

Section E: Nominee & Appointee Details (If Nominee is Minor, please name an Appointee who should be a major)

Particulars	Nominee 1	Nominee 2	Nominee 3	Nominee 4	Nominee 5
Nominee Name					
Address					
Gender					
Date of Birth					
Contact No.					
Relationship with Life Assured					
Share%					
Effective Date					
Appointee Name & Address					
Gender					
Relationship of Appointee to Nominee					
Date of Birth of Appointee					
Appointee Signature					

Section F: Previous Policy Details (Details of Life Insurance/Health Insurance held/applied with Pramerica Life/Other companies of the Life to be insured)

45. Has your proposal for Life Insurance, accident, medical or health related insurance ever been declined, postponed, withdrawn or accepted at extra premium? Yes No

If "Yes", please provide following details:

Name of Insurer	Reason	Policy Decision

46. Have you availed insurance cover under "Stand-alone Cancer product" through Pramerica Life Insurance or through any other Insurer in Indian Insurance market? Yes No

If "Yes", please provide following details:

Name of Insurance Company	Name of Product	Sum Assured Availed	Year of Commencement	Base plan - decision (Standard/With Extra/Postponed/Declined/not Completed)

Section G: Lifestyle and Medical Information of Life to be Insured

47. Do you consume or ever consumed the following:

Tobacco	<input type="checkbox"/> Yes <input type="checkbox"/> No	Alcohol	<input type="checkbox"/> Yes <input type="checkbox"/> No	Narcotics	<input type="checkbox"/> Yes <input type="checkbox"/> No
Substance	Quantity/Day	For No. of Years	Substance	ML/Week	For No. of Years
Cigarette	_____	_____	Hard Liquor	_____	_____
Beedi	_____	_____	Beer	_____	_____
Gutka	_____	_____	Wine	_____	_____
Cigar	_____	_____	Others	_____	_____
Pan Masala	_____	_____			
Others	_____	_____			

48. Have you suffered from or been advised investigation/investigated or been treated for any form of Cancer, sarcoma, tumor, or pre-cancerous conditions (Barrett's esophagus, atrophic gastritis, cervical dysplasia, leukoplakia, etc.) Yes No

49. Are you suffering from or ever suffered from Hepatitis B, Hepatitis C, Liver disease due to alcohol, Barrett's Esophagus, Crohn's Disease, Peptic Ulcer, Ulcerative Colitis? Yes No

50. Have you suffered from or been investigated for any of the following Yes No
 a. Recurrent cough, hoarseness of voice, or difficulty in swallowing for a continuous period of 15 days?
 b. Any persistent loss of blood or unusual discharge from any part of the body?
 c. Any ulceration, growth, nodule, cyst or lump in any part of the body?

51. Have you had abnormal findings in any of the listed investigations in the last 6 months (if applicable) Yes No
 Ultrasound Endoscopy/Colonoscopy CT Scan/MRI Biopsy PAP Smear Mammography Blood test for Cancer diagnosis (Tumor Marker)

52. Have any of your parents (age below 60 yrs), sisters or brothers suffered from any form of cancer Yes No

53. Are you suffering from or ever suffered from HIV/AIDs, Chronic Glomerulonephritis, Chronic Kidney Disease, Polycystic Kidney Disease, Anemia? Yes No

54. Are you suffering from or ever suffered from Fatty liver, Gastritis, Gastro-Esophageal Reflux? Yes No

55. Have you ever been diagnosed with, treated/investigated for or advised to take treatment for any physical or congenital deformity? Yes No

56. Are you employed in the Armed, Para-Military or Police Forces? Yes No
 If yes, please provide Rank _____, Dept./Div _____, Date of last medical examination _____, Category after last medical examination _____

57. Is your occupation associated with any specific Hazard? (e.g. Chemical Factory, Mines, Explosives, Radiation, Corrosive Chemicals etc.) Yes No
 If Yes, provide details _____

58. Has there been any unusual weight gain or loss more than 5 kg during the last six months, other than through a weight gain/loss program? Yes No
 If yes, provide details _____

Section H: Sales Person/Agent Confidential Report Applicable Yes No

59. Name of Life Insured/Proposer _____

60. Is Life Insured/Proposer related to You? Yes No
 If yes, provide details _____

61. I have personally seen & reviewed all the documents submitted by the customer (KYC, Age Proof and Income Proof) as applicable Yes No

62. How long have you known the Life to be Insured/Proposer? _____

63. Income proof verified ITR P&L Form 16
 Others Payslip Balance Sheet

64. Any other material information that may impact the Company's underwriting decision Yes No
 If yes, provide details _____

65. Do you know the Life to be Insured/Proposer? Yes No

66. Is the Life Proposed physically handicapped/mentally retarded/has history of any illness/surgery or undergone any medical investigations? Yes No

67. How do you know the Life to be Insured/Proposer? _____

68. Income details of the Proposer (₹/PA)

Salary	Business	Agricultural	Others (Specify)

Section I: Details of Related Person: (In case additional related persons, please fill Related Person details)

<input type="checkbox"/> Addition of related Person	<input type="checkbox"/> Deletion of Related Person	<input type="checkbox"/> KYC Number of Related Person (is available) _____
Related Person Type	<input type="checkbox"/> Guardian of Minor	<input type="checkbox"/> Assignee
	<input type="checkbox"/> Authorized Representative _____	
Name: _____	Prefix _____	First Name _____
		Middle Name _____
		Last Name _____

(if KYC number and name are provided, below details are optional)

Proof of Identity [PoI] of Related Person (Please see instruction (H) at the end)

<input type="checkbox"/> A- Passport Number: _____	Passport Expiry Date: _____
<input type="checkbox"/> B- Voter ID Card: _____	
<input type="checkbox"/> C- PAN Card: _____	Driving Licence Expiry Date: _____
<input type="checkbox"/> D- Driving Licence: _____	
<input type="checkbox"/> E- UID (Aadhaar): _____	
<input type="checkbox"/> F- NREGA Job Card: _____	Identification Number: _____
<input type="checkbox"/> Z- Others (any document notified by the central government) _____	Identification Number: _____
<input type="checkbox"/> S- Simplified Measures Account - Document Type code _____	

Section J: Remarks: (If any)

Section K: 3 Address in the Jurisdiction details where applicant is resident outside India for tax purposes (if Applicable)

<input type="checkbox"/> Same as Current / Permanent / Overseas Address details	<input type="checkbox"/> Same as Correspondence / Local Address details
Line 1 _____	
Line 2 _____	
Line 3 _____	City / Town / Village _____
State _____	ZIP / Post Code _____
	ISO 3166 Country Code _____

DECLARATION: I _____ hereby declare that I have personally met the applicant, the Life to be Insured, and the foregoing statements are true and correct to the best of my knowledge and enquiries made by me. I further state that the application form has been filled up by the Proposer/person authorized by the Proposer after fully understanding the nature of the questions in the application form and importance of disclosing all the material information has been explained by me to the Proposer. I have also explained the features and benefits of the Plan and riders to the applicant.

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Name of Sales Person _____
Code _____

Date

D	D	M	M	Y	Y	Y	Y
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Place _____

Signature of Sales Person

Instructions:

- Insurance is a contract of utmost good faith, which requires all material facts to be disclosed to the Insurer.
- Please answer all questions completely or tick a box where appropriate. If any question is not applicable please write NA.
 - Before filling up the form please read the sales brochure carefully to understand the benefits, features, risks, advantages, terms and conditions of the products.
 - Commencement of the risk shall be effective from the date of acceptance of the risk by the Company or realisation of premium payment, whichever is later.
 - This form is to be filled by the Proposer himself/herself.
 - For all applications received by the Company, realization of payment does not mean that the Policy has been approved.

Conditions and Declarations on behalf of all the persons proposed to be insured

1. I hereby declare, on my behalf, that I have understood the sales literature pertaining to the product under purchase and 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 other person.
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 declare that the deposit towards the first premium and the renewal premium to be paid under the Policy are from legally assessed source of Income. I declare that in case I am found guilty of any offence relating to Anti Money Laundering law, the Company will be within the rights to cancel the policy issued pursuant to this proposal & forfeit all the premium.
4. 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.
5. 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.
6. I agree and confirm to the use of electronic medium, including email, as a mode for communication from and to the Company.
7. I hereby understand and agree that the replies to the questions in the proposal, the details furnished in the enclosed questionnaires, the reports of any medical examination, or laboratory tests, my proof of age and this declaration will be the basis of the contract of assurance between me and Pramerica Life Insurance Ltd (the "Company") and that if any statement made in the proposal for insurance or to any medical examiner, or referee, or friend of mine, or in any other document leading to the issue of the policy is inaccurate or false, is on a material matter or facts which is material to disclose, or if any information provided or disclosure made by me at the time of proposal are in variance with my financial position or health condition, physical or mental, as at the time of proposal or if any of the documents submitted by me is found to be fake or forged then action will be taken immediately as per provisions of Section 45 of Insurance Act 1938 as amended from time to time.
8. I agree and declare that the Company may disclose any information contained in the proposal, the annexure, in the reports of any medical examination / laboratory tests or in the documents submitted by me / or procured by the Company to any other insurer or to any reinsurer, to any claims investigator or any service provider engaged by the Company for servicing the policies. Likewise the Company may make available copies of the proposal form, annexures, reports of any medical examination laboratory tests or any documents submitted by me (or, as the case may be, by my beneficiary) or procured by the Company to any insurer to any claims investigator or any service provider engaged by the Company for servicing the policies. So also the Company may without any reference to me (or, as the case may be, to my beneficiary) furnish to any court / tribunal or other authority any such information or proposal, annexure, reports or documents as may be required of the Company or as may be considered necessary by the Company.
9. I will abide by Company's directions on medicals through any medium. The Company or Company's representative/s may contact me/ us at the address provided in the proposal form.
10. If policy is opted in Electronic format, the rules and regulations of IRDA of India & Insurance Repository Services pertaining to an eIA which are in force now have been read by me and I have understood the same and I agree to abide by and to be bound by the rules as are in force from time to time for such e Insurance Account(eIA). I hereby declare that the particulars given herein are true, correct and complete to the best of my knowledge and belief, the documents submitted along with this application are genuine. I further agree that any false/misleading information given by me or suppression of any material fact will render my Policy for termination and further action.
11. I submit the mandate to credit my account towards all payment against the above policy and agree and understand that payout would be processed through electronic mode of payment and will be affected at select cities as per facilities/arrangements of the Company.
12. In the event that application is not converted into policy, I/we agree that the Company has the right to recover applicable medical and administrative expenses.
13. I authorize Insurance Repository to send any policy and account related information through email and SMS on the contact details given by me. In case of any physical policies being issued by the insurance company from whom I obtain e-policy, the address in the eIA account shall override the address provided for the physical policies, I understand that all the communication relating to any physical/e-policy will be sent to the address registered with Insurance Repository Yes No
14. I authorize Pramerica Life Insurance Ltd. and its authorized representatives to contact me for information on this product in future by overriding my registry on NDNC Yes No
15. I hereby authorize Pramerica Life Insurance Ltd. To conduct screening/confirmation/reconfirmation of overall status of the life to be insured including the health status, through medical examination which may include Laboratory tests, Cardiac, Radiological investigations and other medical tests including blood tests to detect bacterial/viral/fungal infections. The Company reserves the right to accept, decline or offer alternative terms on my application for Life Insurance. Yes No
16. I hereby give my consent to undergo HIV1/2 test. I am aware that this test is only for screening purpose and not confirmatory for HIV/AIDS, if required as per Company underwriting Policy Yes No
17. I authorize the company to share information pertaining to my proposal including the medical records for the sole purpose of underwriting the proposal and/or claims settlement and with any Governmental and/or Regulatory authority. Yes No
18. In order to enable the Company to assess the risk under this proposal and any time thereafter, I hereby authorize the past and present employer(s)/ business associates of mine, my medical practitioner/ hospital/ medical source/ any life and non-life Insurance Company/ organization or Life Insurance Association to release to the Company the records of employment/ business or other details of mine as may be considered relevant for acceptance or otherwise of the proposal. Yes No

19. I hereby consent to receiving information from Central KYC Registry through SMS/Email on the above registered number/email address.

Signature/Thumb impression of Life to be Insured

Signature/Thumb impression of the Proposer

Date

Place _____

In case the Life Insured/Proposer is illiterate or signing in vernacular

Declaration by the person filling in the form (In case form is filled up/signed in a language different from that of the Proposal Form).

I hereby declare that I have fully explained the above questions to the proposer and I have truthfully recorded answers given by the proposer.

Name of the Declarant: _____

Signature: _____

Address of the Declarant: _____

I certify that the contents of the form and documents have been fully explained to me by (Name, Designation and Occupation) Mr./Mrs. _____ and I have understood the significance of the proposed contract.

In case the proposer is illiterate, his/her thumb impression should be attested by a person of standing whose identity can easily be established, but unconnected with the insurer and this declaration should be made by him.

Signature/Thumb impression of the person who is proposed to the assured

I hereby declare that I have fully explained the above questions and contents of the proposal form to the proposer in _____ language and the proposer has affixed the thumb impression above after fully understanding the contents thereof

Name of Declarant: _____

Signature: _____

Fraud and misrepresentation: Fraud and misrepresentation shall be dealt with in accordance with section 45 of the Insurance Act, 1938, as amended from time to time. Leaflet containing the simplified version of the provision of section 45 of the Insurance Act, 1938 is enclosed as Annexure A for reference.

Insurance Act 1938 Section 41: (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: Provided that the acceptance by an insurance agent of commission in connection with a policy of life insurance taken out by himself on his own life shall not be deemed to be acceptance of a rebate of premium within the meaning of this sub-section if at the time of such acceptance the insurance agent satisfies the prescribed conditions establishing that he is bonafide insurance agent employed by 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 lakh rupees. Please know the associated risks and the applicable charges, from the company sales person or the intermediary or Policy documents of the insurer. For more details on risk factors and terms and conditions, please read the sales brochure carefully before concluding a sale.

Section L: Attestation / For Office use only

Documents Received Certified Copies

KYC Verification Carried out by

Date:

Emp. Name:

Emp. Code:

Emp. Designation:

Emp. Branch:

Institution Details

Name:

Code:

Employee Name

Pramerica Life Insurance Limited (Erstwhile DHFL Pramerica Life Insurance Company Limited). Registered Office and Communication Address: 4th Floor, Building No 9, Tower B, Cyber City, DLF City Phase III, Gurgaon- 122002, Haryana. CIN: U66000HR2007PLC052028, Contact Us: Customer Service Helpline: 1800 102 7070 (Toll Free) Email: contactus@pramericalife.in | Website: www.pramericalife.in Fax: 0124-4697100/7200

CVD1/19/DEC/V1

BEWARE OF SPURIOUS / FRAUD PHONE CALLS: IRDAI is not involved in activities like selling insurance policies, announcing bonus or investment of premiums. Public receiving such phone calls are requested to lodge a police complaint.

Customers are also requested to be careful of calls from any person offering Pramerica Life Insurance policies in lieu of loans at reduced interest rates or bonus payouts. Such calls and offers are fake and misleading. Please do not share your personal information with unknown persons. If you receive a call of this nature, you are requested to contact our toll free no. 1800 102 7070 to report the incident

The Pramerica Marks displayed belongs to The Prudential Insurance Company of America and is used by Pramerica Life Insurance Limited under license.

Annexure - 'A'**Section 45 – Policy shall not be called in question on the ground of mis-statement**

Provisions regarding policy not being called into question in terms of Section 45 of the Insurance Act, 1938, as amended by Insurance Laws (Amendment) Act, 2015 are as follows:

1. No Policy of Life Insurance shall be called in question on any ground whatsoever after expiry of 3 yrs from:-
 - a. the date of issuance of policy or
 - b. the date of commencement of risk or
 - c. the date of revival of policy or
 - d. the date of rider to the policy
 whichever is later.
2. On the ground of fraud, a policy of Life Insurance may be called in question within 3 years from
 - a. the date of issuance of policy or
 - b. the date of commencement of risk or
 - c. the date of revival of policy or
 - d. the date of rider to the policy whichever is later.

For this, the insurer should communicate in writing to the insured or legal representative or nominee or assignees of insured, as applicable, mentioning the ground and materials on which such decision is based.

3. Fraud means any of the following acts committed by insured or by his agent, with the intent to deceive the insurer or to induce the insurer to issue a life insurance policy:
 - a. The suggestion, as a fact of that which is not true and which the insured does not believe to be true;
 - b. The active concealment of a fact by the insured having knowledge or belief of the fact;
 - c. Any other act fitted to deceive; and
 - d. Any such act or omission as the law specifically declares to be fraudulent.
4. Mere silence is not fraud unless, depending on circumstances of the case, it is the duty of the insured or his agent keeping silence to speak or silence is in itself equivalent to speak
5. No Insurer shall repudiate a life insurance Policy on the ground of Fraud, if the Insured /beneficiary can prove that the misstatement was true to the best of his knowledge and there was no deliberate intention to suppress the fact or that such mis-statement of or suppression of material fact are within the knowledge of the insurer. Onus of disproving is upon the policyholder, if alive, or beneficiaries.
6. Life insurance Policy can be called in question within 3 years on the ground that any statement of or suppression of a fact material to expectancy of life of the insured was incorrectly made in the proposal or other document basis which policy was issued or revived or rider issued. For this, the insurer should communicate in writing to the insured or legal representative or nominee or assignees of insured, as applicable, mentioning the ground and materials on which decision to repudiate the policy of life insurance is based.
7. In case repudiation is on ground of mis-statement and not on fraud, the premium collected on policy till the date of repudiation shall be paid to the insured or legal representative or nominee or assignees of insured, within a period of 90 days from the date of repudiation.
8. Fact shall not be considered material unless it has a direct bearing on the risk undertaken by the insurer. The onus is on insurer to show that if the insurer had been aware of the said fact, no life insurance policy would have been issued to the insured.
9. The insurer can call 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 of age of life insured. So, this Section will not be applicable for questioning age or adjustment based on proof of age submitted subsequently.

[Disclaimer: This is not a comprehensive list of amendments of Insurance Laws (Amendment) Act, 2015 and only a simplified version prepared for general information. Policy Holders are advised to refer to the Insurance Act as amended from time to time for complete and accurate details.]