

| | | | |
|-------------|--|--|--|
| Other staff | | | |
|-------------|--|--|--|

10. Cover for selected categories of employees

| Category of staff | No. of employees | Employee Sum Insured (Rs) |
|-------------------|------------------|---------------------------|
| | | |
| | | |

11. Cover for named employees (Please attach a separate sheet of paper if necessary)

| Name | Designation | Duties | Since when, in service | Total remuneration (Rs) | Employee Sum Insured (Rs) |
|------|-------------|--------|------------------------|-------------------------|---------------------------|
| | | | | | |
| | | | | | |

12. Is there a system to obtain references from previous Employers? Yes No. If NO, specify practice followed

13. State the estimate of maximum amount held by any employee at any one time and for how long?

| | Money | Stock |
|-----------------------|-------|-------|
| Amount (Rs) | | |
| Period (no. of years) | | |

14.

- Has there been any occasion to question honesty or conduct of any person proposed for guarantee? Yes No. If yes, please provide details.
- How often are the employees required to account for money? _____
- What independent system is there to check that all sums received by employees are accounted for? _____

15.

- Is the division of responsibilities between departments, sections and different employees well defined in respect of ordering of stocks and materials, the recording of receipt of such and authorizing payment for them, so that no one person handles a transaction from beginning to end? Yes No, If yes, please provide details.

- How often is the cash book balanced, the entries checked with vouchers and Bank's Pass Book and with counterfoils of receipt books?

- How often is the cash book balanced and the stock books reconciled with control records?

- Is there a requirement of at least two signatories to authorise payments? Yes No If yes, please give description of such authorised signatories and confirm that the requirement for co-signatories is followed.

16.

- Is there a requirement of dual signatories for cheques issuance, and is such requirement met? Yes No
- Do the employees who receive cash and cheques in the course of their duties issue pre-numbered official receipts as confirmation of the receipt? Yes No
- Are all the cash and cheques received banked in daily or at the latest the next banking day? Yes No If no please specify

- Is there an imprest system for handling of petty cash funds? Yes No If yes, please specify the persons who are authorised to manage the petty cash funds.

- What is the system of operation of Bank account followed and what are the precautions taken?

- Whether such payments/ withdrawals are authorized by a senior employee and compared with supporting documents? Yes No

17.

- How often are the bank reconciliations and check of receipt counterfoils and vouchers being carried out?

- Under what circumstances will your customers qualify for credit privileges?

- How often is the balancing and control of debtor accounts with statements sent to all debtors?

d. Are there stocks (of any kind) kept for the conduct of your business?

e. How often are stock-takings conducted?

f. Please list the persons responsible for carrying out stock-taking

18.

a. Please state the maximum amount of stocks each employee can requisition at any one time? Is this ever exceeded?

b. Is there close supervision of storage and custody of all stocks maintained?

c. Are all deliveries to and from stores properly authorised?

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20. When was the last stock audit undertaken, by whom, and what did it reveal?

21. When was the proposer last audited, by whom, and what did the audit reveal?

Payment details:

| | |
|--|--|
| Mode of Payment | |
| Payment Details | |
| Amount in (₹) | |
| Date of Payment (DD/MM/YY) | |
| PAN (If premium is 1 Lac and Above.) | |
| GSTIN (If more than one GSTIN, kindly attach an annexure with details) | |

Note : Please fill up the request for authorization form to receive Claim/Refund payments, if any, directly into your bank account through NEFT if the premium paid is more than Rs 10000/-

The Company reserves the right to reject the said proposal or to terminate the insurance contract unilaterally and/or freeze the funds if the customer, or persons associated with him/her found to be named in any recognized blacklist.

Declarations:

- i. I/We hereby declare and warrant that the above statements are true and complete in all respects and that there is no other information which is relevant to my application for insurance that has not been disclosed to you. I agree that this proposal and the declaration shall be the basis of the contract between me and FUTURE GENERALI INDIA INSURANCE CO LTD (FGIICL) and I/We agree to accept a policy, subject to the conditions prescribed by FGIICL.
- ii. I understand that, if any information/statement given in the proposal is found to be untrue by FGIICL, the corresponding insurance policy, that may be issued, shall be treated as void ab initio and the premium paid shall be forfeited to FGIICL.
- iii. "I/We, hereby, declare that the premium amount, corresponding to this proposal, is paid out of the legally declared and assessed sources of my/our 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/We understand that FGIICL 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/We am/are found to be named in any recognized sanction list/happen to have violated any provisions of law." OR

"I/We hereby confirm that the premium payment have been paid by _____, who is having an insurable interest in my/our policy under this application form. In case of any refund, please process the same in below mentioned proposer's bank account."

- iv. I/we am/are (please tick all that are applicable)
- | | | |
|--|--|---|
| <input type="checkbox"/> High Net Worth Individual/s | <input type="checkbox"/> Non-Residential Indian/s | <input type="checkbox"/> Politically Exposed Person/s |
| <input type="checkbox"/> Jeweller/s | <input type="checkbox"/> Non-Governmental Organization | <input type="checkbox"/> Film Actor/s |
| <input type="checkbox"/> Producer/s | | |
- v. I agree to receive service-related information from FGIICL and its service providers from time to time, through electronic and telecom modes, including WhatsApp, and understand that no unsolicited information will be sent to me.
- vi. I am aware and agree that the information/data provided by me, through this application, to FGIICL and/ or FGIICL authorised person/ agency, shall be stored by FGIICL, throughout the currency of my relationship with FGIICL, and used for the purposes relating to my proposal for insurance cover and/or servicing policies issued in my favour, whether by FGIICL or its authorized partners. I also understand that the said storage is necessary for my consumption of the services and consent to not hold FGIICL and/or its authorized partners/ agency/ person liable for legitimate utilization of the submitted information/data.
- vii. I consent to the fact that FGII 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.

Proposer's Signature: _____ **Place:** _____ **Date:** _____

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

For Intermediary Use 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 FGIICL 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 FGIICL, be treated as null and void and the premium amount against the policy may be forfeited by FGIICL.

Name of Insurance Agent/POSP/Specified Person of the Corporate Agent/Authorized Person of the Broker/IMF:

Intermediary's Code: _____

Intermediary's Signature _____

ANTI MONEY LAUNDERING

FGIICL adheres to the anti-financial crime practices, including anti-money laundering, counter-financing of terrorism and anti-bribery and anti-corruption, which ensure to not allow use of FGIICL as a tool/platform for financial crimes. The policyholder, beneficiary, claimant, or nominee are, therefore, required to assist with FGIICL with relevant records/information/assistance, as may be necessary to address the anti-financial crime practices.

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.



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