IndiaFirstLife
PROMOTED BY
बैंक ऑफ़ बड़ौदा
Bank of Baroda

IndiaFirst Life Protect Shield Plus Plan (UIN: 143N078V01)

For Branch Sales Use Only

LG / Agent Code ______ Branch Code ______ Branch Manager Code ______

(LG code to be written for Banca, Agent Code to be written for Agency.)

BDM/ RM Code ______ Channel Code ______ BDM Mobile No. ______

Bancassurance/ Agency/ Broker/ Corporate Agency/ Direct Sales/ Marketing Associate, Any Others (pls specify) ______

Important Guidelines: 1. This form is to be filled in BLOCK LETTERS in black/ blue ink or to be filled electronically and leave a blank space between each part of the name. 2. If the Proposer/ Life to be Assured is unable to fill the form due to inability to read or understand the language, the help of a person other than the advisor/our employee/insurance intermediary may be used. (Refer to declaration for signing in vernacular language or for uneducated/ illiterate persons or if you have any disability that restricts you from providing consent/ signature in the proposal form.) 3. Before filling up the form please read the sales literature to understand the features, benefits, advantages and terms and conditions of the product. 4. If the space provided in the form is not sufficient for providing details, please attach separate sheets signed by the Proposer/ Life to be Assured. 5. All details should be filled completely including email ID, mobile number, etc. 6. Customers are advised not to hand over the premium to IndiaFirst Life insurance advisors to meet the premium dues (including initial premium). Customers are requested to visit the nearest IndiaFirst Life, Bank of Baroda & Union Bank of India branch to deposit the premium directly. Premium payment made to IndiaFirst Life insurance advisors is at the customer's own risk. 7. Encashment of cheque/ DD does not mean the policy has been approved and the Company reserves the right to call for additional requirements subject to underwriting (if any). 8. While answering questions in the proposal form and providing any other information in respect of the insurance, the Policyholder must make a full and frank disclosure of all material facts with respect to the questions available in proposal form. 9. In case the Proposer and Life to be Assured are two separate individuals, the proposal form will be signed by both. The life to be assured / Proposer can sign only if he/she is 18 years or above.

1. Life to be Assured Details (Please fill in details of Life to be Assured if same as Proposer)

Full Name (Leave a blank space between First and Last Name)

F I R S T ______ L A S T

Existing IndiaFirst Policy Owner, Kindly enter policy number / client id ☐ Policy No ☐ Client ID ______

Communication Address (Address to which policy document will be dispatched)

L I N E 1 ______

L I N E 2 ______

C I T Y ______

S T A T E ______ Pin Code ______

Permanent Address

L I N E 1 ______

L I N E 2 ______

C I T Y ______

S T A T E ______ Pin Code ______

Mobile* +(Country Code) ______ *Receive alerts through SMS for this proposal / policy Landline +(STD/ISD) ______

Email ID* ______

*Receive communication via e-mail

DOB : D D M M Y Y Y Y Age : __ Years Gender: ☐ Male ☐ Female ☐ Transgender Nationality: ☐ Indian ☐ Non Indian

Marital Status : ☐ Unmarried ☐ Married ☐ Widow(er) ☐ Divorced Residental Status : ☐ Resident ☐ NRI ☐ PIO

Education : ☐ PG & above ☐ Graduate ☐ Diploma ☐ 12th pass ☐ 10th pass ☐ Below10th ☐ Illiterate

Occupation : ☐ Salaried ☐ Professional ☐ Self Employed ☐ Student ☐ Housewife ☐ Retired ☐ Others (Please Specify) ______

Identity Proof ______ Address Proof* ______

PAN : ______ PAN (photocopy Enclosed) ☐ Yes ☐ No

(Form no. 60 if PAN is not available)

CKYC No.: ______

Are you a Politically Exposed Person ? 1) Proposer ☐ Yes ☐ No 2) Life to be Assured ☐ Yes ☐ No

Politically Exposed Persons (PEPs) are individuals who are or have been entrusted with prominent public functions in a foreign country, example, Heads of State or of Governments, senior politicians, senior government/judicial/military officials, senior executives of state owned corporations, important political party officials, etc., including their family members and close relatives.

2. Details of Proposer (If Life Assured is different from Proposer)

Full Name (Leave a blank space between First and Last Name)

FIRST LAST

Existing IndiaFirst Policy Owner, Kindly enter policy number / client id ☐ Policy No ☐ Client ID

Communication Address (Address to which policy document will be dispatched)

LINE 1

LINE 2

CITY

STATE Pin Code

Permanent Address

LINE 1

LINE 2

CITY

STATE Pin Code

Mobile* +( )( ) Landline +( )( )

Country Code *Receive alerts through SMS for this proposal / policy STD/ISD

Email ID*

*Receive communication via e-mail

DOB : D D M M Y Y Y Y Age : __ Years Gender: ☐ Male ☐ Female ☐ Transgender Nationality: ☐ Indian ☐ Non Indian

Marital Status : ☐ Unmarried ☐ Married ☐ Widow(er) ☐ Divorced Residental Status : ☐ Resident ☐ NRI ☐ PIO

Education : ☐ PG & above ☐ Graduate ☐ Diploma ☐ 12th pass ☐ 10th pass ☐ Below10th ☐ Illiterate

Occupation : ☐ Salaried ☐ Professional ☐ Self Employed ☐ Student ☐ Housewife ☐ Retired

☐ Others (Please Specify)

Identity Proof Address Proof*

PAN : PAN (photocopy Enclosed) ☐ Yes ☐ No

(Form no. 60 if PAN is not available)

CKYC No.:

Are you a Politically Exposed Person ? 1) Proposer ☐ Yes ☐ No 2) Life to be Assured ☐ Yes ☐ No

Politically Exposed Persons (PEPs) are individuals who are or have been entrusted with prominent public functions in a foreign country, example, Heads of State or of Governments, senior politicians, senior government/judicial/military officials, senior executives of state owned corporations, important political party officials, etc., including their family members and close relatives.

Additional Details - Indicator for Residence / Tax status

(a) Place of birth _____ and Country of birth _____

(b) Are you a citizen of any other country also (Dual / Multiple) ☐ Yes ☐ No

(c) Are you a resident (For tax purposes) of any other country other than India ☐ Yes ☐ No

(d) Do you hold a green card of US or any similar card for any other country ☐ Yes ☐ No

If answer to any /all of the above is yes, please do fill all the details in the Insurance FATCA Declaration

3. Nominee/ Appointee details (Appointee details are required only if the nominee is a minor)

Nominee Name	Percentage Share	DOB of Nominee	Age of Nominee	Telephone/ Mobile No	Email-ID	Current Address of Nominee	Permanent Address of Nominee	Relationship of Nominee

Appointee's Name	DOB	Age	Gender	Relationship with Nominee	Appointee's Address

4. Plan details

	Policy Term (years)	Premium Paying Term (years)	Installment Premium (₹)	Sum Assured on Death
IndiaFirst Life Protect Shield Plan				
				-

Premium Frequency: ☐ Yearly ☐ Half Yearly ☐ Quarterly ☐ #Monthly (Only ECS/ Direct debit).

#ECS/DD with cancel cheque copy and DD mandate should be verified by bank branch. Renewal Premium Payment Options: 1. #Standing Instructions ☐ 2. Cheque ☐

Note: The first three months premium is to be paid as first installment for the monthly mode option. Any cash/cheque/DD payment made towards first or renewal premium is deemed to be received by "IndiaFirst Life Insurance Company Ltd." only when the same has been received by any of its offices or its authorised banking partners or collection point and after an official printed receipt is issued by the Company. Cheques must be drawn only in favour of IndiaFirst Life Insurance Company Ltd. (Application no. for first premium/ policy no. for renewal premium should be written behind the cheque). Note: The collections points/ centers for accepting payment in cash/ cheque/ DD will be as specified by the Company from time to time.

Third Party payment: I hereby declare that the payment mode as availed by me under my policy belongs to me and I take sole responsibility for the same in respect of any incorrectness of any statement in this regard.

5. Benefit Payment Mode (Choose any one mode only)

For Proposer & Life Assured

Mode selected will be used by the Company to pay the proposer according to the terms of the plan. If none of the below electronic payout option is chosen, the Company reserves the right to use any alternative payout option.

☐ ECS ☐ Direct Credit (Bank of Baroda & Union Bank of India) ☐ NEFT Bank Name:

Account Type ☐ Current ☐ Savings Branch Name: Bank Account No.:

MICR: (Mandatory for ECS mode) IFSC Code: (Mandatory for NEFT mode)

Customer's Name as per the Bank Account.:

For Nominee 1 - _____

Mode selected will be used by the Company to pay the Nominee according to the terms of the plan. If none of the below electronic payout option is chosen, the Company reserves the right to use any alternative payout option.

☐ ECS ☐ Direct Credit (Bank of Baroda & Union Bank of India) ☐ NEFT Bank Name:

Account Type ☐ Current ☐ Savings Branch Name: Bank Account No.:

MICR: (Mandatory for ECS mode) IFSC Code: (Mandatory for NEFT mode)

Customer's Name as per the Bank Account.:

For Appointee (In case the Nominee is minor) - _____

Mode selected will be used by the Company to pay the Appointee according to the terms of the plan. If none of the below electronic payout option is chosen, the Company reserves the right to use any alternative payout option.

☐ Direct Credit (Bank of Baroda & Union Bank of India) ☐ NEFT Bank Name:

Account Type ☐ Current ☐ Savings Branch Name: Bank Account No.:

IFSC Code: (Mandatory for NEFT mode)

Appointee Name as per the Bank Account.:

Please provide a cancelled copy of your cheque if any of the above option is selected

Disclaimer: In case of non credit to my bank account with/without assigning any reasons thereof or if the transaction is delayed or not credited at all for reasons of incomplete/incorrect information, I will not hold IndiaFirst Life Insurance Co. Ltd. responsible. Further, the Company reserves the right to use any alternative payout option including demand draft/payable at par cheque in spite of opting for the direct credit option.

Note: In case of multiple nominations, please add all nominees bank account details.

6. Health Declaration for Life to be Assured (Non disclosures or misrepresentation of facts will highly impact claim settlement)*

☐ I declare that I am in a sound state of health. I hereby declare that, as of the date of this declaration, I do not have any history of, have never suffered from or currently suffering from medical conditions such as, but not limited to, high blood pressure, chest pain, heart attack or any other heart condition; stroke, transient ischemic attack or any other cerebrovascular disease; diabetes or any other endocrinal disease; kidney disease; HIV / AIDS or AIDS related complex; any cancer or tumor; asthma or any other respiratory disease; any mental or nervous disease; hepatitis or any other liver disease; blood disorders; digestive and bowel disorders; paraplegia, physical disability or any other disorder of the bones, spine or muscle; any other disease, disorder or disability, not mentioned above and excluding minor impairment such as common cough or cold. I have never undergone any surgical procedure for any illness, ailment, disease or disability. In the last 5 years, I have not received any form of medication for more than 7 consecutive days or been absent from work for more than 7 days.

For Female Lives: I further declare that presently I am not pregnant or I do not have a history in the past of an abortion, miscarriage or caesarian section due to complications during pregnancy or due to any other cause, I have not given birth to a child with any congenital disorder such as Down Syndrome, congenital heart disease, etc and I have not ever had any disease of breast, uterus, cervix, ovaries or any other part of the reproductive system.

7. Declaration by Proposer/ Life to be Assured

I / we have understood the questions in the proposal form and I / we have answered them truthfully, completely and correctly. 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, and the information provided by me / us in the proposal form, the supplementary documents and information provided to the medical examiner in case of being medically examined will form the basis of the contract between me/us and the Company and in case of fraud and suppression of material facts the policy contract shall be treated in accordance with the Sec 45 of Insurance Act,1938 as amended from time to time. I / we hereby authorize and direct any doctor, hospital, or employer (past and present) to disclose to the Company any information relating to my present state of health, past health history and nature of work performed by me / us. I / we undertake to undergo all medicals as may be required by the Company to assess the risk and grant the insurance. I / we further agree that if after the date of submission of the proposal but before the issuance of policy (i) there is an adverse change in my / us occupation, financial condition, health condition which will affect the decision of the Company in underwriting risk or (ii) if a proposal for assurance or an application for revival of the policy on my / our life or the life to be assured made to any insurer is withdrawn or dropped, deferred, declined or accepted at an increased premium or subject to a lien or on terms other than as proposed, I / we shall forthwith intimate the same to the Company in writing. I / we understand that the cover applied for under this application will commence after approval of my application and receipt of the required premium by the Company. I / we, hereby declare that the premium have not been generated from proceeds of any criminal activities / offences listed in the Prevention of Money Laundering Act 2002 or under any other applicable law. I understand that in case of withdrawal of this application by me post undergoing medicals or part thereof, the Company shall return the premium deposit after deducting the expenses incurred on the medical test/examination, if any.

Digital Policy Document declaration: I hereby give my consent to receive all communications and policy document via email / in link via SMS from IndiaFirst Life Insurance Company Limited.

By submitting my details, I authorize hereby IndiaFirst Life and its authorized representatives to contact me and send information/communication through SMS/Email/ Phone/Letter/WhatsApp and/or any other electronic mode of communication to my registered email id/ phone number. I hereby consent IndiaFirst Life to store, share, process, use my personal data/information with government agencies /statutory authorities /entities as authorized by the IRDAI, third party service providers and partners & affiliates for the purposes of issuance of policy, data analytics, and other related due diligence activities as may be requires by IndiaFirst Life.

The disclosure of information made on this platform is with my wilful consent. I further acknowledge and agree that IndiaFirst Life shall not be held liable for any breach, loss, or unauthorized disclosure of the data provided herein.

I hereby give my consent to the Company to carry out due diligence in respect of information, as provided by me in the proposal form, including AML-eKYC verification, and also to store/share the data/information with government agencies/ statutory authorities/ entities as authorized by the regulator – IRDAI for necessary verification purposes and/or policy servicing purpose.

I hereby provide my express consent and authorise IndiaFirst Life to block an amount as quoted in this proposal form (including applicable taxes), for the purpose of premium payment towards insurance. I agree and understand that this mandate shall be valid for a period of 14 days from the date of premium block mandate or date of acceptance of this proposal, whichever is earlier and that the blocked amount will be utilised towards premium payment upon proposal acceptance. I further authorise IndiaFirst Life to share information with the relevant entities for the purpose of blocking/releasing the premium amount.

NRI/PIO declaration: By providing consent through OTP on the application form I hereby confirm that NRI/PIO details provided by me / us in the questionnaire are correct and to the best of my knowledge. By feeding in the said number in the system, you hereby acknowledge the above declaration in its entirety and the same would create a legally binding agreement between the Company and You.

Life to be Assured's Signature or Thumb Impression

(Not applicable in case of minor lives)

Name: _____ Place: _____ Date: _____

Witness's Signature or Thumb Impression

Name: _____

Secondary Life to be Assured signature (if Joint Life option is chosen. Only applicable for IndiaFirst Life Guaranteed Protection Plus Plan)

(Not applicable in case of minor lives)

Proposer's Signature or Thumb Impression

Name: _____ Place: _____ Date: _____

Witness's Signature or Thumb Impression

Name: _____

Name: _____ Place: _____ Date: _____

Address: _____

Signature authentication (Single factor authentication): An OTP authentication number has been sent on your registered mobile number. By feeding in the said number in the system, you hereby acknowledge the above declaration in its entirety and the same would create a legally binding agreement between the Company and You.

Section 41 of Insurance Act 1938, as amended from time to time: 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 prospectus or tables of the insurer. 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.

Customers are advised not to pay Insurance premium (initial or renewal) through cash or bearer instrument to IndiaFirst Life insurance Advisors/Employees/Insurance Agents. IndiaFirst Life Insurance Advisors/ Employees/Insurance Agents are not authorised to receive the premium in cash or bearer instrument. Handing over cash or bearer instrument to any IndiaFirst Life Insurance Advisor / Employee/Insurance Agents is solely at your own risk and the company in no way be held responsible for any loss in this regard. Insurance Premium Cheques must be drawn only in favour of IndiaFirst Life Insurance Company Ltd. (Proposal no. for first premium/ policy no. for renewal premium should be written behind the cheque). Any Cheque payment made shall be deemed to be received by IndiaFirst Life Insurance only when the same has been received by any office of IndiaFirst Life Insurance or its authorized collection points and after an official receipt is issued by the Company.

8. Declaration to be made by a 3rd Person where: a) The Life Assured has affixed his/her thumb impression; Or b) The Life Assured has signed in vernacular; Or c) The Life Assuredr has not filled the application; Or d) If a person has any disability that restricts from providing consent/ signature in the proposal form

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 Life Assured in _____language, and that the Life Assured has affixed the thumb impression above after fully understanding the contents thereof. in my presence"

Name of the Declarant : _____ Signature:_____ Relation with Life Assured_____

Address of the Declarant :_____

Declaration by Authorised Representative of person with disability:

I_____ Son/Daughter of _____, adult and residing at _____do hereby declare on solemn affirmation as under:

The Proposer is a person with disability and requires assistance in completing the proposal form. I am duly authorised by the competent court / authority to fill this proposal form on behalf of the Proposer. I have read out and fully explained the contents of the proposal form to Mr./Mrs./Ms. _____ and he/she has understood the significance of the proposed contract. I have truthfully and correctly recorded the replies given by the Proposer in the proposal form.

Solemnly affirmed at _____ on_____

_____
Signature of the Authorised Representative

_____
Relationship of the Authorized Representative

I certify that the contents of the proposal form have been clearly explained to me and I have fully understood them. I further certify that the replies in the proposal form have been recorded as per the information provided by me.

_____
Signature or thumb impression of Life Assured

Signature authentication (Single factor authentication): An OTP authentication number has been sent on your registered mobile number. By feeding in the said number in the system, you hereby acknowledge the above declaration in its entirety and the same would create a legally binding agreement between the Company and You.

9. Intermediary details

Name of the Intermediary _____License Number._____

_____ _____
Signature of the Agent / Specified Agents Stamp of the Intermediary

Name of the Agent / Specified Agents_____ License Code _____

Signature authentication (Single factor authentication): An OTP authentication number has been sent on your registered mobile number. By feeding in the said number in the system, you hereby acknowledge the above declaration in its entirety and the same would create a legally binding agreement between the Company and You.