

Frequency of Contribution : Annual Half-Yearly Monthly

Sum Insured : Uniform cover of ₹. 1000 for every member.

Total no. of Members :

Does the company/ group have existing gratuity/ leave encashment policy with some other insurer?

Yes No

If yes, please provide details :

Minimum age at entry into the scheme : _____ Maximum age at entry into the scheme : _____

Retirement Age : _____

4. Benefit Details (State briefly the benefits payable)

On Retirement of Member :

On Resignation of Member :

On Death of Member :

Any Other :

Note : Please attach a copy of the Gratuity/Leave encashment rules , Trust Deed, Deed of variation along with this proposal for complete details.

5. Contribution Details

Contribution Amount	₹ _____	Payment Details	
Risk Premium Amount	₹ _____	Cheque No. :	_____
Total Premium	₹ _____	Cheque Date :	_____
		Cheque Amount :	_____

6. Fund Details

Fund Name	%	Amount	Fund Name	%	Amount
Equity Advantage Fund			Dynamic Moderator Fund		
Bond Fund			Cash Fund		

Note : All the contributions will be invested as per the fund choice provided above, unless instructed otherwise.

7. Member Details (Please provide the following details of the members proposed to be covered, preferably in electronic format)

Employee No.	Name of the Employee	Gender	DOB	DOJ	Salary*	Designation
			DD/MM/YY	DD/MM/YY		

* Salary for the purpose of Gratuity/ Leave Encashment

Declaration of the Master Policyholder

"We agree that the group declaration form, the member proposal form and the alive statement confirming the person to be insured under this plan will form the basis of issuance of the 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.

Trustee 1/ Authorized Signatory1

Trustee 2/ Authorized Signatory2

Trustee 3/ Authorized Signatory3

Place : _____

Date : _____

Active at Work Statement :

All the proposed members are actively at work at the time of commencement of this policy or plan.

Place : _____

Proposed Master Policyholder's Signature

Material Facts: Failure to disclose material fact, likely to influence company's acceptance of this proposal and shall give 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 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. 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.

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.

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