

SUKSHMA HOSPI-CASH GROUP (Micro-Insurance Product) PROPOSAL FORM

IMPORTANT GUIDELINES:

1	. Insurance is the contract of utmost good faith requiring of the proposer	and
	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.	

2. Please answer all questions carefully. Any incomplete, incorrect or partially correct answers may lead to rejection of the proposal and also might lead to cancelation of policy.

WIN NO	
IO No	
App No	
Client Code	
Receipt No	
Payer ID	

- 3. It is important to fill all questions, information for fields marked with asterisk [*] is mandatory
- 4. Cover shall commence not earlier than the date and the time of acceptance and subsequent to payment of the premium.
- 5. This form is to be completed by the Group/ Association/ Institution/ Corporate Body. The Company will not be on risk until the Proposal has been accepted by Company and the full premium paid

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6. Please mention the Total number of persons to be covered at the inception of policy :

(Please attach the list of persons to be covered as per the format attached)



7.	. Please me	ention the	propos	ed Sum	Insured a	at inception	on of poli	cy. (in words)				_
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		□ Pre-	-existing	Disease	e Cover							
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	with details)	41		41!	4: <i>f</i>	-44	1	above.) -	. 4	!	-:/	-
	Please fill up the request for authorization form attached with this proposal form to receive claim/ refund payments, if any and subject to the prescribed law/regulations, directly into your bank account											

through NEFT. It is necessary where the premium is more than ₹10,000/-.



DECLARATION

- 1. I/We hereby declare, on behalf of all persons proposed to be insured, that the statements, answers and/ or particulars given by me/us, above and in Annexure 1 below, are true and complete in all respects to the best of my/our knowledge and that I/We am/are authorized to propose on behalf of these other persons as also for those, who may become part of the insurance cover hereafter.
- 2. I/We understand that the information provided by me/us 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/We further declare that I/We will notify in writing any change occurring in the relationship between the proposer and the persons proposed to be insured after the proposal has been submitted but before communication of the risk acceptance by the company.
- 4. I/We declare that I/We consent to the company seeking medical information from any doctor or hospital who/which at any time has attended on the persons proposed to be insured or from any past or present employer concerning anything which affects the physical or mental health of the persons proposed to be insured and seeking information from any insurer to whom an application for insurance on the persons proposed to be insured has been made for the purpose of underwriting the proposal and/ or claim settlement.
- 5. I/We authorize the company to share information pertaining to my/our proposal including the medical records of the persons proposed to be insured for the sole purpose of underwriting the proposal and/or claims settlement and with any Governmental and/or Regulatory authority.
- 6. I/We, further, declare and warrant that:
 - a. there is no other material/relevant information, that has not been disclosed to GCICL and if any information given in this proposal is found to be untrue, the insurance policy shall be void ab initio and the premium shall be forfeited to GCICL.
 - b. service related information from GCICL, and its service providers, through electronic and telecom modes, including WhatsApp, can be sent to the contact co-ordinates mentioned in this proposal and understand that no unsolicited information will be sent.
 - c. the information/data provided by me/us, through this application, to GCICL and/ or GCICL authorised person/ agency, shall be stored by GCICL, throughout the currency of the proposer's relationship with GCICL, and used for the purposes relating to my/our proposal for insurance cover and/or servicing policies issued in favour of the proposer, whether by GCICL or its authorized partners. I/We also understand that the said storage is necessary for consumption of the services by the persons proposed to be insured and consent, on behalf of all such persons proposed to be insured, to not hold GCICL and/or its authorized partners/ agency/ person liable for legitimate utilization of the submitted information/data.
- 7. I agree that the information/data, contained in this proposal, shall be processed for purposes related to this proposal and the insurance policy that may be issued hereon. I understand that all such information/data will be handled as per the GCICL Privacy Policy, available at https://generalicentralinsurance.com/privacy-policy.
- 8. ABHA Declaration (Applicable only if you have shared the ABHA number with Us) It is, hereby, declared that the proposer named above stands duly authorized by the proposed insured person to share their respective Ayushman Bharat Health Account number (ABHA nos.) with GCICL. In accordance, the said ABHA nos. are being shared with GCICL for the sole purpose of accessing the records of medical history, which will be used to verify/share relevant information provided herein on confidential basis within its Group and /or third-party agencies in connection with the Claims & policy servicing, for the purpose of facilitating insurance/ reinsurance services and ancillary services.
- 9. I consent to the fact that GCI may download my/proposer's CKYC record from the Central KYC Records Registry, in relation to the verification of my/proposer's KYC records as part of this proposal. I understand that acceptable officially valid documents shall be relied upon for the said verification of KYC records. I, also, consent to receive information from the Central KYC Registry through SMS/email on the above-mentioned mobile phone number/email address.



Signature of Proposer:

Name of Authorized Representative:

It is, also, confirmed that the KYC records available in the CKYC Registry are current and valid, as on the date of this proposal, and can be used by GCI hereafter. In case of any modification, the applicable information will be provided to GCI for updating the CKYC Registry Records.

Date:	Proposer's/Group Manager Name:
Place:	Proposer's/Group Manager Signature/ Thumb Impression:
For use by Interme	diary Only
features, including its responses submitted herein shall form the that if any untrue respfacts, the policy issue	, in my capacity as an Insurance Agent/POSP/Specified rate Agent/Authorized Person of the Broker/IMF, declare that I have explained the product suitability, and the contents of this proposal form, including the nature of the questions and the thereto, to the proposer. It has been, further, informed to the proposer that the details provided easis of the contract of insurance between GCICL and the proposer. It has, also, been explained onse(s) is/are contained in this proposal form or there has been any non-disclosure of material of thereon shall, at the option of GCICL, be treated as null and void and the premium amount of the profile of the proposal form or the proposal and the premium amount of the proposal form or the proposal and the premium amount of the proposal form or the proposal and the premium amount of the proposal form or the proposal and the premium amount of the proposal form or the proposal and the premium amount of the proposal form or the propo
	the product features and terms of the above product have been explained to the prospect in act suitability) and to the prospects' complete satisfaction. (In case prospect signs in a language
employee of the complete later that,	n proposer has signed in thumb impression and is witnessed by someone other than agent/ pany. I have clearly explained the content of this form to the proposer thereafter the proposer has ression above after fully understanding the content thereof.
Witness Name:	Intermediary / Agent Name
Witness Signature: Date and Place	
DECLARATION BY I, Mr./Ms. on my behalf, and for including but not limit a) Discussing and or claims; b) Providing person c) Taking decisions related to the head of Coordinate with or and e) Signing necessar	obtaining relevant information regarding the health insurance coverage, benefits, features and all and medical information required for completion and processing of this proposal; regarding my application/ proposal, claims, servicing requirement and discharge processes, alth insurance policy that GCICL may issue; designated service providers engaged with/by GCICL for administration of the insurance cover; documents in relation to this health insurance proposal and any other decisions relating
to/arising therefro	

with

the

Relationship



Sales Manager's Name:	Sales Manager's Code:	
Intermediary's Name:	Intermediary's Code:	
FOR OFFICE USE ONLY		
Date:	Place:	
Signature of the Authorized Representative: Name of Witness:	Date : Signature of Witness	:
Proposer : Address	Contact No :	
Name of Authorized Representative:	Relationship with	the
ande) Signing necessary documents in relation to this to/arising therefrom.	health insurance proposal and any other decisions re	elating
related to the health insurance policy that GCICL d) Coordinate with designated service providers engage	may issue; aged with/by GCICL for administration of the insurance o	cover
c) Taking decisions regarding my application/propos	sal, claims, servicing requirement and discharge proce	esses
claims; b) Providing personal and medical information requir		
to act on their behalf in all matters related to this heal	th insurance proposal, including but not limited to: arding the health insurance coverage, benefits, feature	
I Mr /Ms have been authorized	d by Mr./Ms, as their represen	ıtative
	OR	
Date :	Place:	
Name of Witness :	Signature of Witnes	s:
Signature of the Authorized Representative: Date :		
Address :	Contact No	o :
Proposer :		

SECTION 41 OF INSURANCE ACT, 1938-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 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. Any person making default in complying with the provisions of this section shall be punishable with fine, which may extend to Ten Lakh Rupees.





Generali Central Insurance Company Limited (Formerly known as Future Generali India Insurance Company Limited) | Registered Office: Unit No. 801 & 802, 8th Floor, Tower C, Embassy 247 Park, LBS Marg, Vikhroli (West), Mumbai — 400083 | IRDAI Regn. No.: 132 | CIN: U66030MH2006PLC165287 | Website: www.generalicentralinsurance.com | Email ID: gcicare@generalicentral.com| Toll-free Phone: 1800 220 233 / 1860 500 3333/ 022 6783 7800 ISO No: GCH/HP/SHC/PFM/001



Annexure 1: List of Persons Proposed for Insurance

Note: 1. This list will be attached to and forming part of the proposal form and policy to be issued. 2. Separate list should be attached in respect of persons proposed to be covered.

Na	me o	f the Prop	oser	:																						
De	tails o	of Insure	d:																							
Sr. No.		Name of the year Employ co ee/ Un Member e		nplo Names of Employee de / Member's family members be covere		ee's r's rs to	's/ hip of the dependen t to members		ate	Age/D ABHA ate of Birth		AN	lo.^		Ge	end	ler	Relationship of Nominee with Insured								
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7		tionship w Proposer	rith																							



8	Specify the Percentage (%) of Claim amount payable to each nominee in the event of the policyholder's death. The total percentage of contribution across all the nominee(s) must not exceed 100%				
9	Bank details of the r	nominee		1	
9a.	Account No.				
9b.	IFSC/MICR Code				
9c.	Name of the Bank				
9d.	Account Holder				
Ann	│ Name ointee Details (Requir	rod only if the nom	inoo is a minor)		
Sr	Particulars	Appointee 1	Appointee 2	Appointee 3	Appointee 4
No	Faiticulais	Appointee 1	Appointee 2	Appointee 3	Appointee 4
1	Name				
2	Age				
3	Mobile No.				
4	Email ID				
5	Present Address				
6	Permanent Address (If same as above, please tick here) □				
7	Relationship with Appointee				
8	Specify the Percentage (%) of Claim amount payable to each nominee in the event of the policyholder's death. The total percentage of contribution across				



	all the nominee(s) must not exceed 100%			
9	Bank details of the A	ppointee		
9a.	Account No.			
9b.	IFSC/MICR Code			
9c.	Name of the Bank			
9d.	Account Holder Name			

- 1. Please attach additional sheets, if space not sufficient to complete details.
- 2. Names of the family members to be covered should be mentioned immediately after the name of each employee/ Member
- 3. ^^Please provide ABHA numbers (Ayushman Bharat Health Account number) for all the proposed insured. In case the ABHA numbers are not available for any insured Person, Proposer/Group Manager may request the insured Person to create their ABHA numbers by visiting the web link: https://healthid.ndhm.gov.in/register



Acknowledgement

Application No:	Date:
Name of Proposer:	
We acknowledge with thanks the receipt of your application and a of amount of Rs.	·
Neither the submission to us of a completed proposal for insurance sought obliges us to agree to issue a policy, which decision is and absolute discretion. If we accept a proposal for insurance, it shall conditions and we shall have no liability to make any payment if p and in time, or is not realised. If we do not accept the proposal, w payment received from you without interest within next 30 days.	d always shall be in our sole and be subject to the policy terms and premium is not received by us in full
Signature of the receiver and official seal	