

ZK - 25-26/v1

Empower Proposal Form

EP

GUIDELINES FOR COMPLETION OF THE PROPOSAL FORM

1. Please fill the proposal form in BLOCK LETTERS. All details with * are mandatory.
2. The issuance of this form by Zurich Kotak General Insurance Company (India) Limited (hereafter referred as "Company") does not amount to acceptance of the proposal. The Liability of the Company in relation to the subject matter of this Proposal does not commence until this Proposal has been accepted by the Company through the issuance of the Policy Document/Cover Note and subject to the receipt by the Company of the premium paid.
3. This Proposal will be the basis of any subsequent policy that the Company issues to you. It is therefore essential that you provide all the information in this Proposal FULLY, ACCURATELY AND CORRECTLY in respect of all persons proposed to be insured and that you provide the Company with any and all additional information relevant to risk to be insured or the Company's decision as to acceptance of the risk or the terms upon which it should be accepted.
4. The Policy shall become voidable at the option of the Company, in the event of any untrue or incorrect or incomplete statement, misrepresentation, non description or on 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 proposed policyholder or any one acting on its behalf to obtain any benefit under this Policy.
5. If you require additional space to answer any question on this Proposal Form, please attach additional sheets of paper and indicate on the additional sheet the question number to which the information being provided pertains. (Information given herein will be treated in strict confidence).

FOR OFFICE USE ONLY

Quote No.*	Quote Date*
Branch Code	Sales Manager Code
Intermediary Code	Intermediary Service RM
Intermediary Branch code	Intermediary business vertical
Intermediary Client Ref No	SP Name/ Code

SECTION I

PROPOSER'S INFORMATION

Title Mr. / Miss / Mrs. / M/s / Others			
Name*	First Name	Middle Name	Last Name
Gender*	<input type="checkbox"/> Male <input type="checkbox"/> Female <input type="checkbox"/> Others	Date of Birth*	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
Nationality*	<input type="checkbox"/> Indian <input type="checkbox"/> Non-Indian <input type="checkbox"/> NRI	Marital Status	<input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> Others
Permanent Address*			
Address (Line 1).			
Address (Line 2)			
Nearest Landmark	City / District		
State	Pin Code	Country	
Is Correspondence Address same as Permanent Address? * <input type="checkbox"/> Yes <input type="checkbox"/> No If 'No', please provide below			
Correspondence Address*			
Address (Line 1)			
Address (Line 2)			
Nearest Landmark	City / District		
State	Pin Code	Country	
Phone	Mobile*		
Email ID*	:		
Occupation*	<input type="checkbox"/> Business <input type="checkbox"/> Salaried <input type="checkbox"/> Professionals <input type="checkbox"/> Student <input type="checkbox"/> Housewife <input type="checkbox"/> Retired <input type="checkbox"/> Others		
Profession*	<input type="checkbox"/> CA <input type="checkbox"/> Paramilitary Services <input type="checkbox"/> Govt. Teacher <input type="checkbox"/> Govt. Employee <input type="checkbox"/> Medical Doctor <input type="checkbox"/> Others		
GSTIN			
Annual Income	Up to 2.5 lacs <input type="checkbox"/> 2.5 - 6 lacs <input type="checkbox"/> 6 - 10 lacs <input type="checkbox"/> 10 - 15 lacs <input type="checkbox"/> 15 - 20 lacs <input type="checkbox"/> 20 - 25 lacs <input type="checkbox"/> >25 lacs <input type="checkbox"/>		
PAN*:	<input type="text"/> /Form 60 (only in case the customer does not have PAN No.)		
CKYC Identifier / Number # (Generated by CERSAI)			
Please share the following for authentication purpose:			
Proof of Identity (POI) and Proof of Address (POA) [(✓) Tick whichever is applicable]			
PAN <input type="checkbox"/> Ration Card <input type="checkbox"/> Passport <input type="checkbox"/> Driving License <input type="checkbox"/> Voter ID Card <input type="checkbox"/> Others (Please specify): <input type="text"/>			
Are you an existing customer of Kotak Mahindra Bank Ltd. / Kotak Mahindra Prime Ltd.? <input type="checkbox"/> Yes <input type="checkbox"/> No If 'Yes', CRN <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>			
Zurich Kotak Group Employees <input type="checkbox"/> Yes <input type="checkbox"/> No If 'Yes', Employee ID <input type="text"/>			
Any existing policy from Us <input type="checkbox"/> Yes <input type="checkbox"/> No If 'Yes', Policy No <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>			

PROPOSAL DETAILS

Sum Insured (in INR)	(Deductible)
<input type="checkbox"/> 3 lac	<input type="checkbox"/> 50 k <input type="checkbox"/> 1 lac
<input type="checkbox"/> 4 lac	<input type="checkbox"/> 50 k <input type="checkbox"/> 1 lac
<input type="checkbox"/> 5 lac	<input type="checkbox"/> 1lac
<input type="checkbox"/> 7.5 lac	<input type="checkbox"/> 2 lac
<input type="checkbox"/> 10 lac	<input type="checkbox"/> 2 lac

Proposed Start Date*

SECTION III

INSURED INFORMATION

Any one of the following can be covered – Proposer (Self), Proposer's spouse, Dependent Sibling (Unmarried & Financially Dependent), Dependent Child (Unmarried & Financially Dependent), Parents/ In Laws

INSURED DETAILS								
Name in Full*	Relation with the Proposer*	Date of Birth DD/MM /YYYY	Gender*	Height in (cm)*	Weight in (kg)*	Occupation*	Marital Status*	ABHA ID

In case your ABHA Number is not created, please visit the link (<https://healthid.ndhm.gov.in/>) to create the same

Nominee Details

Nominee Name*								
Relationship of Nominee with Proposer*								
Nominee Date of Birth DD/MM/YYYY*								
Nominee Mobile Number								
Nominee Email ID								
Nominee Present Address								
Nominee Permanent Address								
Nominee Bank Name and Account Details								
% of claim share*								

***Total % share cannot exceed more than 100%**

For all other persons covered under the policy, the Proposer will be the nominee.

Where Nominee is a minor, give details of Appointee

Name of the Nominee	Name of the Appointee	Date of Birth DD/MM/YYYY	Relationship with the Nominee

Note: Please provide an additional sheet if space is not sufficient to complete details.

INSURED HEALTH HISTORY / DETAILS

Section A: Medical and Hospitalisation Information

Details of hospitalization for the illness / ailment / Medicine / Test / Surgery

Are you currently in good mental and physical health – Yes / No	
Are you currently suffering or previously suffered from any illness and on continuous medication for same - Yes / No (If Yes, please provide documents for same)	
Name the medication and duration since on treatment	
Diabetes Mellitus If Yes provide duration, type I or II and name of medication	
High BP, Cholesterol If Yes since when and medication being taken	
Have you undergone any medical test or health check-up in the past 6 month if yes then please mention if any abnormal result detected	
Any hospitalization in the past – Yes / No (If Yes, Please provide documents for same)	
Period of hospitalization	

Have You or any of the person proposed to be insured ever suffered from / are suffering from any of the following: Please tick 'YES' for insured wherever applicable
 InfectioHave You or any of the person proposed to be insured ever suffered from / are suffering from any of the following: Please tick 'YES' for insured wherever applicable.

Infections / Allergies	
HIV / AIDsns / Allergies	
Cancer / Tumor / Cyst	
Nutritional / Endocrinal disorders / Diabetes	
Mental psychiatric Disorders	
Nervous system Disorders	
Disorders of the Eyes / Ears / Nose / throat/	
Disorders of the circulatory system / Heart Disease/ hypertension	
Respiratory Infections and Diseases, Asthma	
Bones and Joints, Spondylitis / arthritis etc.	
Diseases of Stomach, Intestines, liver, appendix	
Kidney and urinary system	
Pregnant / Gynaecological Disorders / any disorder of Prostrate	
Birth Defects	
Accidents / burns	
If any accident in past please give details:	
Year of Accident	
Accident resulting in to deformity or disability hampering mobility	

Section B: Lifestyle Information

Have You or any of the person proposed has any of the following Habit?	
Smoking / Tobacco consumption – Yes / No	
If Yes, Duration and Quantity per day	
Alcohol consumption- Yes / No	
If Yes, Duration and Quantity	

Section C: Existing Health Insurance Details

Type of Policy	
Period of Insurance	
Insurance Company	
Base Sum Insured (Rs.)	

Section D: Details of claims

Ailment for which claim was made	
Claim amount paid/rejected	
Year of claim	

Others

Have You or any person proposed to be insured under the Policy has ever been refused insurance cover by an insurance company or been accepted on special terms? (YES / No)	
If yes, please give full detail	
Any Pre-existing diseases	

Note: Please provide an additional sheet if space is not sufficient to complete details.

SECTION IV

***PAYMENT DETAILS**

<input type="checkbox"/> Cheque	<input type="checkbox"/> Demand Draft	<input type="checkbox"/> Credit Card	<input type="checkbox"/> Online Payment
Cheque / D.D #	Amount	Drawn On	
Date	Bank		
Branch	(In favour of Zurich Kotak General Insurance Company (India) Limited)		
IFSC/MICR Code			
For Credit/Debit Card			
Transaction Reference No.	Transaction Date		
Online / Credit card premium payment should be made by the policyholder himself. Third party payments are not allowed			

BANK ACCOUNT DETAILS

Details required to process all payment due in relation to your policy including refunds (if any) and / or claims directly to your bank account.

Please select any one of the below options as applicable.

Bank details as per premium cheque to be used for electronic fund transfer.

No existing Bank Account.

I agree to open a bank account and provide my bank account details to the Company for electronic fund transfer as mode of payment. I shall provide these details before renewal of my insurance policy or before any payment becomes due in relation to my insurance policy (whichever is earlier). I understand that as per regulatory requirement, Company shall process any payment in relation to my insurance policy only through electronic fund transfer after receipt of aforesaid pending bank details from me.

Cancelled Cheque submitted of Other Bank

Particulars of Bank Account:

Account Number IFSC/MICR Code

Bank Name

Account Holder Name

Disclaimer: Zurich Kotak General Insurance Company (India) Limited shall not be liable to anybody, in any manner, whatsoever if the NEFT transaction does not complete

ASBA Declaration:

I hereby accord my consent to authorize Zurich Kotak General Insurance to block the applicable premium payable for the aforesaid insurance policy under the BIMA ASBA facility and debit the same from my bank account upon acceptance of this proposal. In case the proposal is not accepted, I accord my consent to debit only the expenses incurred towards medical examination, if any, and unblock the balance amount.

*Place: _____

*Date:

*Signature and Stamp of Proposer

ELECTRONIC INSURANCE ACCOUNT DETAILS OF PROPOSER (E-mail id is mandatory)

Do you have an EIA Account	<input type="checkbox"/> Yes <input type="checkbox"/> No
If Yes, please quote EIA Number	
If No, do you want Us to create an EIA account for you	<input type="checkbox"/> Yes <input type="checkbox"/> No (If Yes, please fill up Insurance Repository Application form)
Email id (to be registered with Insurance Repository)	
Your address details as mentioned in the EIA account shall override the address provided in this application for Insurance	

DECLARATION

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.

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.

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.

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.

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.

Protect and contribute in conserving the environment, all your policy and service related communication would be sent in soft copy to the email id mentioned in the proposal form and it is valid for all regulatory /policy servicing requirements.

I/We would still want to receive a physical copy of the policy.

I/We hereby give my/our consent to the Company to verify and obtain my/our identity/address proof through Central KYC Registry or Goods and Service Tax Portal or Ministry of Corporate Affairs Portal or National Securities Depository Limited portal for the purpose of undertaking KYC.

I/We hereby agree for sharing my/our medical records with the Insurer/ TPA through ABHA number mentioned in the proposal form. (Applicable for cases wherein ABHA number is available)

AML DECLARATION

I/We hereby confirm that all premiums have been/will be paid from bonafide sources and no premiums have been /will be paid out of proceeds of crime related to any of the offence listed in Prevention of Money Laundering Act,2002. I/We understand that the Company has the right to call for document to establish sources of funds. The Insurance Company has right to cancel the insurance contract in case I am/have been found guilty by any competent court of law under any of the statutes, directly or indirectly governing the prevention of money laundering in India. In case of entity, Type of Organization making the payment:

Limited Company Government Organization Non-Government Organization (NGO) Society Trust
 Partnership International Organization Co-operatives Section 25 Company Others

Are You or any of the proposed applicants or close relatives is/are associated to Politically Exposed Person (PEP)? * Yes No

(Politically Exposed Persons" (PEPs) are individuals who have been entrusted with prominent public functions by a foreign country, including the heads of States or Governments, senior politicians, senior government or judicial or military officers, senior executives of state-owned corporations and important political party officials.)

Are you a Non-Profit Organization? *(only in case of an entity) Yes No

(Non-profit organization " means any entity or organization, constituted for religious or charitable purposes referred to in clause (15) of section 2 of the Income-tax Act, 1961 (43 of 1961), that is registered as a trust or a society under the Societies Registration Act, 1860 (21 of 1860) or any similar State legislation or a Company registered under the section 8 of the Companies Act, 2013 (18 of 2013))

*Place: _____

*Date:

*Signature / Thumb Impression of Proposer

VERNACULAR DECLARATION

I hereby declare that, I have fully explained the contents of the proposal form and terms and conditions of the Policy to the Proposer in the language understood to him/her and that the Proposer has affixed the thumb impression / signature after fully understanding the contents thereof.

Signature/Thumb impression of Proposer

Signature of Intermediary/ Sales Person*

*Place: _____

*Date:

DECLARATION IN CASE THE PROPOSER/ POLICYHOLDER IS PERSON WITH DISABILITY (PWD)

I hereby declare that I _____, am a person with a disability and require assistance in completing this proposal form. I authorize _____ [Name of Representative], to act as my authorized representative and provide necessary declaration on my behalf for this Insurance Policy.

Signature/Thumb impression of Proposer

Signature of Authorised Representative*

*Place: _____

*Date:

DECLARATION FOR AGENT

I hereby declare that, I have fully explained the features and terms & condition of the policy in detail to the Proposer and the Proposer has affixed the thumb impression / signature after fully understanding the features thereof.

Signature/Thumb impression of Proposer

Signature & Stamp as applicable of the Insurance Advisor/ Specified person of Corporate Agent/Authorised Employee of Broker/Sales person*

*Place: _____

*Date:

ACKNOWLEDGEMENT

Received from Ms./Mrs./ Mr.

a sum of Rs. Through Cheque/DD against your proposal for Empower policy.

Signature of Zurich Kotak General Insurance Company (India) Limited Official / Intermediary

Date

Zurich Kotak General Insurance Company (India) Limited Official/Intermediary Name:

Time: : Place: _____

Note: Neither the submission of a completed proposal for insurance or any payment for any policy sought oblige the Company to agree to issue a policy, which decision is and always shall be in the Company's sole and absolute discretion. If Zurich Kotak General Insurance Company (India) Limited accepts a proposal for insurance, it shall be subject to the Board approved underwriting policy of Zurich Kotak General Insurance Company (India) Limited and the policy Terms and Conditions of Empower policy and the Company shall have no liability to make any payment if premium is not received by Zurich Kotak General Insurance Company (India) Limited in full and in time, or is not realised. If a proposal is not accepted, Zurich Kotak General Insurance Company (India) Limited will inform you and refund any payment received from you without interest

PROHIBITION OF REBATES (Under Section 41 of Insurance Act 1938 as amended)

- 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 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 punishable with fine, which may extend to Ten Lakhs Rupees.