claim basis)		₹10,000 ☐ ₹25,000 ☐

Note: 1. Major Illness Benefit is applicable only if the Insured Person who is aged above 18 years.

2. Enhanced Cumulative Bonus & No Claim Bonus Protector can only be opted with Cumulative Bonus.

3. If No Claim Discount is opted, the earned Cumulative Bonus (if any) shall become Nil.

4. Upon changing the benefit from No Claim Discount to Cumulative Bonus at renewal, the Cumulative Bonus will be reset to Nil and start afresh, regardless of the Claim-free Policy Years.

Details of The Person Proposed To Be Insured: (* Mandatory Fields)

Details	Insured 1	Insured 2	Insured 3	Insured 4	Insured 5	Insured 6
Name *						
Date of Birth (DD/MM/YYYY)*						
Gender*						
Marital Status*						
Height (in cms)*:						
Weight (in Kgs)*:						
Nationality* (Indian/ Non-Indian/ Non-Resident Indian/ Others). In case of Nationality other than Indian, please provide details						
Occupation and Nature of Business/ Work*						
Relationship with Proposer*						
1st Policy Inception						
Member ID						
Date of Member Entry						
Basic Sum Insured (Separate only for Individual cover)*						
ABHA (Ayushman Bharat Health Account) number (if available)						

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)

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Nominee Details*

Insured Name	Insured 1	Insured 2	Insured 3	Insured 4	Insured 5	Insured 6
Name of the Nominee*^						
Date of Birth*						
Gender (M/F/O)						
Relationship with Policyholder*						
Mobile No. of the Nominee*						
Present Address of the Nominee						
Permanent Address of the Nominee						
Nominee Email ID						
Name of A/C holder						
Account Number						
IFSC Code						
MICR						
Bank Name						
Branch Name						

*If Nominee is a minor, give the details of Appointee.

Appointee Details						
Insured Name	Insured 1	Insured 2	Insured 3	Insured 4	Insured 5	Insured 6
Name of Appointee*						
Date of Birth*						
Gender (M/F/O)						
Relationship with Nominee*						
Address of Appointee						
Appointee Mobile no*						
Name of A/C holder						
Account Number						
IFSC Code						
MICR						
Bank Name						
Branch Name						

In the event of death of the proposer, any payment due under the policy shall become payable to the nominee in accordance with the policy terms and conditions. Nominee for self, must be an immediate relative of proposer. (Please attach a separate sheet if required).

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Previous / Existing Insurance:

Are you applying for portability / Migration: Yes ☐ No ☐ (If "Yes", please fill the separate portability form also)

Previous Insurance Details:

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	Insured 1	Insured 2	Insured 3	Insured 4	Insured 5	Insured 6
Policy Number						
Insurer's Name						
Period of Insurance						
Sum Insured						
Premium Paid (Rs)						
Claim Details (if any) Incurred Claim (Outstanding + Received): Claim Ratio (%):						
Cumulative Bonus (if any, in Rs.)						

Medical And Life Style Information*

Has any of the persons proposed to be insured ever suffer from / are currently suffering from any of illness/ diseases or any pre-existing accidental injury? [If answer is Yes, then please specify the details in below table and attach relevant medical reports from Medical Practitioner if any].

Insured Name	Name of Illness/ Disease/ Accidental Injury	Duration Since Suffering from	"Medications details (present/ past) please specify"	Are you fully cured (Yes/No)	Differently Abled Status (Yes/No)	Type of Impairment	Percentage of Impairment	UDID Number
Insured 1								
Insured 2								
Insured 3								
Insured 4								
Insured 5								
Insured 6								

Do you consume any of the following substances?

Sr	Substance	Insured 1	Insured 2	Insured 3	Insured 4	Insured 5	Insured 6
1	Alcohol	Yes ☐ No ☐	Yes ☐ No ☐	Yes ☐ No ☐	Yes ☐ No ☐	Yes ☐ No ☐	Yes ☐ No ☐
2	Smoking	Yes ☐ No ☐	Yes ☐ No ☐	Yes ☐ No ☐	Yes ☐ No ☐	Yes ☐ No ☐	Yes ☐ No ☐
3	Pan Masala /Gutkha	Yes ☐ No ☐	Yes ☐ No ☐	Yes ☐ No ☐	Yes ☐ No ☐	Yes ☐ No ☐	Yes ☐ No ☐
4	Any Other substance	Yes ☐ No ☐	Yes ☐ No ☐	Yes ☐ No ☐	Yes ☐ No ☐	Yes ☐ No ☐	Yes ☐ No ☐
5	Insured details	Yes ☐ No ☐	Yes ☐ No ☐	Yes ☐ No ☐	Yes ☐ No ☐	Yes ☐ No ☐	Yes ☐ No ☐

Additional Medical History (If Any):

(Describe complete details of disease, Surgery if any, Disability %, Date of diagnosis, Details of treatment) _____

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Details Of The Family Doctor:

Name of the Doctor:

Mobile No.: Contact No.:

Registration No. of the Family Doctor:

Premium Payment And Bank Account Details*:

Premium Amount *: Cheque/Journal No*.: Date:

Premium payment option*: Cheque ☐ EFT ☐ DD ☐ Debit Card / Credit Card ☐

Bank Name*: IFSC Code:

Bank Account Number*:

Branch Name*: Card Details*: Master ☐ Visa ☐

Card No*.: Card Expiry Date*:

ASBA Declaration:

☐ I hereby accord my consent to authorise SBI General Insurance to block the applicable premium payable for the aforesaid insurance policy under the BIMA ASBA facility and debit the same from my bank account upon acceptance of this proposal. In case the proposal is not accepted, I accord my consent to debit only the expenses incurred towards medical examination, if any, and unblock the balance amount.

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

Insured Bank Details* (Claim/Refund amount will be deposited in this Bank Account only unless changed subsequently)

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)

Bank Name*: Branch:

Name as in Bank Account*:

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.

Electronic Insurance Account Details*:

I have an eIA Number:

I would like to apply for eIA with:

(a) NSDL Database Management Ltd. ☐ (b) Centrico Insurance Repository Limited (Formerly Known as CDSL Insurance Repository Limited). ☐

(c) Karvy Insurance Repository Ltd. ☐ (d) CAMS Insurance Repository Services Ltd. ☐

My CKYC No. (Central Know Your Customer Registry Number), (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

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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 and 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, not covered under this Policy (Your proposal form will be considered after SBI General Insurance Company Limited receives the premium payment.)

Declarations 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 authorized 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 aware of premium loading, (if any declared above) for habits & diseases as declared / mentioned by me or us above.
7. 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.
8. 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
9. I declare that the details provided in the proposal form will be used for both new and renewal purposes.

Date:

D	D	M	M	Y	Y	Y	Y
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Place:

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Signature of Proposer

Proposer Declaration:

The contents of the proposal form and connected documents have been fully explained to me and I have fully understood the significance of the proposed contract.

Date:

D	D	M	M	Y	Y	Y	Y
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Place:

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Signature of Proposer

Agent Declaration:

I, _____ (Full Name) in my capacity as an Insurance Advisor/ Specified Person of the Corporate Agent/Authorized 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

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statement(s), information and response(s) submitted by him/her in this Proposal Form to questions contained herein or any details sought herein which 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 furthermore 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.

Agent Name: _____ SP Name: _____

SP Code: _____ License No.: _____

Date:

D	D	M	M	Y	Y	Y	Y
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Place:

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Signature of Agent

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.

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Signature of the Witness Insured

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Signature/Thumb impression of the Proposer/Primary.

Date:

D	D	M	M	Y	Y	Y	Y
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Place:

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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 the Policy are kept confidential and will not be shared with any external party in any circumstances whatsoever. However, in instances when such information / details are 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 directions 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 mis-representation, 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 for the purpose of misleading, Information concerning any fact material thereto, commits a fraudulent insurance act, It 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 liable for a penalty which may extend to Ten Lakh rupees.

Insurance is subject matter of solicitation.

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