

Member Form – IndiaFirst Life Group Micro Insurance Plan UIN: 143N053V01

MPH Name _____ Transaction No. _____ Date of Transaction _____

Account: _____ Loan Type please specify: _____

Details of the Primary Life

Primary Life Name: Mr / Ms / Mx FIRST _____ MIDDLE _____ LAST _____ Gender: Male Female DOB:

Occupation _____ Nature of duties _____

Address: _____

Mobile _____ Email _____

Insurance Details

Base Sum Assured ₹ _____ Base Premium* ₹ _____ Pay Mode _____ Policy Term (Months) _____

Premium Paying Term (Months) _____ Pay Frequency _____ Annual Income _____

Life Cover Life Cover + Accidental Total Permanent Disability Life Cover + Critical Illness Life Cover + Accidental Total Permanent Disability + Critical Illness

PAN: _____ Sum Assured Type: Reducing Level Rate of Interest _____
(Form no. 60 if PAN is not available)

Nominee/ Appointee Details*

Nominee Name	Percentage Share	DOB of Nominee	Relationship with Life Assured	Appointee Name (if applicable)	Appointee DOB	Relationship with Nominee

Health Declaration for Member (Non disclosures or misrepresentation of facts will highly impact claim settlement)*

Primary Life: Feet inches: Weight in kg:

I hereby declare that I am in good health and I am not suffering or have not suffered from any illness / symptoms/ medical condition requiring medical treatment, medical investigation, surgery or hospitalization in past 3 years. I also hereby declare that age mentioned in the proposal form is correct.

Declaration by the Member*

I understand and agree that the answer and statements made on this Health Declaration are full, complete and true and will form the basis of the contract, which may arise. I / we further declare that I / we have not withheld any material fact or information which may affect the decision of IndiaFirst Life Insurance Company Limited (Hereafter called the "Company") in underwriting the risk. In case of fraud, misrepresentation and suppression of material facts by me/us, the policy contract/COI shall be treated in accordance with Sec 45 of Insurance Act,1938 as amended from time to time. All material facts, which may influence the assessment of the risk have been disclosed.

I understand and agree that the maximum cover under the insurance scheme shall not exceed as agreed with Master Policyholder, irrespective of any number of loan/Saving accounts held by me/us. I authorize the Company to seek medical information from any doctor/hospital in respect of any matter relating to my physical or mental health and I authorize the doctor/ hospital to give such information to the Company and/or to their claims administrator or medical advisors. Further I also confirm that I have never participated nor intend to participate in any hazardous sports or activity. I agree that in case of any medical request on my proposal the risk will commence only on the date of acceptance of my proposal by the Company. I authorize sharing with the Company, my personal/contact information to enable them to carry out their duties as the Insurer. I also declare that all the information given by me is true, correct and complete or else the policy shall stand cancelled.

Primary Life Signature/Thumb impression*: _____ Date: _____

Authorisation for Settlement of Claim amount in favour of Master Policy Holder who is a Regulated Entity

I authorise the Company to make the payment towards my Outstanding Loan Balance amount to Master Policyholder by deducting from claim proceeds payable on the happening of the contingent event covered by the Policy, in case the policy is availed through a Regulated Entity as prescribed by the authority from time to time.

Primary Life Signature/Thumb impression*: _____ Date: _____

Section 41 of Insurance Act 1938, as amended from time to time: 1) No person shall allow or offer to allow, either directly or indirectly, as an inducement to any person, to take 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 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. 2) 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.

Extract of Section 45 of the Insurance Act, 1938, as amended from time to time: No policy of life insurance shall be called into question on any ground whatsoever after the expiry of three years from the date of policy. A policy of life insurance may be called into question at anytime within three years from the date of policy, on the ground of fraud or on the ground that any statement of or suppression of a fact material to the expectancy of the life of the insured was incorrectly made in the proposal or other document on the basis of which the policy was issued or revived or rider issued. The insurer shall have to communicate in writing to the insured or legal representatives or nominees or assignees of the insured, the grounds and materials on which such decision is based. No insurer shall repudiate a life insurance policy on the ground of fraud if the insured can prove that the misstatement or suppression of material fact was true to the best of his knowledge and belief or that there was no deliberate intention to suppress the fact or that such misstatement or suppression are within the knowledge of the insurer. In case of fraud, the onus of disproving lies upon the beneficiaries, in case the policyholder is not alive. In case of repudiation of the policy on the ground of misstatement or suppression of a material fact and not on the grounds of fraud, the premiums collected on the policy till the date of repudiation shall be paid. Nothing in this section shall prevent the insurer from calling for proof of age at any time if he is entitled to do so, and no policy shall be deemed to be called in question merely because the terms of the policy are adjusted on subsequent proof that the age of the life insured was incorrectly stated in the proposal. For complete details of the section and the definition of 'date of policy', please refer Section 45 of the Insurance Act, 1938, as amended from time to time.

Declaration to be made by a 3rd Person where: a) The insured member has affixed his/her thumb impression; Or b) The insured member has signed in vernacular; Or c) The insured member has not filled the application .

The declaration should be attested by a person of standing whose identity can easily be established, but unconnected with the insurer in any capacity.

I hereby declare that I have fully explained the above questions and contents of the proposal form to the Member in _____ language, and that the Member has affixed the thumb impression above after fully understanding the contents thereof. in my presence"

Name of the Declarant: _____ Signature: _____ Relation with Member _____

Address of the Declarant: _____