

Section-II Proposed Plan

I	Objective of Insurance	Saving / Risk Cover/ Saving and Risk Cover
II	Whether proposal is under (please tick relevant options)	Individual life / Employer-Employee Scheme /HUF /MWP **
** Note: If proposal is not under individual life , please submit relevant questionnaire / annexure/supporting documents along with the proposal form		
III	Please Tick the Riders which you want to avail along with the base plan as per the Plan conditions	
	1. LIC's New Term Assurance Rider	<input type="checkbox"/>
	2. LIC's New Critical Illness Benefit Rider	<input type="checkbox"/>
	3. LIC's Premium Waiver Benefit Rider	<input type="checkbox"/>
	4. LIC's Accident Benefit Rider (AB)	<input type="checkbox"/>
	OR	
	LIC's Accidental death and Disability benefit Rider (AD&DB)	<input type="checkbox"/>

IV	Plan , Sum assured and Rider selected by the Life to be assured(Riders are subject to availability under the selected plan)						
a	Plan , Term & Premium paying Term	Sum Proposed (Basic Sum Assured)	Mode of Premium Payment (Yly/Hly/Qly/ SSS /NACH/ Single)	Term Rider Sum proposed (if opted)	Critical illness sum proposed (if opted)	Accident benefit sum proposed (if opted)	If policy is to be dated back indicate date
b	Applicable to Police Personnel if LIC's Accident Benefit Rider / LIC's Accidental Death And Disability Benefit Rider is opted for :						
	i. Whether you are engaged in police duty in any police organization other than paramilitary force?If "Yes",					Y/N	
	ii. Whether you wish to avail the AB/AD& DB rider while on police duty?					Y/N	
c	For SSS Policies :						
	i. Paying authority code and Dept No						
	ii. Badge or SR No						

V. To be answered only if proposing for "LIC's Premium Waiver Benefit Rider " in case of insurance on Minor Life
 Premium Waiver Benefit under this rider shall be equal to waiver of premiums payable under the Base Policy falling due on and after the date of death of Proposer till the expiry of rider term. However, premiums in respect of any riders, if opted for, other than this rider under the base policy shall not be waived and continue to be paid as per respective rider conditions. Further if premium paying term of the base policy exceeds the rider term all the premiums due under the base policy from the date of expiry of "LIC's Premium Waiver Benefit Rider" shall be payable by the Life Assured as per the terms and conditions of the Base policy.

Do you agree with the above Yes/ No
Note: Proposal shall be considered for LIC's Premium Waiver Benefit Rider only , if your answer to the above question is "Yes"

VI. To be answered only if proposing under "LIC's Aadhaar Stambh " or " LICs Aadhaar Shila"

a. Total existing (excluding the proposal under consideration) sum assured under LIC's Aadhaar Shila/ LIC's Aadhaar Stambh : _____

b. Is your life being proposed simultaneously under the same plan? Yes/No. If "Yes", give details : _

Note: The total Sum Assured under LIC's Aadhaar Stambh or LIC's Aadhaar Shila on an individual should not exceed Rs. 3 lakhs .

VII. To be answered only if applicable as per Plan specifications and for Jeevan Amar

a. Under which category do you wish to apply? (Tick one of the following):

i) Smoker

ii) Non- Smoker

Note: Non- smoker rates will be offered only on the basis of findings of Urine Cotinine Test.

b. **Question regarding Death Benefit:** Please select one of the options for Sum Assured on Death (by ticking (a) in the appropriate box) depending upon your specific needs:

Option I: "Level Sum Assured", where **Sum Assured on Death** shall be an amount equal to Basic Sum Assured and shall remain constant throughout policy term.

Option II: "Increasing Sum Assured", where **Sum Assured on Death** shall remain equal to Basic Sum Assured till completion of fifth policy year. Thereafter, it increases by 10% of Basic Sum Assured each year from the sixth policy year till fifteenth policy year till it becomes twice the Basic Sum Assured. This increase will continue under an inforce policy till the end of policy term; or till the Date of Death; or till the fifteenth policy year, whichever is earlier. From sixteenth policy year and onwards, the **Sum Assured on Death** remains constant i.e. twice the Basic Sum Assured till the policy term ends.

VIII	Simultaneous Proposals	
a	Is your life now being proposed for another assurance or an application for revival of a policy on your life or any other proposal under consideration in any office of the Corporation or to any other insurer? If yes, give details	Y/N
b	Whether proposed simultaneously on the life of spouse and children? If yes, give details	Y/N

IX	Settlement Option	
	Do you wish to avail "Option to take Death Benefit In Installments" : Yes/ No If 'Yes', Kindly fill the addendum which forms a part of the proposal form.	
	Note: You will have the option of altering the mode of receipt of payment of claim from lumpsum to installment and vice versa during the policy duration till the point of claim.	

X	Consent	
a	Have you understood fully the terms & conditions of the plan you propose to take?	Y/N
b	Whether the terms & conditions of the proposed plan and any other information that you needed for matching your objectives of insurance have been explained to you by the agent?	Y/N

XI	Are you registered with LIC Portal: Y/N If yes, give Customer ID _____ If not, Please visit our site www.licindia.in and register yourself with LIC Portal after completion of this proposal to avail the benefit of e services.	
	Signature/ Thumb impression of the life to be assured	

Section- III: Personal and family details of health / habits

I	Personal Health		
a	Please state exact height (in cms) and weight (in Kgs) (without shoes)	Height	Weight
b	During the last five years did you consult a Medical Practitioner for any ailment requiring treatment for more than a week ? If yes, give details	Y/N	
c	Have you ever been admitted to any hospital or nursing home for general check up, observation, treatment or operation? If yes, give details	Y/N	
d	Have you remained absent from place of work on grounds of health during the last 5 years? If yes, give details	Y/N	
e	Are you suffering from or have you ever suffered or undergone investigation in the past or have you been advised to undergo investigation or treatment for the following ailments:		

	Diseases	Y/N	Diseases	Y/N
	1. Lungs/ Respiratory Disease / Persistent cough, asthma, bronchitis, pneumonia, spitting of blood etc		2. Hypertension, Hypotension, rheumatic fever, pain in chest, breathlessness, palpitation, any disease of the heart or arteries?	
	3. Peptic ulcer/colitis, jaundice, anaemia, piles, dysentery, or any other disease of the stomach, liver, spleen, gall bladder or pancreas/ digestive disorder		4. Any disease of kidney /prostate or urinary system?	
	7.Cancer/leukemia/lymphoma/ tumour / cyst/ Any other growth / lumps/ blood disorder /enlarged glands		8. Any disease of ear, nose, throat or eyes, including defective sight or hearing and discharge from the ears	
	9. Endocrine disorders such as Diabetes, Goitre, Thyroid etc or have you ever passed sugar, albumin, pus or blood in urine		10. Bone / Joint/ Spine Disease/ Arthritis	
	11. Mental Disorder (Depression/ Anxiety, etc.).		12. Chronic infections- Tuberculosis/ pleurisy / Skin Disease/ skin eruption/ Leprosy.	
	13. Hepatitis or AIDS & HIV related condition		14. Any Operation, accident or injury/ any bodily defect or deformity.	
	15. Any other disease?			

f	If answer to any of the questions mentioned in 'e' above is yes, please give details as below (If hospitalized , enclose the discharge summary and all investigation papers along with the proposal form.)				
	Nature of disease / illness	Date of Diagnosis	Fully recovered (Y/N)	Still on treatment (Y/N), If Yes give details of treatment	Name and address of Doctor/ Hospital

II	Personal Habits				
	Do you smoke/consume or have you ever smoked/consumed the following (a,b,c)	Y/N, If yes, quantity consumed and duration		If stopped, since how many months	
	a. Alcoholic drinks				
	b. Narcotics				
	c. Any other drugs, If yes, which one				
	d. Do you smoke/ consume or have you smoked/consumed tobacco in any form (Tobacco product includes but not limited to cigars, cigarettes, beedis, chewable tobacco like Gutkha, flavored paan masala, etc.) in the past 60 months. (in sticks /packets/ sachets/day or gms /day)				
	What has been your usual state of health?				
III	Family details				
	Have your parents / spouse / Partner / children and/or any of your relations ever suffered from or died of heart disease, stroke, high blood pressure, diabetes mellitus, cancer, kidney disease or any hereditary disorders, Insanity, or any contagious diseases such as tuberculosis ,hepatitis, AIDS / HIV etc.? If yes, please specify a. Name of the disease b. Relationship with the life to be assured and c. date / year of death				
IV Family details					
2	Family History		Living		Dead
	Family member	Age	State of health	Age at death	Year/cause of death
	Father				
	Mother				
	Brothers Living Dead				
	Sisters Living Dead				
	Spouse				
	Children Living Dead				
V	For Female Proponents only				
a	Are you pregnant now?				
b	Date of last delivery				
c	Have you had any abortion or miscarriage or Cesarean section? If so, give details				
d	Have you ever consulted a gynecologist or undergone any investigation, treatment for any gynaec ailment? (If yes, give details)				
e	Husband's details				
	Husband's full Name				
	His Occupation				
	His Annual Income				

f	Details of Husband's Insurance				
	Policy number	Name of branch/ Division/ Name of the insurer (if other than LIC) from where policy has been taken	Sum Assured	Plan & Term	Present status of the policy

Signature/ thumb impression of the life to be assured

Section IV: Declaration

DECLARATION BY THE PROPOSER

I _____ the person whose life is herein being proposed to be assured, do hereby declare that the foregoing statements and answers have been given by me after fully understanding the questions and the same are true and complete in every particular and that I have not withheld any information and I do hereby agree and declare that these statements and this declaration shall be the basis of the contract of assurance between me and the Life Insurance Corporation of India and that if any untrue averment be contained therein the said contract shall be dealt with as per provisions of Section 45 of the Insurance Act, 1938 as amended from time to time.

Notwithstanding the provision of any law, usage, custom or convention for the time being in force prohibiting any doctor, hospital ,diagnostic center and/or employer, reinsurer/ credit bureau from divulging any knowledge or information about me concerning my health or employment , occupation, insurance , financial etc.on the grounds of privacy, I , my heirs, executors, administrators and assignees or any other person or persons, having interest of any kind whatsoever in the policy contract issued to me, hereby agree that such authority , having such knowledge or information, shall at any time be at liberty to divulge any such knowledge or information to the Corporation. And I further agree that if after the date of submission of the proposal but before the issue of First Premium Receipt (i) any change in my occupation or any adverse circumstances connected with my financial position or the general health of myself or that of any members of my family occurs or (ii) if a proposal for assurance or an application for revival of a policy on my life made to any office of the Corporation is withdrawn or dropped, deferred or accepted at an increased premium or subject to a lien or on terms other than as proposed, I shall forthwith intimate the same to the Corporation in writing to reconsider the terms of acceptance of assurance. Any omission on my part to do so shall render this contract to be dealt with as per provisions of Section 45 of the Insurance Act, 1938 as amended from time to time.

I undertake to inform the Corporation immediately of any changes in KYC documents such as residence. I also give my consent to share my data with Central KYC Registry and to receive phone calls , SMS/ E mail from Central KYC registry in this regard.

I understand that the Corporation reserves the right to accept /Postpone/ drop/ decline or offer alternate terms on this proposal for life insurance .

I hereby give my consent to receive phone calls, SMS/E mail on the below mentioned registered number/ E mail address from / on behalf of the Corporation with respect to my life insurance policy/regarding servicing of insurance policies/enhancing insurance awareness/ notifying about the status of Claim etc

I also understand that the terms and conditions including premium and benefits under the policy are subject to taxes / duties/ charges in accordance with the laws as applicable from time to time.

Dated at _____ on the _____ day of _____ 20

Signature of Witness

Signature or Thumb impression of the life to be assured

Name _____

Occupation _____

Address _____

1. 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 or in case the proposer is person with disability (PWD) where he/she is not able to fill the proposal form himself/herself.)

"I hereby declare that I have fully explained the above questions to the proposer and I have truthfully recorded the answers given by the proposer and proposer has affixed the thumb impression/ signature as below after fully understanding the contents thereof."

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, occupation) _____ and I have understood the significance of the proposed contract.

Mr. / Ms.: _____

Signature or Thumb impression of the life to be assured

2. 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 Corporation and this declaration should be made by him.

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

Signature: _____

Name of the Declarant: _____

Address of the Declarant: _____

SECTION 45 OF THE INSURANCE ACT, 1938

(1) No policy of life insurance shall be called in question on any ground whatsoever after the expiry of three years from the date of the policy, i.e., from the date of issuance of the policy or the date of commencement of risk or the date of revival of the policy or the date of the rider to the policy, whichever is later.

(2) A policy of life insurance may be called in question at any time within three years from the date of issuance of the policy or the date of commencement of risk or the date of revival of the policy or the date of the rider to the policy, whichever is later, on the ground of fraud :

Provided that the insurer shall have to communicate in writing to the insured or the legal representatives or nominees or assignees of the insured the grounds and the materials on which such decision is based. Explanation I - For the purpose of this sub section, the expression "fraud" means any of the following acts committed by the 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 specially declares to be fraudulent.

Explanation II – Mere silence as to facts likely to affect the assessment of the risk by the insurer is not fraud, unless the circumstances of the case are such that regard being had to them, it is the duty of the insured or his agent, keeping silence to speak, or unless his silence is, in itself, equivalent to speak.

(3) Notwithstanding anything contained in sub-section (2), no insurer shall repudiate a life insurance policy on the ground of fraud if the insured can prove that the mis-statement of or suppression of a material fact was true to the best of his knowledge and belief or that there was no deliberate intension to suppress the fact or that such mis-statement of or suppression of a material fact are within the knowledge of the insurer:

Provided that in case of fraud, the onus of disproving lies upon the beneficiaries, in case the policyholder is not alive.

Explanation: A person who solicits and negotiates a contract of insurance shall be deemed for the purpose of the formation of the contract, to be agent of the insurer.

(4) A policy of life insurance may be called in question at any time within three years from the date of issuance of the policy or the date of commencement of risk or the date of revival of the policy or the date of the rider to the policy, whichever is later, 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:

Provided that the insurer shall have to communicate in writing to the insured or the legal representatives or nominees or assignees of the insured the grounds and materials on which such decision to repudiate the policy of life insurance is based:

Provided further that in case of repudiation of the policy on the ground of misstatement or suppression of a material fact, and not on ground of fraud, the premiums collected on the policy till the date of repudiation shall be paid to the insured or the legal representatives or nominees or assignees of the insured within a period of ninety days from the date of such repudiation.

Explanation – For the purposes of this sub-section, the mis-statement of or suppression of fact shall not be considered material unless it has a direct bearing on the risk undertaken by the insurer, the onus is on the insurer to show that had the insurer been aware of the said fact no life insurance policy would have been issued to the insured.

(5) 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.

Signature/ thumb impression of the life to be assured

SECTION 41 OF THE INSURANCE ACT, 1938

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 prospectus or tables of the insurer.

Provided that 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 a bonafide Insurance Agent employed by 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.

Signature/ thumb impression of the life to be assured

Signature of the Agent

Addendum to Proposal Form for Option to take Death Benefit in Instalments

(To be furnished by the Life Assured)

Proposal No.

Do you wish to avail Option to take Death Benefit in Instalments under the proposal ? YES/ NO If yes, please Tick/Strikeout (if not applicable) the following:

1. Period for Option to take Death Benefit in Installments (in years): 5 / 10 / 15
2. Whether Option to take Death Benefit in Instalments is required for: Full / Part of the benefit proceeds If in part, specify the amount/ percentage of the benefit proceeds:
Absolute amount: -----
Percentage of benefit proceeds: -----
3. Mode of Installment payment: Yearly / Half-Yearly / Quarterly / Monthly

If the Net Claim Amount is less than the required amount to provide the minimum installment amount (as mentioned below) as per the option exercised by the Proposer/Life to be Assured, the claim proceed shall be paid in lump sum only.

Mode of Installment payment	Minimum installment amount (Rs)
Monthly	Rs. 5,000/-
Quarterly	Rs. 15,000/-
Half-Yearly	Rs. 25,000/-
Yearly	Rs. 50,000/-

Date & Place :

Signature / Thumb impression of the Life Assured

Name of Life Assured