

# PROPOSAL FORM

## Divyanga Suraksha, SBI General Insurance

### 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:	<input type="text"/>
Intermediary Code:	<input type="text"/>
Intermediary Contact Details:	<input type="text"/>

### PROPOSER DETAILS (\* Mandatory Fields)

Name:	<input type="text"/>									
Communication Address:	<input type="text"/>									
City:	<input type="text"/>	State:	<input type="text"/>	Pin Code:	<input type="text"/>					
Landmark:	<input type="text"/>				Nationality:	<input type="text"/>				
Contact Details	Mobile:	<input type="text"/>	E-mail ID:	<input type="text"/>						
PAN No.*:	<input type="text"/>	/ Form 60/61 (if available):	<input type="checkbox"/>	Aadhaar No.:	<input type="text"/>					
Date of Birth:	<input type="text"/>	Gender:	M <input type="checkbox"/>	F <input type="checkbox"/>	Other <input type="checkbox"/>					
Profession:	Salaried: <input type="checkbox"/>	Self Employed: <input type="checkbox"/>	Any Other:	_____						

Occupation and Nature of Business/ Work: \_\_\_\_\_

Period of Insurance: From  to

Are You or any of the proposed applicants are Politically Exposed Person?  Yes  No

Politically Exposed Persons (PEP) are individuals 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.

### COVERAGE DETAILS:

Policy Type	Individual Basis
Policy period	1 year
Period of Insurance	From <input type="text"/> to <input type="text"/>
Sum Insured	400000 <input type="checkbox"/> 500000 <input type="checkbox"/>
Coverage opted:	Pre-existing HIV/AIDS <input type="checkbox"/>
	Pre-existing Disability <input type="checkbox"/>
	Pre-existing HIV/AIDS and Disability <input type="checkbox"/>
Waiver of Co-payment opted	Yes <input type="checkbox"/> No <input type="checkbox"/>

### DETAILS OF PERSONS TO BE INSURED:

Details	Insured 1	Insured 2	Insured 3	Insured 4	Insured 5	Insured 6
Name of the Insured						
Nationality						

**Disclaimer:** SBI General Insurance Company Limited | Corporate & Registered Office: Fulcrum Building, 9 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. | Divyanga Suraksha, SBI General Insurance | UIN: SBHILIP23191V012223 | SBI General Insurance and SBI are separate legal entities and SBI is working as Corporate Agent of the company for sourcing of insurance products.

Date of Birth						
Age						
Gender (M/F/O)						
Height						
Weight						
Occupation						
Marital Status						
Relationship with Proposer						

### NOMINEE DETAILS

Name	Date of Birth	Age	Relationship with Insured
	<input type="text" value="D"/> <input type="text" value="D"/> <input type="text" value="M"/> <input type="text" value="M"/> <input type="text" value="Y"/> <input type="text" value="Y"/> <input type="text" value="Y"/> <input type="text" value="Y"/>		

Where Nominee is a minor, give the details of Appointee

Name of the Appointee	Date of Birth	Age	Relationship with Insured
	<input type="text" value="D"/> <input type="text" value="D"/> <input type="text" value="M"/> <input type="text" value="M"/> <input type="text" value="Y"/> <input type="text" value="Y"/> <input type="text" value="Y"/> <input type="text" value="Y"/>		

### 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)	<input type="checkbox"/> Yes <input type="checkbox"/> No
Current CD 4 count	
Has your CD4 Count gone below 500 in the past 4 years? If yes when and How many times	<input type="checkbox"/> Yes <input type="checkbox"/> No
Do you suffer from any other illness/ disease related to/ arising of/ associated to HIV/AIDS? If Yes, please give details:	<input type="checkbox"/> Yes <input type="checkbox"/> 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. <input type="checkbox"/> Blindness <input type="checkbox"/> Muscular Dystrophy <input type="checkbox"/> Low vision <input type="checkbox"/> Chronic Neurological conditions <input type="checkbox"/> Leprosy Cured persons <input type="checkbox"/> Specific Learning Disabilities <input type="checkbox"/> Hearing Impairment (deaf and hard of hearing) <input type="checkbox"/> Multiple Sclerosis <input type="checkbox"/> Locomotor Disability <input type="checkbox"/> Speech and Language disability <input type="checkbox"/> Dwarfism <input type="checkbox"/> Thalassemia <input type="checkbox"/> Intellectual Disability <input type="checkbox"/> Haemophilia <input type="checkbox"/> Mental Illness <input type="checkbox"/> Sickle Cell disease <input type="checkbox"/> Autism spectrum disorder <input type="checkbox"/> Multiple Disabilities including deaf/ blindness <input type="checkbox"/> Cerebral Palsy <input type="checkbox"/> Acid Attack victim <input type="checkbox"/> Parkinson's disease	<input type="checkbox"/> Yes <input type="checkbox"/> No
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:	<input type="checkbox"/> Yes <input type="checkbox"/> No
Do you have any other physical disability arising out of any illness / disease condition?	
Any other previous medical details	

### PREVIOUS/EXISTING HEALTH INSURANCE DETAILS

Policy No. / Application No.	Insurer Name	Period of Insurance (from – to)	Sum Insured	Claims lodged during the preceding years
		From <input type="text" value="D"/> <input type="text" value="D"/> <input type="text" value="M"/> <input type="text" value="M"/> <input type="text" value="Y"/> <input type="text" value="Y"/> <input type="text" value="Y"/> <input type="text" value="Y"/> To <input type="text" value="D"/> <input type="text" value="D"/> <input type="text" value="M"/> <input type="text" value="M"/> <input type="text" value="Y"/> <input type="text" value="Y"/> <input type="text" value="Y"/> <input type="text" value="Y"/>		

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Do you suffer from HIV/AIDS? If Yes, please enclose a recent certificate of your current CD4 count (within past 30 days)				<input type="checkbox"/> Yes <input type="checkbox"/> No
Policy No. / Application No.	Insurer Name	Period of Insurance (from – to)	Sum Insured	Claims lodged during the preceding years

### ELECTRONIC INSURANCE ACCOUNT DETAILS SECTION

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

Physical Format:  Yes  No e-Format (electronic); as & when applicable:  Yes  No

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).

Kindly visit our website [www.sbigenral.in](http://www.sbigenral.in) to view the list of KYC OVD (Officially Valid Documents).

### PREMIUM PAYMENT DETAILS

Name of Premium payer:

Premium Payment Options: Monthly  Quarterly  Half Yearly

Premium Amount:  Instrument Type:  Cash  Cheque  Debit Card  Credit Card  
Others: Please Specify: \_\_\_\_\_

Date:  Cheque No./DD No.:

Bank Name:

Bank Account Number:  IFSC Code:

Branch Name:

### 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 needs to be credited directly).

Name of Account holder:

Cheque No.:  Cheque Date:  Cheque Amount for ₹

Bank Name:  Branch Name:

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.

Place:

Signature of proposer:

Date:

### 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 statutes, directly or indirectly governing the prevention of money laundering in India.

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

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

Corporation  Government  Non-Governmental Organisation  Society  Trust  
 Partnership  International Organisation  Cooperative  Section 8 Companies

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'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.

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.

### 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/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 knowledge and belief.

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Date: 

D	D	M	M	Y	Y	Y	Y
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Signature of the Witness

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Signature/Thumb impression of  
the Proposer/Primary Insured

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

### 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.

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## 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:

- 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.
  - "Controlling ownership interest"** means ownership of or entitlement to more than twenty-five percent of shares or capital or profits of the company;
  - "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;
- 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**.
- 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**.
- 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.
- 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 fifteen 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.

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