Version: 1.0 Jun 2025

Surrogacy and Oocyte Donor Suraksha



Options	Option-1	Option-2		
	Surrogate Mother- Complications arising out of pregnancy and post-partum delivery	For Oocyte Donor- Complications of Oocyte Donor		
	Policy Tenure- 36 months	Policy Tenure- 12 months		
	Sum Insured-₹3,00,000	Sum Insured-₹2,00,000		
Details of the Person p	roposed to be Insured (Surrogate Mother or Oocyte	Donor)		
Name*:	S U R N A M E M I D D L E N A	A M E F I R S T N A M E		
Do you have an existing r	relationship with SBI General ? Yes No If	Yes, please mention the Customer ID		
Customer ID*:	SBIG Emp	bloyee ID*:		
Present Address*:				
(Current Residing	City:	Village:		
Address)	Gram Panchayat:	State:		
	PIN code:	Landmark:		
My Present Address is sa	me as Permanent Address			
Permanent Address*:				
	City:	Village:		
	Gram Panchayat:	State:		
	PIN code:	Landmark:		
Date of Birth*	D D M M Y Y Y Marital Status*: Married	d Unmarried Divorced Widow(er)		
Gender*:	Male Female Other			
Relationship with the Proposer*\$	Surrogate Mother Oocyte Donor			
Contact Number*:	Mobile No.: Altern	ate Mobile No.:		
Aadhaar No.:	PAN*:	/Form 60/61		
Passport/Driving License/Voter ID:	Email ID*:			
Profession*:	Salaried Self-Employed Any Other [Details		
Nationality*:	Indian Non-Indian Non-Residential II	ndian (In case of Non-Indian, please provide nationality details)		
Occupation and Nature of Business/ Work*:		Annual Income*:		
GSTN/ISDN*:				
Are you or any of the pro	posed applicant*, plea	se tick whichever is applicable: Yes h		
HNI Jewelle	er NGO Film Actor/ Producer	PEP		

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.

 $SBI \, General \, Insurance \, Company \, Limited. \,\, Registered \, and \, Corporate \, Office: Fulcrum \, Building, \, 9th \, Floor, \, A \, \& \, B \, Wing, \, Sahar \, Road, \, Andheri \, (East), \, Mumbai \, 400 \, 099 \, Mind \, Andheri \, (East), \, Mumbai \, 400 \, Mind \, Andheri \, (East), \, Mumbai \, 400 \, Mind \, Andheri \, (East), \, Mumbai \, 400 \, Mind \, Andheri \, (East), \, Mumbai \, 400 \, Mind \, Andheri \, (East), \, Mumbai \, 400 \, Mind \, Andheri \, (East), \, Mumbai \, 400 \, Mind \, Andheri \, (East), \, Mumbai \, 400 \, Mind \, Andheri \, (East), \, Mumbai \, 400 \, Mind \, Andheri \, Mind \, Andheri \, (East), \, Mumbai \, 400 \, Mind \, Andheri \, Mind \, Andheri \, Mind \, Mind$ | CIN: U66000MH2009PLC190546 | Toll free: 18001021111 | customer.care@sbigeneral.in | www.sbigeneral.in | For more details on the risk factor, terms, and $conditions, please \, refer \, to \, the \, Sales \, Brochure \, and \, Policy \, Wordings \, carefully \, before \, concluding \, a \, sale \, \big| \, SBI \, Logo \, displayed \, belongs \, to \, State \, Bank \, of \, India \, and \, used \, displayed \, belongs \, to \, State \, Bank \, of \, India \, and \, used \, displayed \, belongs \, to \, State \, Bank \, of \, India \, and \, used \, displayed \, belongs \, to \, State \, Bank \, of \, India \, and \, used \, displayed \, belongs \, to \, State \, Bank \, of \, India \, and \, used \, displayed \, belongs \, to \, State \, Bank \, of \, India \, and \, used \, displayed \, belongs \, to \, State \, Bank \, of \, India \, and \, used \, displayed \, belongs \, to \, State \, Bank \, of \, India \, and \, used \, displayed \, belongs \, to \, State \, Bank \, of \, India \, and \, used \, displayed \, belongs \, to \, State \, Bank \, of \, India \, and \, used \, displayed \, belongs \, to \, State \, Bank \, of \, India \, and \, used \, displayed \, displaye$ by SBI General Insurance Company Limited under license | IRDAI Reg No: 144 | Surrogacy and Oocyte Donor Suraksha, UIN: SBIHLIA24100V012324.

Are You an Emplo	yee of SBI Group of Companies	s? Yes No		
If Yes, then menti	on the Name of Group and Emp	oloyee Number		
further declar am not currer been hospitali \$Proposer can be Inten Please submit a certific from a District Medical	e that I perform all my routine ac ntly suffering from, nor have I red ized, nor do I expect to be hospit nding couple or Intending woman. Intendi cate of a medical indication in favor of eit	tivities independently, to ceived, nor am I current alized for any ailment or ing couple or Intending woman	do not have any physical defect, definat I do not have any history of, have ly receiving, nor do I expect to receiv disease.) PLEASE TICK (V) In shall submit a certificate from the Board. Intending couple or intending woman necessita	never suffered from, re any treatment, nor
b) Oocyte donor is 25-	s 25-35 years on the day of implantation -35 years on the day of donating the ooc		r procedures from a Registered Medical Practit	ioner
*Mandatory Details to		stor surrogacy and surrogacy	procedures norma negistered medican ractio	ioner.
Medical Informa	tion*			
pre-existing acci			currently suffering from any of Illne the details in below table and atta	
Insured Name	Name of Illness/ disease/ Injury/ Disability	Duration since suffering from	Medications details (present/ past) please specify	Are you fully cured – Yes/ No?
Additional Medic	cal History (if Any):			
(Describe comp	lete details of disease, Surgery	if any, Disability %, dat	e of diagnosis, details of treatment)
•	need a physical copy of the polic		he registered mobile number or reg nd SMS "PRINT <policy number="">" t</policy>	
Details of The P	Person Proposed To Be Insured	l: (* Mandatory Fields)		
Details			Insured 1	
Name *				
Date of Birth (DI	D/MM/YYYY)*			
Gender*				
Marital Status*				
Height (in cms)*				
Weight (in Kgs)*:				
	lian/ Non- Indian/ Non- Reside . In case of Nationality other than Indian s			
Occupation and Nature of Business/ Work*				
Relationship with	h Proposer*			
Basic Sum Insure Individual cover)	ed (Separate only for *			
ABHA (Ayushman number (if available)	Bharat Health Account)			

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Nominee Details*	
Insured Name	Insured 1
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 Appointe	ee.
Appointee Details	Insured 1
Insured Name	
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	
	under the policy shall become payable to the nominee in accordance with the policy nediate relative of proposer. (Please attach a separate sheet if required).
Previous / Existing Insurance	
Whether the person to be insured presently hold a Yes No If Yes, then provide below deta	ny other Retail Insurance Policies with SBI General Insurance? ails

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Medical And Life Style Information: Has any of the persons proposed to be insured ever suffer from / are currently pre-existing accidental injury? [If answer is Yes, then please specify the details in from Medical Practitioner if any]. Insured Name Insured 1 Insured 2 Insured 3 Name of Illness/ disease/ Injury/ Disability: Duration since suffering from: Type of disability Percentage of disability Medications details (present/ past) please specify: Are you fully cured- Yes/No? Premium Payment And Bank Account Details* Premium Amount ₹*: Cheque EFT DD Debit Card / Credit Card		-	-
Proposer Declaration: / We		-	-
Me		-	-
through surrogacy and will be availing the services of the Surrogate Mother/Ooc Date: Place: Date: Place: Date: Place: Sign Ins Medical And Life Style Information: as any of the persons proposed to be insured ever suffer from / are currently re-existing accidental injury? [If answer is Yes, then please specify the details in om Medical Practitioner if any]. Insured Name Insured 1 Insured 2 Insured 3 Name of Illness/ disease/ Injury/ Disability: Duration since suffering from: Type of disability Percentage of disability Medications details (present/ past) please specify: Are you fully cured-Yes/No? Premium Payment And Bank Account Details* remium Amount ₹*: Cheque/Journal No*: Premium payment option*: Cheque EFT DD Debit Card / Credit Carank Name*:		-	-
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Medical And Life Style Information: as any of the persons proposed to be insured ever suffer from / are currently re-existing accidental injury? [If answer is Yes, then please specify the details in om Medical Practitioner if any]. Insured Name Insured 1 Insured 2 Insured 3 Name of Illness/ disease/ njury/ Disability: Duration since suffering from: Type of disability Percentage of disability Medications details (present/ past) please specify: Are you fully cured- Yes/No? Premium Payment And Bank Account Details* emium Amount ₹*:			
as any of the persons proposed to be insured ever suffer from / are currently re-existing accidental injury? [If answer is Yes, then please specify the details in form Medical Practitioner if any]. Insured Name		npression of the F Mother/ Oocyte	•
as any of the persons proposed to be insured ever suffer from / are currently re-existing accidental injury? [If answer is Yes, then please specify the details in om Medical Practitioner if any]. Insured Name			
Injury/ Disability: Duration since suffering from: Type of disability Percentage of disability Medications details (present/ bast) please specify: Are you fully cured- Yes/No? Premium Payment And Bank Account Details* emium Amount ₹*: emium payment option*: Cheque	Insured 4	Insured 5	Insured 6
Type of disability Percentage of disability Medications details (present/ past) please specify: Are you fully cured- Yes/No? Premium Payment And Bank Account Details* remium Amount ₹*: remium payment option*: Cheque			
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Medications details (present/past) please specify: Are you fully cured- Yes/No? Premium Payment And Bank Account Details* Premium Amount ₹*: Cheque EFT DD Debit Card / Credit Carank Name*:			
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emium Amount ₹*: Cheque Cheque/Journal No*.: Debit Card / Credit Card Credit Card			
emium payment option*: Cheque EFT DD Debit Card / Credit Car			
ank Name*:		Date: D D M N	1 Y Y Y
	FSC Code:		
	 Card details*: Mas	ster Visa	
ard No*.: Card Expiry Da		/ Y Y	
SBA Declaration:			
I hereby accord my consent to authorise SBI General Insurance to block the insurance policy under the BIMA ASBA facility and debit the same from			

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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: (b) Centrico Insurance Repository Limited (Formerly (a) NSDL Database Management Ltd. 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): , 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: Kindly visit our website www.sbigeneral.in to view the list of KYC OVD (Officially Valid Documents) **Declaration For Update Via Digital Mode:** "I/We acknowledge that by opting for digital services (including WhatsApp), I/We provide consent to receive communication/services from SBI General Insurance Company Limited related to my Insurance Policy through my registered mobile number & email". Date: Place: Signature of Proposer Renewal Payment Sign-Up: Payment of renewal premium of your health insurance Policy can be made every year by continuing your existing Automated Clearing House (ACH) / Standing Instructions (SI) with the Company. Under this option, your Policy can be renewed promptly, but subject to you completing all additional requirements of information and documentation as may be required by the Company. I want to opt for the ACH/SI renewal option.

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Signature of Proposer

Date:

Place:

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. Others Nationality: Indian Non-Indian Non-resident Indian(NRI) 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 8 Companies I hereby declare that the current address is different from the available in the Central identities Data Repository. Customer can submit CKYC form for updation.

Recent photograph of proposer: (Photograph is required. if customer does not have CKYC ID)

Signature of Proposer

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

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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: Place: 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 Place: Signature of Proposer **Agent Declaration:** _(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 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: Place: 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 _adult and inhabitant of (city) and residing at_ insured) 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

Date: D D M M Y Y Y Y

Signature/Thumb impression of the Proposer/Primary.

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my/our knowledge and belief.

Signature of the Witness Insured

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:

- 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.