**Issuing office Stamp** 

Agent Code

# JANATA SURAKSHA BIMA YOJNA (MICRO INSURANCE)

## Proposal Form

UIN : IRDAN106P0005V01201617

- For Section 1B & 1C, Coverage is on First Loss basis with Sum Insured representing 50 % limit of total value at risk, below which underinsurance would be applicable. The term First Loss means that part (percentage) of the total value of property at risk covered under this insurance, which represents Insurer's maximum liability in event of a damage / loss covered under this policy.
- 2. Jewellery items, cash, documents, money, birds and fowls & livestock are excluded.
- 3. You and your spouse are covered under Section II under Personal Accident Cover. The maximum liability is the Sum Insured indicated.
- 4. **PROPOSER'S DETAIL:**

a.	Name of the Proposer:	🗌 Shri.	i. 🗆 Smt.	2. Age (yrs):	

b. Identification Proof:

Kisan Credit Card /RSBY Card / Ration Card / Voter ID Card

Note: Self attested photocopy of the card to be, by way of thumb impression or signature attached. If above is not available, kindly complete the following information

c. Father/Husband's Name:

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d.	Address of premises p	proposed to be insured.
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Village/Town:	Tehsil:
District:	
State:	Pin Code:

Tel. No:

e. Occupation Details: Farmer/Labor/Contract Former/others (Please Specify)

#### f. Insured details proposed to be covered (total Sum Insured not to exceed the limit under the policy)

First Name	Last Name	Relationship	Age	Gender	Sum Insured	Nominee	Nominee Relationship

Particulars	OPTION I	OPTION II	OPTION III	OPTION IV
Section 1A				
Fire:-Building	12,500	25,000	30,000	100,000
Section 1B				
Fire:-Contents	12,500	25,000	30,000	100,000
Section 1C				
<b>Burglary:-</b> Contents	12,500	25,000	30,000	100,000
Section II				
Personal Accident	15,000	30,000	50,000	100,000
Premium				
(excluding S.T)	87/-	175/-	225/-	500/-

5. Sum Insured Details. Please check/tick the plan opted

6. Date of Issuance\_

7. Period of Insurance from\_\_\_\_\_\_to \_\_\_\_\_to

### DECLARATIONS

1. "I/We 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/We am/are authorized 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 insurance company and that the policy will come into force only after full receipt of the premium chargeable.

3. I/We further declare that I/we 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/We declare and consent to the company seeking medical information from any doctor or from a hospital who at anytime has attended on the life to be insured/proposer or from any past or present employer concerning anything which affects the physical or mental health of the life to be assured/proposer and seeking information from any insurance company to which an application for insurance on the life to be assured/proposer 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 proposal including the medical records for the sole purpose of proposal underwriting and/or claims settlement and with any Governmental and/or Regulatory authority."

I, hereby declare and warrant that the above statements are true and complete. I agree that this proposal shall form the basis of the contract should the insurance be effected. If after the insurance is affected, it is found that the statements, answers or particulars stated in the proposal form and its questionnaires are incorrect or untrue in any respect, the insurance company shall incur no liability under this insurance.

I have read the prospectus/sales literature and am willing to accept the coverage subject to the terms, conditions and exceptions prescribed by the insurance company therein.

Place: Date:

### Proposer's Signature

Premium Detail (Cash/Cheque)

Rs (incl of Ser. Tex)
Cheque No
Cheque Date

Bank .....

Service Tax Regd No: D-III/St/R-IV/GEN INS/1/03 Service Tex Assessed Code: AAAC17573HST001

Policy Stamp

Authorized Signatory IFFCO Tokio General Insurance Co Ltd. Proposer Copy

### PROHIBITION OF REBATES:

Section 41 of the Insurance Act 1938 provides as follows:

- No person shall allow, or offer to allow, either directly or indirectly as on inducement to any person to takeout or renew or continue an insurance in respect of any kind of risk relating to lives or property in India, any rebate of the whole or part of the Commission payable or any rebate of the premium shown on the Policy except, such rebate as may be allowed in accordance with the published Prospect or tables of the insurer.
- 2. Any person making default with the provisions of this Sections shall be punishable with fine which may extend to Ten Lakh rupees.