

**FUTURE SAMPOORNA SURAKSHA - SOOKSHMA
(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. This form can be used to apply for Future Sampoorna Suraksha-Sookshma (Micro Insurance Product). 3. It is important to fill all questions in full. If you have insufficient space to complete any of your answers, please attach a separate signed and dated sheet and identify the question number concerned. 4. Cover shall commence not earlier than the date and the time of acceptance and subsequent to receipt of the premium.

Policy Issuing Office Address & Code

FOR OFFICE USE:

Intermediary Name: _____ Intermediary Code: _____

Business Channel: Agency Banca Corporate/Broking Direct

RM/SP Name: _____ RM/SP Code: _____

RM/SP Contact No: _____ GSTN: If applicable _____

POSP PAN (if applicable) _____

I: PRODUCT DETAILS

Type: Individual Group

Sections opted:

I. Hospital <input type="checkbox"/>	Cash	III. Building and Contents <input type="checkbox"/>
Plan A (175/hospital cash benefit/ day) <input type="checkbox"/>	<input type="checkbox"/>	IV. Robbery and Burglary <input type="checkbox"/>
Plan B (250/hospital cash benefit/ day) <input type="checkbox"/>	<input type="checkbox"/>	V. Farm Produce <input type="checkbox"/>
Plan C (300/hospital cash benefit/ day) <input type="checkbox"/>	<input type="checkbox"/>	VI. Agricultural Pump set <input type="checkbox"/>
		VII. Cart Protection & Liability <input type="checkbox"/>
II. Personal <input type="checkbox"/>	Accident	VIII. Pedal Cycle <input type="checkbox"/>

II: PROPOSER DETAILS

Name: Mr. / Ms.

Date of Birth/ Age:

Gender: Male/ Female

Address for the dispatch of the policy:

State

Pin-code

Telephone:

Mobile No:

Contact person details (where proposer is not an individual)

a. Name

b. Designation
CKYC Number (if available):
Policy to be issued in favour of (list out all the parties who have insurable interest) including the financial institutions
Period of Insurance desired: From: (dd/mm/ yyyy) to (dd/mm/ yyyy)
I: HOSPITAL CASH
DETAILS OF THE INSURED

DETAILS	PRIMARY INSURED	SPOUSE	CHILD 1	CHILD 2	CHILD 3	CHILD 4
Name						
Gender						
Date of Birth/ Age						
Marital Status						
Occupation						
Income						
Address*						
Pin code*						
Residence Telephone*						
Mobile No.						
E mail id						
Nominee Name*						
Signature						

**In case the nominee is a minor, please provide the name of the guardian also.*

If parents are covered concurrently child above the age of 90 days can be covered under this policy.

HEALTH DETAILS (Please answer by writing "yes" or "no" against each of the questions. A mere dash is not sufficient.)

Sr. No.	Question	Primary Insured	Spouse	Child 1	Child 2	Child 3	Child 4
1	Are you in good health and free from physical and mental disease or infirmity or medical complaints or deformity?	Y/N	Y/N	Y/N	Y/N	Y/N	Y/N

2	In case any of you suffer or have been suffering from any illness please give details						
3	Do you have any physical deformity /handicap or use any mechanical/ physical assistance for mobility? If yes , please give details						

For additional information please attach separate sheets

II: PERSONAL ACCIDENT

	Named Insured	Age	Relationship with the insured	Name of Nominee	Sum Insured	Existing disability, if any
1	Self					
2	Spouse					
3	Child 1					
4	Child 2					
5	Child 3					
6	Child 4					

III: FIRE AND BUILDING CONTENTS

Business and Location of Business

1.	Business of Proposer						
2.	Location of Risk/business to be covered - full-postal address with Pin code	Sl. No.	Address	Pin code	Occupancy	Age of unit	Floor*

**Floor : Ground Floor (GF) / Mezzanine Floor (MF) / Higher Floor (H)*

Details about business covered at the insured location

3.	Details of insured property	Please tick in the space below:
a.	Offices, Shops, Hotels, etc	Yes / No
b.	Industrial / Manufacturing risks	Yes / No

c.	Storage outside Industrial/ Manufacturing risks	Yes / No
d.	Tanks / Gas holders outside Industrial/ Manufacturing risks.	Yes / No
e.	Utilities located outside Industrial/Manufacturing risks.	Yes / No
f.	Boundary wall	Yes / No
g.	Basement storage	Yes / No If, yes value stored SI: ₹.....
h.	Others (please specify)	_____
4.	If used as warehouse / godown (not located in a manufacturing unit), please give the list of goods stored.	
5.	If used as an Industrial Manufacturing unit give products manufactured at the location proposed (detailed block plan showing various facilities to be enclosed wherever applicable.)	
6.	If used as an Industrial Manufacturing unit, please state whether the factory is working or silent?	
7.	Fire Protection devices installed	Please tick the correct answer in the box below. <input type="checkbox"/> Portable Extinguishers <input type="checkbox"/> Small bore hose reels <input type="checkbox"/> Trailer Pumps/Fire engines <input type="checkbox"/> Hydrant System <input type="checkbox"/> Sprinkler System <input type="checkbox"/> Fixed Water Spray System <input type="checkbox"/> Foam System <input type="checkbox"/> Fire Alarm System <input type="checkbox"/> Gas Flooding System <input type="checkbox"/> Others, please specify below.
8.	Indicate whether AMC(Annual Maintenance contract) for the Fire Protection Appliances is in force	
9.	Construction details	
a.	Please state material used	Please tick the correct answer in the box.
i.	Walls	Kutcha / Pucca
ii.	Floor	Kutcha / Pucca
iii.	Roof	Kutcha / Pucca

	<p>Note: Kutcha : <i>Building(s) having walls and/or roofs of wooden planks/thatched leaves and/or grass/hay of any kind/bamboo/plastic cloth/asphalt/ canvas/tarpaulin and the like are treated as Kutcha Construction.</i> Pucca : <i>Buildings other than Kutcha are treated as Pucca constructions</i></p>																				
b.	Number of Floors																				
c.	Age of the Building	<table border="1"> <tr> <td>Less than 5 Years</td> <td></td> </tr> <tr> <td>5-10 Years</td> <td></td> </tr> <tr> <td>10-20 Years</td> <td></td> </tr> <tr> <td>Above 20 Years</td> <td></td> </tr> </table>		Less than 5 Years		5-10 Years		10-20 Years		Above 20 Years											
Less than 5 Years																					
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10.	Distance between the risk to be covered and nearest Fire Brigade																				
11.	Whether You have insured the same property with any other Insurance Company with the same type of coverage (Give details)																				
12.	Whether Insurance was declined by any other Company (Give details)																				
13.	Premium / Claim details for the past 36 months excluding the expiring policy period	<table border="1"> <thead> <tr> <th>Year</th> <th>Premium</th> <th>Claim</th> </tr> </thead> <tbody> <tr> <td></td> <td>₹</td> <td>₹</td> </tr> <tr> <td></td> <td>₹</td> <td>₹</td> </tr> <tr> <td></td> <td>₹</td> <td>₹</td> </tr> <tr> <td></td> <td>₹</td> <td>₹</td> </tr> <tr> <td>TOTAL</td> <td>₹</td> <td>₹</td> </tr> </tbody> </table>		Year	Premium	Claim		₹	₹		₹	₹		₹	₹		₹	₹	TOTAL	₹	₹
Year	Premium	Claim																			
	₹	₹																			
	₹	₹																			
	₹	₹																			
	₹	₹																			
TOTAL	₹	₹																			

Sum Insured and Other details of Insured Property

(Indicate Sum Insured on the following basis:

For Building, Plant and Machinery, Furniture, Fixture and Fittings and other contents:

Reinstatement Value;

For raw material: Landed Cost;

For stock in process: Input cost;

For finished stock: Manufacturing cost of the finished stock or the Contract Price of goods sold but not delivered, as applicable.*

** Contract Price is in respect only of goods sold but not delivered, for which You are responsible and with regard to which under the conditions of the sale, the sale contract is cancelled by reason of any Damage insured under this Policy either wholly or to the extent of the Damage. The Company's liability shall be based on the Contract Price).*

14	Description of Block	Building including plinth, Basement and addition	Plant & Machinery	Furniture & Fixture, Fittings and	Raw Material	Stock in Process	Finished Stock	Other Contents (Please)	Total

		<i>al structure s</i>		<i>other equipm ent</i>				<i>Spec ify)</i>	

Details for in-built cover for Floater

15.	Floater Cover (for stocks at various locations)	Location (Postal Address with Pin code)		Sum Insured(in ₹)
		i) Maximum value at any one location: ₹.....		
		ii) Whether stocks stored in open: Yes/No		

Standard Add-On

Do You want to opt for Declaration Policy? -- Yes/No (strike off what is not applicable). If Yes, give details below:

16.	Stocks which fluctuate in value to be covered on (monthly) declaration basis: Amount (₹):
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IV: ROBBERY AND BURGLARY

- 1. Contents of Farmhouse:**
(Note: The Sum Insured should be the same as that provided above under Section IV. 2. Contents)
- 2. Deductible: 5% of Sum Insured subject to a minimum of ` 500 and maximum of ` 10,000 for each and every claim**

V: FARM PRODUCE

1. Details of Farm Produce:

Sr. No.	Details of Farm Produce & Storage Location	Sub-limit of Sum Insured, if any
Total Sum Insured		

(Note: i) Please ensure that the value in respect of the Farm Produce is the replacement value of the Farm Produce at the commencement date of the Policy Period, being the cost or replacing the Farm Produce with

equivalent farm produce of the same kind. ii) Any Farm Produce (solid or liquid) that is, in the reasonable opinion of the Company, in whole or part, easily combustible shall be covered only up to 1% of the total Sum Insured.

2. Deductible: 5% of the Sum Insured for each and every claim

VI: AGRICULTURAL PUMPSET

1. Description of Pump Set:

Sr. No.	Number, Make, Year of Manufacture, Electrical or Diesel	Value	Sub-limit of Sum Insured, if any
Total Sum Insured			

(Note: Please ensure that the value in respect of the Pump Set is the replacement value of the Pump Set at the commencement date of the Policy Period, being the cost or replacing that Pump Set with an equivalent pump set of the same kind and capacity. Pump set with ISI mark only would be covered)

2. Is the Pump Set in working condition? Yes [] No []

3. Deductible: 1% of Sum Insured or ` 100 whichever is less of each and every claim.

VII: CART PROTECTION AND LIABILITY

1. Cart

a. Description of Cart:

Sr. No.	Type of Cart (Tyre/ Iron Wheel)	Type of Animal	Value	Sub-limit of Sum Insured, if any
Total Sum Insured				

b. Sum Insured:

(Note: Please ensure that the insured value of the Cart is its replacement value at the commencement date of the Policy Period, being the cost or replacing that Cart with an equivalent cart of the same kind and capacity)

c. Deductible: ` 500/- of each and every claim

2. Death/PTD of the animal attached to the Cart

a. Sum Insured:

(Note: Please ensure that the value of the animal is its replacement value as at the commencement date of the Policy Period, being the cost of replacing the animal with an animal of the same type, breed, age and health)

b. Deductible: ` 100/- of each and every claim except in the case of a total loss caused directly and solely by fire.

3. Death/PTD of authorised driver of the Cart

a. **Sum Insured:**

4. Third Party Liability

a. **Limit of Indemnity: (Not exceeding AOA- ` 10,000/- AOY- ` 25,000/-)**

b. **Deductible: ` 500/- of each and every claim on third party property damage only**

VIII: PEDAL CYCLE

1. Description of Pedal Cycle

Sr. no.	Number, Make and Year of Manufacture	Value	Sub-limit of Sum Insured, if any
Total Sum Insured			

(Note: Please ensure that the value of the Pedal Cycle is its replacement value at the commencement date of the Policy Period, being the cost or replacing that Pedal Cycle with an equivalent pedal cycle of the same kind and capacity.)

2. Third Party Liability: Limit of Indemnity: [Not in excess of ` 5,000/- AOA/AOY]

3. Deductible: ` 100/- of each and every claim

IX: MISCELLANEOUS

1. Over the preceding 5-year period, have you (or any person proposed to be insured under the policy for which this proposal form is completed):

a. **Made any claim under any insurance policy in respect of any of the insurance covers now proposed?**

b. **Had any claim under any insurance policy declined or refused in whole or in part?**

c. **Had any insurance been cancelled, or accepted on special terms or conditions or rates?**

2. Any Other Information

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)
- High Net Worth Individual/s Non-Residential Indian/s Politically Exposed Person/s
- Jeweller/s Non-Governmental Organization Film Actor/s
- 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

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.

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.

