

GSTIN :

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Email ID*:

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Contact person details (where proposer is not an individual)

a. Name

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b. Designation

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Policy to be issued in favour of (list out all the parties who have insurable interest) including the financial institutions

Period of Insurance:

From to

Are you or any of the proposed applicants are Politically Exposed Person?

 Yes No

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.

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.

Nominee Details*:

Nominee 1

*Name:

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*Relationship with Nominee:

--	--	--	--	--	--	--	--	--	--

*Date of Birth of Nominee:

--	--	--	--	--	--	--	--	--	--

*Mobile no.:

--	--	--	--	--	--	--	--	--	--

Email Id:

--	--	--	--	--	--	--	--	--	--

Percent of Claim Payable:

--	--	--	--	--	--	--	--	--	--

Permanent Address:

--	--	--	--	--	--	--	--	--	--

*Bank details of nominee:

Bank Name:

--	--	--	--	--	--	--	--	--	--

Branch Name:

--	--	--	--	--	--	--	--	--	--

Bank Account

--	--	--	--	--	--	--	--	--	--

IFSC Code:

--	--	--	--	--	--	--	--	--	--

Number:

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*Where Nominee is a minor, please give the details of Appointee/Authorized person.

*Name:

--	--	--	--	--	--	--	--	--	--

*Relationship with Nominee:

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*Date of Birth:

--	--	--	--	--	--	--	--	--	--

Bank details of Appointee:

Bank Name:

--	--	--	--	--	--	--	--	--	--

Branch Name:

--	--	--	--	--	--	--	--	--	--

Bank Account

--	--	--	--	--	--	--	--	--	--

IFSC Code:

--	--	--	--	--	--	--	--	--	--

Number:

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Nominee 2

*Name:

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*Relationship with Nominee:

--	--	--	--	--	--	--	--	--	--

*Date of Birth of Nominee:

--	--	--	--	--	--	--	--	--	--

*Mobile no.:

--	--	--	--	--	--	--	--	--	--

Email Id:

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Percent of Claim Payable:

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Permanent Address:

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*Bank details of nominee:

Bank Name:

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Branch Name:

--	--	--	--	--	--	--	--	--	--

Bank Account

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Number:

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*Where Nominee is a minor, please give the details of Appointee/Authorized person.

*Name:

--	--	--	--	--	--	--	--	--	--

*Relationship with Nominee:

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*Date of Birth:

--	--	--	--	--	--	--	--	--	--

Bank details of Appointee:

Bank Name:

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Branch Name:

--	--	--	--	--	--	--	--	--	--

Bank Account

--	--	--	--	--	--	--	--	--	--

Number:

--	--	--	--	--	--	--	--	--	--

Note (*) marked fields are mandatory

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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 PIN Code.	Sl. No.	Address	PIN Code	Occupancy	Age of Unit	Floor*
*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 <input type="checkbox"/> / No <input type="checkbox"/>	
b. Industrial / Manufacturing risks	Yes <input type="checkbox"/> / No <input type="checkbox"/>	
c. Storage outside Industrial/ Manufacturing risks	Yes <input type="checkbox"/> / No <input type="checkbox"/>	
d. Tanks / Gas holders outside Industrial/ Manufacturing risks.	Yes <input type="checkbox"/> / No <input type="checkbox"/>	
e. Utilities located outside Industrial/Manufacturing risks.	Yes <input type="checkbox"/> / No <input type="checkbox"/>	
f. Boundary wall	Yes <input type="checkbox"/> / No <input type="checkbox"/>	
g. Basement storage	Yes <input type="checkbox"/> / No <input type="checkbox"/> If, 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	<input type="checkbox"/>
	Small bore hose reels	<input type="checkbox"/>
	Trailer Pumps/Fire engines	<input type="checkbox"/>
	Hydrant System	<input type="checkbox"/>
	Sprinkler System	<input type="checkbox"/>
	Fixed Water Spray System	<input type="checkbox"/>
	Foam System	<input type="checkbox"/>
	Fire Alarm System	<input type="checkbox"/>
	Gas Flooding System	<input type="checkbox"/>
	Others, please specify below.	<input type="checkbox"/>
6. Indicate whether AMC (Annual Maintenance Contract) for the Fire Protection Appliances is in force	Yes <input type="checkbox"/> / No <input type="checkbox"/>	
7. Construction details	Please tick the correct answer in the box.	
a. Please state material used		
i. Walls	Kutcha <input type="checkbox"/> / Pucca <input type="checkbox"/>	
ii. Floor	Kutcha <input type="checkbox"/> / Pucca <input type="checkbox"/>	
iii. Roof	Kutcha <input type="checkbox"/> / Pucca <input type="checkbox"/>	

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Note:

Kutcha : Building(s) having walls and/or roofs of wooden planks/thatched leaves and/or grass/hay of any kind/bamboo/plastic cloth/asphalt/ canvas/tarpaulin and the likes are treated as Kutcha Construction.

Pucca : Buildings other than Kutcha are treated as Pucca constructions

b.	Number of Floors			
c.	Age of the Building	Less than 5 years		
		5-10 years		
		10-20 years		
		Above 20 years		
8.	Distance between the risk to be covered and nearest Fire Brigade			
9.	Whether You have insured the same property with any other Insurance Company with the same type of coverage (Give details)			
10.	Whether Insurance was declined by any other Company (Give details)			
11.	Premium / Claim details for the past 36 months excluding the expiring policy period	Year	Premium	Claim
		₹	₹	
		₹	₹	
		₹	₹	
		₹	₹	
		TOTAL	₹	₹
12.	Is Political Violence cover required ?	Yes <input type="checkbox"/>	No <input type="checkbox"/>	
		Yes <input type="checkbox"/>	No <input type="checkbox"/>	
13.	Is Third Party Liability cover required ?			
14.	Do you Long Term Relation with SBIG? Please select any one option.	<input type="checkbox"/> New Business	<input type="checkbox"/> 1st Renewal	
		<input type="checkbox"/> 2nd Renewal	<input type="checkbox"/> 3rd Renewal	
		<input type="checkbox"/> 4th Renewal	<input type="checkbox"/> 5th and above renewal.	
15.	Do you have any other policy from SBIG? Please select any one option.	<input type="checkbox"/> New Business	<input type="checkbox"/> Existing Customer	
16.	What is the Flood Exposure at the risk location? Please select any one option. (Note - Usually Flood Exposure is High to Extreme if the risk is located near a River /Lake / Water body)	<input type="checkbox"/> Negligible	<input type="checkbox"/> Low	<input type="checkbox"/> Medium
		<input type="checkbox"/> High	<input type="checkbox"/> Extreme	
17.	What is the Cyclone Exposure at the risk location? Please select any one option. (Note - Usually Cyclone Exposure is High to Extreme if the risk is located near Coastal area)	<input type="checkbox"/> Negligible	<input type="checkbox"/> Low	<input type="checkbox"/> Medium
		<input type="checkbox"/> High	<input type="checkbox"/> Extreme	

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, the 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	Furniture & Fixtures, Fittings and other equipment	Raw Material	Stock in Process	Finished Stock	Other Contents (Please Specify)	Total
									₹
									₹
									₹

Details for in-built cover for Floater:

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 /No

Standard Add-on:

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

- 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.	Impact damage by Insured's Own Vehicle	Yes <input type="checkbox"/> /No <input type="checkbox"/>	
2.	Accidental Damage Cover Clause	Yes <input type="checkbox"/> /No <input type="checkbox"/>	
3.	Electrical Clause/Electrical Installation Clause	Yes <input type="checkbox"/> /No <input type="checkbox"/>	
4.	Loss of Rent and Additional Expenses of Rent for Alternate Premises	Yes <input type="checkbox"/> /No <input type="checkbox"/>	
5.	Loss minimization expenses	Yes <input type="checkbox"/> /No <input type="checkbox"/>	
6.	Adequacy of Sum Insured	Yes <input type="checkbox"/> /No <input type="checkbox"/>	
7.	EMI Protection cover	Yes <input type="checkbox"/> /No <input type="checkbox"/>	
8.	Involuntary betterment/technological advancements/ obsolete equipment clause	Yes <input type="checkbox"/> /No <input type="checkbox"/>	
9.	Leakage and Contamination Cover		

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I hereby declare that the current address is different from the available 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 :

Agent 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.

Licence No.: _____

Date:

D	D	M	M	Y	Y	Y	Y
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 Place: _____

Signature of the 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.

Date:

D	D	M	M	Y	Y	Y	Y
---	---	---	---	---	---	---	---

 Place: _____ Signature of the Witness _____



Signature/Thumb impression of the Proposer/Primary Insured

INSURANCE ACT 1938 SECTION 41- Prohibition of Rebates:

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.