PROPOSAL FORM

LOAN INSURANCE POLICY

SBI general INSURANCE
SURAKSHA AUR BHAROSA DONO

Guidelines for completion of the form: 1. Please answer all the 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 with held 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.

FOR OFFICE USE

Quote No.: Inward No.:

Receipt No.: Receipt Date: D D M M Y Y Y Y

INTERMEDIARY'S DETAILS (* Mandatory Fields if Sales Channel Type selected is Banca)

Segment Type: Corporate Retail SME Business Sector: Urban Rural Social

Business Type: New Roll-Over Renewal Sales Channel Type: Agency Direct

Sales Channel Code: Specified Person's Code*:

Specified Person's Name*:

GSTIN/ISDN: IF APPLICABLE

INDIVIDUAL (* Mandatory Fields)

1. Name of the Proposer*: F I R S T N A M E M I D D L E N A M E S U R N A M E

Gender*: Male Female Other 2. Date of Birth*: D D M M Y Y Y Y

3. Marital Status*: Single Married 4. Educational Qualification:

5. Occupation*: Nationality*:

6. Address of the Proposer*: House No.: Block:

Building: Locality:

Street:

City: District:

State: Pincode: Country:

7. Contact Details*: Mobile: Alternate Mobile Number:

Email Id*:

8. Aadhaar Card No.: 9. Corporate: Yes No 10. GSTIN/ISDN: IF APPLICABLE

11. PAN No*.: / Form 97/98.*(If PAN not available):

12. Passport/Driving License/ Voter ID:

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.

COVERAGE DETAILS*

1. Loan Tenure: 2. Period of Insurance: From: D D M M Y Y Y Y To: D D M M Y Y Y Y

3. Please provide details of occupation:

- Salaried:
  - Central/State Govt. Employees
  - Employees in Public Sector Companies
  - Employees in Listed Private Companies
  - Employees in Unlisted Private Companies
- Self Employed:
  - Self Employed Persons
  - Employees of Single Ownership Firm/Person involved in Business
- Others, provide details

4. Are you the sole owner of the Property? Yes No

If you are not the sole owner, please provide the following:
If co-applicants also intend to get covered, they are required to take separate Policy.

	Name of the co-applicants	Date of Birth	Relationship with the Proposer
First co-applicant			
Second co-applicant			

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5. Do you suffer from any pre-existing illness?
If Yes, please specify details and the no. of years _____ ☐ Yes ☐ No

6. Do you have any Critical Illness Policy and/or PA policy other than the one proposed now, either with us or with any other Insurer? If Yes, kindly provide the following information: ☐ Yes ☐ No

i) Name of the Insurer:

ii) Policy Number: iii) Insured since:

iv) Period of Insurance: From D D M M Y Y Y Y To D D M M Y Y Y Y v) Sum Insured:

vi) Any Exclusions or Special Conditions applied in the Policy:

vii) Claims made if any:

viii) Have you ever been denied any Health or Critical Illness Policy by any Insurance Company? ☐ Yes ☐ No

If so, please provide details of the same:

7. What is the type of Loan: ☐ Home Loan ☐ Auto Loan ☐ Others (Pls specify, if Others).

Kindly provide the following information: _____

i) Name of the Financial Institution:

ii) Branch of the Financial Institution:

iii) Agreement Type: ☐ Hypothecation ☐ Hire Purchase ☐ Lease ☐ Mortgage

iv) Loan Account No.:

8. What is the type of Building: ☐ Flat ☐ Independent House ☐ Semi-detached House 9. Loan Amount/Sum Insured:

10. Plan Type: ☐ Fixed ☐ Reducing 11. Equated Monthly Instalment Amount (EMI):

12. 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.

NOMINEE DETAILS*

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

Where Nominee is a minor, give the details of Appointee

Name of the Appointee	Relationship	Appointee contact details

MEMBERS PROPOSED FOR INSURANCE (* Mandatory Fields)

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)

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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						

MEDICAL AND LIFE STYLE INFORMATION:

1 [illegible] **[If answer is Yes, then please specify the details in below table and attach relevant medical reports from Medical Practitioner if any].**

[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]								
[illegible]								
[illegible]								
[illegible]								
[illegible]								
[illegible]								

ELECTRONIC INSURANCE ACCOUNT DETAILS SECTION

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).

SCOPE OF COVER

Type of Cover	Critical Illness[1]	PA (Death/Permanent Total Disablement)	Loss of Job[2]
Sum Insured	Loan Amount	Loan Amount	3 EMIs of the Loan

1. Policy provides coverage against 13 critical illnesses as listed: Cancer of specified severity, Open chest CABG, Aorta Graft Surgery, Open Heart Replacement & Repair of Heart Valves, Stroke resulting in permanent symptoms, First Heart Attack of specified severity, Kidney Failure requiring Regular Dialysis, Primary Pulmonary Arterial Hypertension, Major Organ / Bone Marrow Transplant, Multiple Sclerosis with persisting symptoms, Coma of specified severity, Total Blindness, Permanent Paralysis of limbs

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

Please draw your Cheque (A/c payee only) in the name of **"SBI General Insurance Company Limited"**

Instrument Type: ☐ Cheque/ ☐ Debit Card/ ☐ Credit Card

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

Bank Name: | | Branch: | |

Bank Account No.: | | | | | | | | | | | | | | | | | | | | IFSC Code: | | | | | | | | | | |

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

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_____

Type of Organisation: (Only applicable if policy issued on Group Basis)

☐ 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 :

SECTION 41 OF INSURANCE ACT, 1938

1. No person shall 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 whole or part of the commission payable or any rebate of the premium shown in 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 up to ₹ 10 Lacs.

DECLARATION BY THE PROPOSER

I/We confirm that I/We are in good health and have not currently or in the past 5 years been suffering or receiving medication in respect of high blood pressure, diabetes or any other serious illness. I/We also confirm that I/ We have never been postponed or declined for Critical Illness coverage and that I/ We have never been diagnosed or received medical care for any of the following conditions: 1. Stroke (including Transient Ischemic Attack). 2. Hepatitis B or C. 3. Alcoholism. 4. Drug Abuse. 5. Cancer (other than skin cancer). 6. Skin Cancer (2 or more occurrences). 7. Melanoma. 8. Abnormal Kidney Functions. 9. Alzheimer's or Senile Dementia. 10. Recurrent Human Papilloma Virus (HPV) or Sexually Transmitted Disease (within the past 5 years). 11. Acquired Immune Deficiency Syndrome (AIDS), AIDS Related Complex (ARC), Human Immunodeficiency virus infection (symptomatic or asymptomatic) or any AIDS related condition. 12. Any Disease or Disorder of the Nervous System. 13. Heart Attack .

(1) I/We hereby declare on my behalf and on behalf of all the 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/We am/are 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 Insurance Company and that the Policy will come into force only after full receipt of the premium chargeable. (3) 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. (4) I/We declare and consent to the Company seeking medical information from any doctor or from a hospital who at anytime has attended on the life to be Insured/ Proposer or from any past or present employer concerning anything which affects the physical or mental health of the life to be Assured/Proposer and seeking information from any Insurance Company to which an application for Insurance on the life to be Assured/Proposer has been made for the purpose of underwriting the proposal and/or claim settlement. (5) I/We authorise 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. (6) 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 Proposer

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AGENT's 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.

Agent Name:

SP Name:

SP Code:

License No.:

Date: D D M M Y Y Y Y

Place:

Signature of Agent:

DECLARATION (If signed in vernacular language / If you have affixed thumb impression above)

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

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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 **Ten 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:

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