

**PROPOSAL FORM FOR INDIVIDUAL AND FAMILY FLOATER
SUKSHMA HOSPI-CASH (Micro-Insurance Product)**

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 cancellation of policy.

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.

Received Date: _____ Branch Code: _____ Branch Name: _____

Period of Insurance desired: From: dd/mm/yyyy To dd/mm/yyyy

SECTION I: DETAILS OF THE INSURED/ PROPOSER

1. PROPOSER DETAILS*: Name: Mr. Ms. M/s Mx.

11. **What is the primary purpose of the following statement?**

2. ADDRESS AND OTHER DETAILS:

Permanent Address															
State		Pin code													
Present Address: (If same as above, please tick here) <input type="checkbox"/> *															
State		Pin code													
Tel No		Mobile no*													
PAN		Note: PAN number is mandatory where the premium is Rs.50000/- and above in cash and additionally PAN copy is mandatory where premium exceeds One Lakh in any mode.													
e-IA Number (e-Insurance Account Number)		If not available request, you to kindly download the form from our website and request you to kindly submit along with this proposal form													

3. GENDER*: Male Female

4. DATE OF BIRTH*: _____ / _____ / _____

5. AGE*: _____

6. NATIONALITY*: _____

7. MARITAL STATUS*: Married Single Divorced
 Widow

8. OCCUPATION*: Service Self-Employed Others :

9. EDUCATIONAL QUALIFICATION:

10. ANNUAL GROSS INCOME

11. Are you Differently Abled, please tick mark on the checkbox to indicate

provide confirmation. □

If yes, kindly provide below details

Type of Impairment _____

Percentage of Impairment

UDID Number

SECTION II: DETAILS OF INSURED MEMBERS*

Sr. No.	Name	Relationship with Proposer	DOB (dd/mm/yy)	Gender	ABHA No ^{^^}	Occupation	Height (cm)	Weight (Kg)	Nominee Name	Relationship with insured
1										
2										
3										
4										
5										

^{^^}Please provide ABHA number (Ayushman Bharat Health Account number) for all the proposed Insured Persons. In case the ABHA number is not available for any Insured

Person, you may request to create an ABHA number by visiting the web link: <https://healthid.ndhm.gov.in/register>

SECTION III: NOMINEE DETAILS*

In case the Policyholder (Presently, proposer) dies, payments due under the policy that may be issued shall be payable to the credit of the nominees identified through this proposal. Nominee(s) for the proposal shall, preferably, be an immediate relative of the Proposer. Vide insurable interest of the proposer in the other persons proposed to be insured, the proposer is construed as nominee for such other persons, unless differently advised.

Sr No	Particulars	Nominee 1	Nominee 2	Nominee 3	Nominee 4
1	Name				
2	Age				
3	Mobile No.				
4	Email ID				
5	Present Address				
6	Permanent Address (If same as above, please tick here) <input type="checkbox"/>				
7	Relationship with the Proposer				
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 nominee				
9a.	Account No.				
9b.	IFSC/MICR Code				
9c.	Name of the Bank				
9d.	Account Holder Name				
Appointee Details (Required only if the nominee is a minor)					
Sr No	Particulars	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) <input type="checkbox"/>				
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 Appointee				
9a.	Account No.				
9b.	IFSC/MICR Code				
9c.	Name of the Bank				
9d.	Account Holder Name				

12. Please confirm, if any of the persons to be insured is pregnant (For Females Only)*: Yes No

If yes please state how many months? _____

13. Do you or any of the family members to be covered have / had any health complaints / met with any accident in the past 4 years and have been taking treatment / hospitalisation? Please provide the details in the table given below*

Yes No

14. Has any of the persons to be insured suffer from / or investigated for any of the following?

Disorder of heart, or circulatory system, chest pain, high blood pressure, stroke, asthma any respiratory conditions, cancer, tumor, lump of any kind, diabetes, hepatitis, disorder of urinary tract or kidneys, blood disorder, any mental or psychiatric conditions, any disease of brain or nervous system, fits (epilepsy) slipped disc, back ache, any congenital / birth defects / urinary diseases, AIDS or positive HIV. If yes, indicate in the table given below. Illness / injury details of the past 4 years & prior to 4 years

Sr. No	Name of the Person	Name of the illness/ injury suffered/ suffering in the past 4 years	Treatment details	Date of First Treated	Name of the illness / injury suffered at any time in the past (prior to 4 years)	Treatment details	Date first treated
1.							
2.							
3.							
4.							
5.							

15. Has any proposal for life, critical illness or health related insurance on your life ever been postponed, declined or accepted on special terms?*

Yes No If yes, give details:

SECTION III: PRODUCT DETAILS*

Type of Policy: Individual Family Floater (covering Self, Spouse and maximum up to three dependent children up to 25 yrs)
For Individual as well as Family floater plan select only one hospitalization benefit plan across all members

Option: 5 days 10 days 15 days 20 days 25 days

Plan Opted:

A	B	C	D	E	F	G	H	I	J
<input type="checkbox"/> 100	<input type="checkbox"/> 200	<input type="checkbox"/> 300	<input type="checkbox"/> 400	<input type="checkbox"/> 500	<input type="checkbox"/> 600	<input type="checkbox"/> 700	<input type="checkbox"/> 800	<input type="checkbox"/> 900	<input type="checkbox"/> 1000

Optional Convalescence Benefit (can be offered for hospitalization of more than 10 days) Pre-existing Disease Cover

Covers:

- Maternity Benefit Expense Cover with 9 months waiting period**
- Maternity Benefit Expense Cover without 9 months waiting period**

Deductible opted: 1 day 2 days 3 days

Payment Details

Premium paid by Cash/ Cheque No		Date:	D D	M M	Y Y Y Y
Bank Name		Amount (INR):			
Amount (in words)					
GSTIN (If more than one GSTIN, kindly attach an annexure with details)		PAN (if premium is 1 Lac and above.) -			
Please fill up the request for authorization form attached with this proposal form to receive Claim/ Refund payments if any, directly into your bank account through NEFT. It is necessary where the premium is more than ₹10000/-					

True to our Go Green initiative, we will send the digitally signed and authenticated policy document to your e-mail address, as you've mentioned in this proposal, and you may download and save a copy of it. If you still wish for a physical copy, you may tick on this box

Yes No

SECTION IV: DECLARATION*

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 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 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 Regulatory authority.
6. I, further, declare and warrant that:
 - 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.
 - Service related information from GCICL, and its service providers, through electronic and telecom modes, including WhatsApp, can be sent to me and understand that no unsolicited information will be sent to me.
 - the information/data provided by me, through this application, to GCICL and/ or GCICL authorised person/ agency, shall be stored by GCICL, throughout the currency of my relationship with GCICL and used for the purposes relating to my proposal for insurance cover and/or servicing policies issued in my favour, whether by GCICL or its authorized partners. I also understand that the said storage is necessary for my consumption of the services and consent to not hold GCICL and/or its authorized partners/ agency/ person liable for legitimate utilization of the submitted information/data.
7. I declare that the premium amount, corresponding to this proposal, is paid out of the legally declared and assessed sources of my income and not out of proceeds of crime related to any offence under the Prevention of Money Laundering Act, 2002 and rules framed thereunder. I understand that GCICL reserves the right to call for documents and information to establish the source of funds, as also the right to reject the said proposal or to terminate the insurance contract unilaterally and/or forfeit the premium amount, if I am found to be named in any recognized sanction list/happen to have violated any provisions of law. ORI confirm that the premium has been paid by _____, who has an insurable interest in my policy and refund, if any, shall be processed in my bank account.
8. I am (please tick all that are applicable) HNI NRI Politically Exposed Person Jeweller NPO/NGO Film Actor Producer Others. If you are an NPO/NGO, please provide Niti Aayog – Darpan Portal registration number _____
^Non-profit organization means any entity or organization, constituted for religious or charitable purposes referred to in clause (15) of section 2 of the Income-tax Act, 1961, that is registered as a trust or a society under the Societies Registration Act, 1860 or any similar State legislation or a Company registered under the section 8 of the Companies Act, 2013.
9. 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>
10. **ABHA Declaration (Applicable only if you have shared the ABHA number with Us)** - I, hereby declare that I am voluntarily sharing Ayushman Bharat Health Account number (ABHA No) for the proposed Insured Persons, with Generali Central Insurance Company Limited, for the sole purpose of accessing my 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, for the purpose of facilitating insurance/ reinsurance services and ancillary services.
11. 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 abovementioned mobile phone number/email address. 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.

Optional Declaration

I/We hereby give my/our consent to the Company to use my/our personal information for quality and data analysis purpose which may be carried out by an empaneled third party vendors Yes / No

*Note: I hereby acknowledge that I have read and understood the contents of the prospectus and have been explained the features, contents and terms of the * Prospectus/ Product by the Intermediary/Agent to my/our satisfaction (*to download a copy of the Prospectus and for further details about the product, please visit our website <https://generalicentralinsurance.com>)*

Date: DD / MM / YYYY

Place:

Proposer's Name:

Proposer's Signature/ Thumb Impression:

For use by Intermediary Only

I, _____, in my capacity as an Insurance Agent/POSP/Specified Person of the Corporate Agent/Authorized Person of the Broker/IMF, declare that I have explained the product features, including its suitability, and the contents of this proposal form, including the nature of the questions and the responses submitted thereto, to the proposer. It has been, further, informed to the proposer that the details provided herein shall form the basis of the contract of insurance between GCICL and the proposer. It has, also, been explained that if any untrue response(s) is/are contained in this proposal form or there has been any non-disclosure of material facts, the policy issued thereon shall, at the option of GCICL, be treated as null and void and the premium amount against the policy may be forfeited by GCICL.

Vernacular declaration

I hereby confirm that the product features and terms of the above product have been explained to the prospect in detail (including product suitability) and to the prospects' complete satisfaction. (In case prospect signs in a language other than English/or is not literate)

**applicable only when proposer has signed in thumb impression and is witnessed by someone other than agent/ employee of the company.*
I hereby declare that, I have clearly explained the content of this form to the proposer there after the proposer has affixed the thumb impression above after fully understanding the content thereof.

Witness Name:	Intermediary / Agent Name :
Witness Signature:	Intermediary / Agent signature :
POSP Name:	POSP Code:
POSP PAN No.:	
Date and Place:	

Declaration By Authorized Representative Or Person With Disability

I, Mr./Ms. _____, authorize Mr./Ms. _____ as my authorized representative to act on my behalf, and for all the persons proposed to be insured, in all matters related to this health insurance proposal, including but not limited to:

- Discussing and obtaining relevant information regarding the health insurance coverage, benefits, features and claims;
- Providing personal and medical information required for completion and processing of this proposal;
- Taking decisions regarding my application/ proposal, claims, servicing requirement and discharge processes, related to the health insurance policy that GCICL may issue;
- Coordinate with designated service providers engaged with/by GCICL for administration of the insurance cover; and
- Signing necessary documents in relation to this health insurance proposal and any other decisions relating to/arising therefrom.

Signature of Proposer :

Name of Authorized Representative :

Address :

Signature of the Authorized Representative :

Date :

Name of Witness :

Date :

Relationship with the Proposer:

Contact No :

Signature of Witness :

Place :

OR

I, Mr./Ms. _____, have been authorized by Mr./Ms. _____, as their representative to act on their behalf in all matters related to this health insurance proposal, including but not limited to:

- Discussing and obtaining relevant information regarding the health insurance coverage, benefits, features and claims;
- Providing personal and medical information required for completion and processing of this proposal;
- Taking decisions regarding my application/proposal, claims, servicing requirement and discharge processes, related to the health insurance policy that GCICL may issue;
- Coordinate with designated service providers engaged with/by GCICL for administration of the insurance cover; and
- Signing necessary documents in relation to this health insurance proposal and any other decisions relating to/arising therefrom.

Name of Authorized Representative :

Address :

Signature of the Authorized Representative :

Date :

Name of Witness :

Date :

Relationship with the Proposer:

Contact No :

Signature of Witness :

Place :

For Office Use Only

Intermediary Name:

Sales Manager Name:

Intermediary Code:

Sales Manager Code:

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: gicare@generalicentral.com |
Toll-free Phone: 1800 220 233 / 1860 500 3333/ 022 6783 7800
ISO No: GCH/HP/SHC/PFM/001

Acknowledgement

Application No: _____ Date: _____

Name of Proposer: _____

We acknowledge with thanks the receipt of your application and amount by cash / cheque _____
of amount of Rs. _____.

Neither the submission to us of a completed proposal for insurance nor any payment for any policy sought obliges us to agree to issue a policy, which decision is and always shall be in our sole and absolute discretion. If we accept a proposal for insurance, it shall be subject to the policy terms and conditions and we shall have no liability to make any payment if premium is not received by us in full and in time, or is not realised. If we do not accept the proposal, we will inform you and refund any payment received from you without interest within next 30 days.

Signature of the receiver and official seal