

IO No	
App No	
Client Code	
Receipt No	
Payer ID	

## PROPOSAL FORM STUDENT SURAKSHA

#### **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.
- 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.

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# **SECTION II: DETAILS OF THE INSURED**

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**Student Suraksha |** Proposal Form UIN: GCITIDP21520V022021



# 22. Course duration: 23. University address: State Pin/Zip Country. Telephone no. E Mail **SECTION IV: DETAILS OF THE SPONSOR IN INDIA** 24. Name: Mr. / Ms 25. Relationship with the insured: 26. Date of birth:\_\_\_/\_\_/ 27. Address: Pin code State **Telephone Mobile** no. E Mail **SECTION V: HEALTH** A. Lifestyle Details of Insured: (Please answer by ticking either "yes" or "no" against each of the questions)

Question	Yes	No
Do you suffer or have suffered from any of the following?  Diabetes, Hypertension (Blood Pressure), Disease/ Disorders of the Heart, Myocardial Infarction (Heart Attack), Cardiac Bypass Surgery, Coronary Angioplasty, Permanent Pacemaker Implantation, Congenital Birth defects/ diseases, Any disease of brain/ nervous system, Epilepsy/ Fits, Paralysis/ Stroke, Asthma, Chronic Obstructive respiratory disease, Cancer/ Tumour or Lump of any kind, Blood Disorder, Autoimmune disorders, Disorders of Urinary tract and Kidneys, Chronic Kidney Disease, Hepatitis, Chronic Liver Disease/ cirrhosis of Liver, Mental or Psychiatric conditions, Chronic backache or Slipped Disc, Chronic Arthritis, AIDS or HIV Positive, Physical defect or deformity or disability, any other disease or surgery/s performed in the past- Please specify.		

В.	Questions to be answered b	y Female Insureds	(Strike off for all Male Insured)

1.	Have you ever suffered /are	you suffering from (	Gynecological problems?	



2.	Are you Pregnant at present? (i) If yes, mention the duration in weeks	
	(ii) Any complications, miscarriage, medical termination of pregnancy or Caesarian?	
3.	Have you ever undergone any investigation or treatment or received medical advice or consulted a physician for:	
	(i) Any disease or disorder of the Cervix, Uterus, Ovary (ies) or Vagina, abnormal bleeding, Cancer or abnormal growth?	
	(ii) Any disease or disorder of the Breast(s) such as Breast Lump/cyst, Fibrocystic disease, Nipple changes or discharge, cancer or growth?	
	(iii) Have you undergone any mammogram or Pap smear? (If yes, then	
	kindly provide date and the test result)	

C. If answer to any of V. A to B. question is "Yes", please provide the below mentioned details:

(Please attach separate sheets in case the space provided is insufficient)

Details of the Treating/ Family Doctor	Nature of ailment /Disease/Exact Diagnosis etc	First Date of Diagnosis	Details of current symptoms (onset, intensity and duration)	List the current prescription s or medicines taken for disorder	Is there any further consultation Planned
Name:					
Address:					

**SECTION VI: PRODUCT DETAILS\*** 

SECTION VI. PRODUCT DETAILS	
Coverage (Tick Mark whichever is applicable)	Plan (Tick Mark whichever is applicable)
	☐ Basic USD-50,000
	☐ Standard USD- 50,000
□ Worldwide	☐ Silver USD- 100,000
	☐ Silver USD- 150,000
□ Excluding USA & Canada	☐ Gold USD- 200,000
	☐ Gold USD- 250,000
	☐ Platinum USD- 500,000
□ Asia- Pacific excluding Japan	☐ USD- 25000

# 11. 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				



	1=				
5	Present Address				
6	Permanent Address				
	(If same as above, please				
	tick here) □				
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		•	1	1
10	Account No.				
11	IFSC/MICR Code				
12.	Name of the Bank				
13	Account Holder Name				
Appointee D	Details (Required only if the nom	inee 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) □				
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				
	contribution across all the nominee(s) must not exceed				
9	contribution across all the nominee(s) must not exceed 100%				
9	contribution across all the nominee(s) must not exceed				
	contribution across all the nominee(s) must not exceed 100%  Bank details of the Appointee				
10	contribution across all the nominee(s) must not exceed 100%  Bank details of the Appointee Account No.				

#### **Payment Details**

ı					
	Premium paid by Cash/ Cheque No	Date:	DD	M	YYYY
				M	



Bank Name		Amount (INR):		
Amount (in words)				
GSTIN (If more than one GSTIN, kindly attach an		PAN (if premium is 1 Lac and above.) -		
annexure with details)				
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, you may download and save a copy of it. If you still wish for a physical copy, you may tick on this box Yes  $\Box$  No  $\Box$ 

#### **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 premi and refund, if any, sha			_, who has an insurable interest in my policy
8. I am (please tick all th	at are applicable)		ically Exposed Person □ Jeweller □ NGO □
that I am voluntarily she Persons, with General of medical history, who basis within its Group facilitating insurance/  10. I agree that the inform proposal and the insurance/	applicable only if yaring Ayushman Blii Central Insurance ich will be used to and /or third parteinsurance servication/data, containdancFe policy that m	harat Health Account e Company Limited" for verify/share relevant rty agencies in connumes and ancillary serviced ed in this proposal, shay be issued hereon	ABHA number with Us) - I, hereby declared number (ABHA No) for the proposed Insured for the sole purpose of accessing my records a information provided herein on confidential ection with the Claims, for the purpose of ces.  I understand that all such information/data attps://generalicentralinsurance.com/privacy-
policy	no color invacy	Tolloy, available at I	napo/gonoranocharamouramoc.com/privacy
Registry, in relation to that acceptable official also, consent to receimentioned mobile phoral. It is, also, confirmed date of this proposal information will be proposal information will be proposal information will be proposed in the proposal information will be proposed in the propo	the verification of rally valid documents we information from the number/email act that the KYC record and can be used vided to GCI for upour consent to the Ch may be carried of the vertical values, contents and (*To download a content of the later of the values of th	my/proposer's KYC resident of the Central KYC Iddress.  Ids available in the Ckd by GCI hereafter.  Ids adding the CKYC Resident of the CkyC Resident of the company to use my/out by an empaneled the company of the prospectus of the prospectus.	r personal information for quality and data hird party vendors □ Yes / □ No the contents of the prospectus and have pectus/ Product by the Intermediary/Agent and for further details about the product,
Date: DD / MM / YYYY	Place :	Proposer's Name:	Proposer's Signature/ Thumb Impression:
Agent/Authorized Persincluding its suitability and the responses su that the details provide the proposer. It has, a	n my capacity as an son of the Broker/II , and the contents bmitted thereto, to ed herein shall forn Iso, been explaine	MF, declare that I have of this proposal form, the proposer. It has been the basis of the cond that if any untrue re	OSP/Specified Person of the Corporate ve explained the product features, including the nature of the questions been, further, informed to the proposer attract of insurance between GCICL and esponse(s) is/are contained in this all facts, the policy issued thereon shall.

## Vernacular declaration

forfeited by GCICL.

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)

at the option of GCICL, be treated as null and void and the premium amount against the policy may be



\*applicable only when proposer has signed in thumb impression and is witnessed by someone other than agent/ employee of the company.

DECLARATION BY AUTHORIZED REPRESENTATIVE OR PERSON WITH DISABILITY

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 :
	Date and Place

For Office Use Only	
Intermediary Name:	Intermediary Code:
Sales Manager Name:	Sales Manager Code:

I, Mr./Ms						
Signature of Proposer :						
Name of Authorized Representative : Address :	Relationship with the Proposer Contact No	:				
Signature of the Authorized : Representative Date :						
Name of : Witness : :	Signature of Witness Place	: :				
OR						
I, Mr./Ms, have been authorized by Mr./Ms. to act on their behalf in all matters related to this health insurance						



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

Name of Authorized : Relationship with the Proposer :

Representative

Address Contact No :

Signature of the Authorized : Date :

Representative

Name of : Signature of : Witness : Witness

Date : Place :

#### **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 liable for a penalty 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: GCH/HP/FSU/PFM/001