

Proposal No.

	FOR OFFICE USE ONLY										
Branch Name:			Branch Code:								
Intermediary: 🗌 Agency 🗌 Dir	ect 🗌 Corporate Agency 🗌 Other Intermo	ediaries									
Intermediaries Name:			Intermediary Code:								
Proposal Received On:											
Processed By:	Date D D M M Y Y Y Y	Approved By:	Date D D M M Y Y Y Y								
Customer ID:											

GUIDELINES FOR COMPLETION OF THE FORM (TO BE FILLED BY PROPOSER/REPRESENTATIVE)

- Please answer all the questions fully and correctly.
- This proposal will be the basis of any insurance policy that We may issue. •
- You must disclose all facts relevant to all persons proposed to be insured that may affect our decision to issue a policy or its price, terms, conditions and . exclusions.
- The policy shall become void at our sole discretion, in the event of any untrue or incorrect statement, misrepresentation, non-description or non-disclosure in any material particular in the proposal form/personal statement, declaration and connected documents or any material information having been withheld by the Proposer or any one acting on his behalf.
- If there is insufficient space for you to provide information whether as requested or otherwise, please attach a separate sheet. .
- If you are in any doubt, please seek the help of our company representative or your insurance advisor. .
- 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 under the Policy • if premium is not received by Us in full and in time, or is not realized or non-fulfilment of pre-policy medical check-up.
- Please fill up this form in CAPITAL LETTERS for yourself and each proposed Insured Person.
- A policyholder or prospect who is a person with disability and requires assistance in completing the proposal form, may duly authorize a representative to give declaration on his/her behalf.

	PROPOSER DEIAILS				
Mr. Mrs. Mis	s Others Gender Male Female 3 rd Gender				
PAN Number	Aadhaar No.				
Name of the Proposer	First Name Middle Name Last Name				
Permanent Address					
(As per address proof)					
	City State State				
Landmark	Pincode				
Telephone	Mobile* / <th <="" th=""> <th <="" th=""> <th <="" td="" th<<=""><td></td></th></th></th>	<th <="" th=""> <th <="" td="" th<<=""><td></td></th></th>	<th <="" td="" th<<=""><td></td></th>	<td></td>	
Current Address (if diff	Ferent from Permanent Address)				
	Same as permanent address				
	City State State				
Landmark	Pincode				
Telephone	Mobile* / <th <="" th=""> <th <="" th=""> <th <="" td="" th<<=""><td></td></th></th></th>	<th <="" th=""> <th <="" td="" th<<=""><td></td></th></th>	<th <="" td="" th<<=""><td></td></th>	<td></td>	
	_				

Date of Birth D D M Y Y Y Marital Status: Married Single Nationality: Indian NRI Foreigner
Education Qualification 🗌 Lesser than matriculation 🗌 Matriculation 🗌 Graduate 🗌 Post Graduate 🗌 Professional Course
Occupation Salaried Self employed Student House wife Others
If salaried, specify designation
If self employed, specify business/occupation
Annual Gross Income (₹) □ Up to 5 lakhs □ 5 to 10 Lakhs □ 10 to 25 Lakhs □ 26 to 50 lakhs □ 50 Lakhs to 1 Crore □ Above 1 Crore
E-mail*
Ayushman Bharat Health Account (ABHA)
* 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://abha.abdm.gov.in/abha/v3/register
e-IA Number (Electronic Insurance Account Number)
Would you like to open an Electronic Insurance Account with any Insurance Repository? 🗌 YES 🗌 NO
If yes, please furnish the below details.*
Insurance Repository Name
*Account will be opened with your Name / DOB / Address as mentioned in this proposal form. If you already have an Electronic Insurance Account, please share the below details
Account Number
Account Name
Insurance Repository Name
 Non Resident Indian (NRI) Member of any Trust: Charities Non-Government Organisation (NGO) Politically Exposed Person (PEP): Senior Politician Senior Government Judicial Military Officer Senior Executive of State Owned Corporation Important Political Party Official Head of State or of Government.
KNOW YOUR CUSTOMER (KYC) DETAILS
Please provide your Central Know Your Customer registration number below.
CKYC Number
Marital Status 🗌 Single 🗌 Married 🗌 Widow/Widower 🗌 Divorced
Nationality
Occupation Service Self Employed Others:
Are you an existing Royal Sundaram customer?* YES NO *If yes, please provide
Existing Policy No.
Customer ID No.
If CKYC Number is not available, please confirm below on the documents being shared by you (proposer) to comply with KYC guidelines. (Please tick)
1. 🗌 PAN Card Copy (compulsory) 2. 🗌 Form 60 (only if PAN is not available)
3. Address Proof 🗌 Driving License 🗌 Voter's Identity Card 🗌 Passport Copy 🗌 NREGA Card
Any other officially valid document (please specify)
4. Identity Proof (only for those submitting Form 60) 🗌 Driving License 🗌 Voter's Identity Card 🗌 Passport Copy 🗌 NREGA Card
Any other officially valid document (please specify)

DETAILS OF PERSONS TO BE COVERED

Sl. No	Insured Name (First, Middle, Last)	Gender: Male (M)/Female (F)/ Others (O)	ABHA No.	Date of birth (DD/MM/YYYY)	Relationship with proposer	Height (cm)	Weight (kg)	Occupation	Annual Income (if applicable)
1.		MFO							
2.		MFO							
3.		M F O							
4.		MFO							
5.		M F O							
6.		M F O							

*Please choose the relationship with proposer from this list - Spouse as long as he or she continues to be married to you, Son, Daughter-in-law, Daughter, Father, Mother, Father-in-law as long as your spouse continues to be married to you, Grandfather, Grandmother, Grandson, Granddaughter, Sonin-law, Brother, Sister, Sister-in-law, Brother-in-law, Brother-in-law, Nephew and Niece.

Please choose the occupation from this list - Salaried, Self Employed, Housewife, Student, Others.

Note: Please enter the details of additional members in excess of 6 in the additional sheet attached at the end of this form.

	COVERAGE SELECTION									
1. Plan d	etails	Policy Type: Individual	Family Floater							
	f Family Floater*, number of persons to be coveredAdultsChildren * - Max 2 Adults and 4 children)									
2. Proposed policy term Policy Tenure: 1 Year 2 Years										
3. Sum I	3. Sum Insured 1.5 lakhs 2 lakhs 3 lakhs 4 lakhs 5 lakhs									
4. Instalı	nent Opt	ion If policy term more than one year,	installment option is avai	lable.						
Please	tick any o	one option you want to opt for: \Box N	Aonthly Quarterly	☐ Half Yearly						
Please p	rovide co	verage details in below table (Please d	lo not fill anything in Pr	emium Computation Co	olumn):					
S. No	S. No Insured Name (First, Last) Individual Floater Premium Sum Insured Sum Insured Sum Insured Option Option (for office use only) Final Premium (inclusive of GST*)									
			[

* Note: The premiums for respective Zones will be based on Proposer's residence/ pin code/ zone. Please note the Cities/ Towns that fall under respective Zones shall be identified as per the updated/ latest Jurisdiction defined.

Please select your choice of TPA (Third Party Administrator) to service your cashless claims.

🗌 Paramount Health Services (TPA) Pvt Ltd. 🔹 Medi Assist Insurance TPA Pvt. Ltd

Note : The above is in compliance with F.No. IRDAI / Reg/15/166/2019.Insurance Regulatory and Development Authority of India (Third Party Administrators – Health Services) (Amendment) Regulations, 2019.

POLICY DOCUMENTS DELIVERY PREFERENCE (Please select your preferred mode of receiving the policy documents):

Electronic Copy only (via registered email/ mobile number)

Both Electronic & Physical Copies*

*Note: If you select both electronic and physical copies, the physical copy will be dispatched to your registered mailing address.

NOMINATION

In the event of the death of the proposer any payment due under the policy shall become payable to the nominee proposed in the form. The receipt of the proceeds by such nominee would be sufficient discharge to the company. Nominee for all other persons proposed to be insured shall be the proposer himself/herself. Following section to be filled by the proposer:

Nominee Name** (First, Last)	Relationship with the proposer	Address and contact details of Nominee	% of Sum Insured	Bank Account details of the Nominee
		Present Address Permanent Address Phone Number		1. Account No. 2. IFSC Code 3. Bank Name 4. Branch Name
		Email ID		5. Branch Code

Nominee Name** (First, Last)	Relationship with the proposer	Address and contact details of Nominee	% of Sum Insured	Bank Account details of the Nominee
		Present Address		1. Account No.
		Permanent Address		2. IFSC Code
		Phone Number		 Bank Name Branch Name
		Email ID		5. Branch Code
		Present Address		1. Account No.
		Permanent Address		2. IFSC Code
		Phone Number		3. Bank Name 4. Branch Name
		Email ID		5. Branch Code
		Present Address		1. Account No.
		Permanent Address		2. IFSC Code
		Phone Number		3. Bank Name 4. Branch Name
		Email ID		5. Branch Code

**Nominee for Primary insured/ Proposer may to be among the following mentioned relations

☐ Father ☐ Mother ☐ Son ☐ Daughter ☐ Spouse

In case the nominee is a minor then please provide the name and address of the Appointee -

Name of the Appointee	Name and address of the Appointee	Relationship with the Nominee	Age	Contact Number

MEDICAL QUESTIONS

(Yes/No response is mandatory for each of the questions. Any other response will be treated as a non-submission. You must answer these questions truthfully)

Please answer the below mentioned questions accurately to the best your knowledge in respect of each person proposed to be insured. If the answer to any of these questions is Yes, please provide the complete details in the table for additional medical information.

Please ensure that you are fully informed about the standard waiting periods and permanent exclusions that apply to the Secure All.

Sl. No	Details	Insured 1	Insured 2	Insured 3	Insured 4	Insured 5	Insured 6
1	Within the last 2 years have you consulted a doctor or healthcare professional? (other than Preventive Health Check-up or Pre Employment Health Check-up)	YES NO					
2	Within the last 2 years have you underwent for any detailed investigation (e.g. X-ray, CT Scan, biopsy, MRI, Sonography, etc) (other than Preventive Health Check-up or Pre Employment Health Check-up)	YES NO					
3	Within the last 5 years have you been to a hospital for an operation/medical treatment?	YES NO					
4	Do you take tablets, medicines or drugs on a regular basis?	YES NO					
5	Within the last 3 months have you experienced any health problems or medical conditions which you/proposed insured person have/has not seen a doctor for	YES NO					
6	Have any of the person proposed to be insured ever suffered from or taken treatment, or hospitalized for or have been recommended to take investigations/medication/surgery or undergone a surgery for any of the following – Diabetes; Hypertension; Ulcer/Cyst/Cancer; Cardiac Disorder; Kidney or Urinary Tract Disorder; Disorder of muscle/bone/joint; Respiratory disorder; Digestive tract or gastrointestinal disorder; Nervous System disorder; Mental Illness or disorder, HIV or AIDS	YES NO	YES NO	YES NO	YES NO	UYES NO	YES NO

Note: In addition to the above, we may have additional questions for you or may ask you to undergo medical tests to complete your full medical assessment

Secure All | PR24213/MAR25

LIFESTYLE QUESTIONS

Does any person proposed to be insured consume any of the following:

Substance		Insured 1	Insured 2	Insured 3	Insured 4	Insured 5	Insured 6
		YES NO					
Alcohol	Quantity**						
	No. of Years						
		YES NO					
Smoking	Quantity (No./Day)						
	No. of Years						
		YES NO					
Any other substance like Tobacco/Guthka/Pan/Pan Masala, etc	Quantity (Pouch/Day)						
	No. of Years						
		YES NO					
Narcotics	Quantity						
	No. of Years						

Please seek separate sheet for more than 6 Insureds.

(**Beer - No. of Pints per week, Wine & Spirit - ml/week)

If any of these habits has been in the past please mention the year of stopping it & the reason for doing the same ____

_habit

ADDITIONAL MEDICAL INFORMATION

If you have answered yes to any of the Health questions in section 4, please give full details here. If you need more space please use extra sheets. If you are unsure whether any details are relevant, please include them.

Details	Insured 1	Insured 2	Insured 3	Insured 4	Insured 5	Insured 6
Name of illness/injury suffering from or suffered in the past						
Date of first diagnosis (Month & Year)						
Treatment/medication received/receiving						
Treatment outcome (fully cured/partially cured/ ongoing, etc)						

Note: Company may apply an exclusion/risk loading on the premium payable (based upon the declarations made in the proposal form and the health status of the members proposed to be insured). These loadings would be applied from the Policy Period State Date including all subsequent renewals with the company.

Any exclusion/loadings, if applicable, shall be suitably intimated to the proposer based on the assessment of the proposal form and medical tests. Proposer shall be required to pay the additional premium within stipulated time of such intimation. Company shall not be at any risk during this period. In the event of the decline of proposal due to non-receipt of this additional premium within the stipulated time or due to any reason, Company shall cancel your proposal and refund the premium amount after deducting charges as per policy terms and conditions.

GENERAL INFORMATION

Please confirm if any of the persons to be insured is pregnant (applicable for females only) 🗌 YES 🗌 NO

FAMILY PHYSICIAN DETAILS

Contact Number

OTHER ONGOING HEALTH INSURANCE / PERSONAL ACCIDENT / CRITICAL ILLNESS POLICY INFORMATION (including those obtained from Royal Sundaram General Insurance Co. Limited)

SI. No	Name of Insured	Name and Address of insurance	Policy No.	Period of Insurance first inception date	Period of	Insurance	Sum Insured (₹)	Claim details, claim amount received or	Are any persons to be insured opting for portability or
		company		inception date	From	То		receivable (in ₹)	migration from an existing cover?
1.					D D M M Y Y Y Y	D D M M Y Y Y Y			YES NO
2.					D D M M Y Y Y Y	D D M M Y Y Y Y			YES NO

*Note: In case of Portability/ Migration, kindly fill Portability/ Migration Request form along with this form

CAUTION

You are obliged to make a full and frank disclosure of all facts material to the assumption of risk in relation to you and every person proposed to be insured that would influence our decision to issue policy or the terms on which it is issued and you must not misrepresent any information to us. The obligation continues until the policy is issued and does not end with the submission of this proposal form. If therefore, there is any change in the information given herein or new information comes to light before the policy is issued, then you must inform us of the same in writing without delay. If there is insufficient space to provide additional information, whether as requested or otherwise, then please attach an extra sheet duly signed. If the disclosure obligations are breached, then may render any policy issued void.

AUTHORIZATION FOR ELECTRONIC POLICY FULFILLMENT AND SERVICE COMMUNICATIONS (Please read carefully and put a check mark against each before signing)

- □ I hereby consent that the policy documents may be sent to me by email____
- □ I hereby consent to and authorize Royal Sundaram General Insurance Co. Limited (Company) to make welcome calls, service calls or any other communication (electronic or otherwise) with respect to the proposed or existing policy of Company from time to time.

Date : D D M M Y Y Y Y

Signature of the Proposer / Representative : ____

Place : ___

Name of Proposer : _____

DECLARATION

WhatsApp at

- 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 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 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 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 Royal Sundaram 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.
- 7. I 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 📄 NGO 📄 Film Actor 📄 Producer 📄 Others.
- 9. 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 Royal Sundaram, 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.
- 10. I consent to the fact that Royal Sundaram 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 above-mentioned 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 Royal Sundaram hereafter. In case of any modification, the applicable information will be provided to Royal Sundaram for updating the CKYC Registry Records.
- 11. I further confirm that I have read and understood the contents of this proposal form, including the terms, conditions, and disclosures provided by the insurer. I have been given an opportunity to seek clarifications, and I am fully aware of the implications of the coverage, premium payments, and policy terms.

Date : D D M M Y Y Y Y

Signature of the Proposer/Representative : ____

Name of Proposer : _____

Place :

AUTHORIZATION FOR REPRESENTATIVE (for Persons With Disability Requiring Assistance)

Ι,	, hereby authorize	(my relationship to
proposer:) to complete this proposal form on my behalf, as I require assis	stance due to my disability. I confirm that all
information provided is accurate and given with my	/ full consent.	
Contact Number of Authorized Representative:	Signature of Authorized I	Representative:

Date: |D |D |M |M |Y |Y |Y |Y

Declaration by Representative

I confirm that I have completed this proposal form on behalf of the proposer to the best of my ability and as per their instructions. Note: The insurer may request identification proof of the authorized representative if required.

VERNACULAR DECLARATION

The terms, conditions, and benefits of the insurance product, its scope of coverage, exclusions, premium details, my rights, obligation and duties was explained to me in my preferred language(dialect) by the persons. Additionally, I was also provided with an opportunity to ask question and seek clarification in my preferred language(dialect) before authenticating this proposal

Declarants Name																												
Relationship with proposer																												
Date : DDMM	YY	Y	Y						Si	gna	ture	e of	the	Pro	pos	er/l	Repr	ese	ntat	ive	:							
Place :							-		N	ame	e of	Pro	pos	er :														
Witness Name:				 	 	 		 				Ι	ntei	me	diaı	y/	Age	nt	Nan	ne:		 	 	 	 	 	 	
Witness Signature:												I	nter	me	diaı	у/	Age	nt	Sign	atu	re:							
POSP Name:												I	POS	РC	ode	:												

Date and Place:

PAYMENT DETAILS (Please tick ($\sqrt{}$) payment option)

ASBA Bank Account Details

POSP PAN No.:

(For blocking the premium amount under BIMA ASBA facility)
ASBA Bank Name
ASBA Bank A/c. No.
Branch Name
ASBA A/c. Holder Name (in case Applicant is different from ASBA A/c. Holder)
OR UPI ID (Maximum 45 characters)Type of Account (Savings/Current):
ASBA Declaration
I hereby give my consent and authorize Bank to block the premium amount payable and debit the same from my account under BIMA ASBA facility upon acceptance of my proposal for Insurance by Royal Sundaram General Insurance Company.
If the ASBA bank account is held by a person other than the Proposer, I confirm that I have obtained the consent of the account holder for the blocking and debiting of the premium amount as per the terms of the BIMA ASBA facility.
Signature of the Proposer/Representative: Signature of the Account Holder (if different from Proposer):
$Date: \begin{bmatrix} D & M & M & Y & Y & Y \end{bmatrix}$

INTERMEDIARY DECLARATION

Insurance Advisor/Specified Person of the Corporate Agent/Authorized employee of the Broker/Relationship Officer, do hereby declare that I have explained all the contents of this Proposal Form, including the nature of the questions contained in this Proposal Form to the Proposer including statement (s), information and responses(s) submitted by him/her in this Proposal Form to questions contained herein or any details sought herein will form the basis of the Contract of Insurance between the Company and the Proposer, if this Proposal is accepted by the Company for issuance of the Policy. I have further explained that if any untrue statement(s)/information/response(s) is/are contained in this Proposal Form / including addendum(s), affidavits, statements, submissions, furnished/ to be furnished, the Company shall have the right to vary the benefits which may be payable and furthermore, if there has been a non-disclosure of any material fact, the Policy issued to his/her favour pursuant to this Proposal may be treated by the Company as null and void and all premium paid under the Policy may be forfeited to the Company.

License No./ID:___

L

(Advisor/Corporate Agent/Broker/Relationship Officer)

Date : D D M M Y Y Y Y

Signature of the Insurance Advisor : ____

SECTION 41 OF THE INSURANCE ACT, 1938 - PROHIBITION OF REBATES

- 1. 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 the whole or part of the commission payable or any rebate of the premium shown on the policy nor shall any person taking out or continuing the policy accept any rebate except such rebate as may be allowed in accordance with the published prospectus or tables of the Insurer.
- 2. If any person fails to comply with sub-regulation (1) above, he shall be liable to payment of a fine which may extend to Ten Lakh Rupees.



Royal Sundaram General Insurance Co. Limited Vishranthi Melaram Towers, No. 2 / 319, Rajiv Gandhi Salai (OMR), Karapakkam, Chennai - 600097. Registered Office: 21, Patullos Road, Chennai - 600 002. Royal Sundaram IRDAI Registration No.102 | CIN:U67200TN2000PLC045611

🐧 1860 425 0000 | 🖂 care@royalsundaram.in | 肴 www.royalsundaram.in



ROYAL SUNDARAM INSURANCE ______ Sundaram Finance Group ______

Proposal No.

ACKNOWLEDGEMENT

Date D D M M Y Y Y Y

Signature of the receiver and office seal



Royal Sundaram General Insurance Co. Limited Vishranthi Melaram Towers, No. 2 / 319, Rajiv Gandhi Salai (OMR), Karapakkam, Chennai - 600097. Registered Office: 21, Patullos Road, Chennai - 600 002. Royal Sundaram IRDAI Registration No.102 | CIN:U67200TN2000PLC045611

① 1860 425 0000 | ⊠ care@royalsundaram.in | → www.royalsundaram.in



Royal Sundaram General Insurance Co. Limited Vishranthi Melaram Towers, No. 2 / 319, Rajiv Gandhi Salai (OMR), Karapakkam, Chennai - 600097. Registered Office: 21, Patullos Road, Chennai - 600 002. Royal Sundaram IRDAI Registration No.102 | CIN:U67200TN2000PLC045611

🚺 1860 425 0000 | 🖂 care@royalsundaram.in | 🔶 www.royalsundaram.in