



IndiaFirst Life Mass Market Insurance Plan

Product UIN : 143N028V01



To be filled by the Office

Agent's/ Broker's Code		Application Received on	<table border="1"> <tr> <td>D</td><td>D</td><td>M</td><td>M</td><td>Y</td><td>Y</td><td>Y</td><td>Y</td> </tr> </table>	D	D	M	M	Y	Y	Y	Y
D	D	M	M	Y	Y	Y	Y				

Instructions for filling the Proposal Form-

1. All questions in the form have to be answered. 2. Use BLOCK letters and tick boxes where appropriate.

Note: Cover Starts from the time we accept this proposal.

1. Details of Proposed Master Policyholder

1.1 Name of the Employer/ Proposed Master Policyholder	F I R S T M I D D L E L A S T
1.2 Type of Business/ Trade/ Activity	
1.3 Registered/ Head Office Address and Pin Code	
1.4 Mailing Address	
1.5 Telephone No.	
1.6 E-mail	
1.7 Describe fully Trade or Nature of Business	

1.8 Authorized Signatory's Details

Name :	Name :
Designation :	Designation :
<hr/> Authorized Signatory's Signatures	<hr/> Authorized Signatory's Signatures

- 1.9 Relationship with Group Members Employer - Employee Non Employer - Employee

2. Scheme Details

2.1 Type of Insurance Cover:

	Select Whichever is Applicable	Please provide Amount of Required Cover	
		Minimum	Maximum
a. Life Insurance Cover			
b. Life Insurance Cover + Accidental Total Permanent Disability Cover			
c. Life Insurance Cover + Hospital Cash Cover			
d. Life Insurance Cover + Accidental Total Permanent Disability + Hospital Cash Cover			

2.2 Group Details.

Group Type	Number of Members	Total Sum Assured

- 2.3 a) Minimum age at entry into the scheme 18 years, age as on last birthday
 b) Maximum age at entry into the scheme 80 years, age as on last birthday
 c) Risk Cessation Age : 81 years, age as on last birthday

Declaration of the Proposed Policyholder

We agree that the group declaration form, the member consent and the alive statement confirming the person to be insured under this plan will form the basis for Issuance of insurance policy. We also agree to provide all the necessary information as may be reasonably required to determine the extent of cover and the premiums Payable under this plan.

In case of fraud or misrepresentation at the time of answering questions in the proposal form or at any stage thereafter, the contract shall be cancelled immediately, subject to the fraud and misrepresentation being established by us in accordance with Section 45 of Insurance Act 1938, as amended from time to time.

Proposed Master Policyholder's Signature

Place _____

Date

D	D	M	M	Y	Y	Y	Y
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Witness's Signature or Thumb Impression _____ Name: _____ Address: _____

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Material Facts:

Failure to disclose a material fact likely to influence the company's acceptance or assessment of this proposal and shall give us the right to cancel the insurance contract after paying the surrender value, if any. If you are in any doubt about facts that might be considered material you should disclose them.

Are there any other material facts you should disclose
(If yes, please provide details on a separate piece of paper)

Yes No

Section 41 of the Insurance Act, 1938, as amended from time to time states -

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.

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. 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.

Section 45 of the Insurance Act 1938, as amended from time to time states

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.

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 materials on which such decision is based.

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 intention 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.

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 the 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.

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.

FreeLook Period: You can cancel your Plan if you disagree with any of the terms and conditions within the first 15 days for all channels except Distance Marketing where it is 30 days from the receipt of your plan document. You can return while stating your reasons for the same. the plan to us,

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