

#### FORM NO. 360 R (Rev 2022) PROPOSAL FOR INSURANCE ON THE LIFE OF MINOR LIVES

COLOUR PHOTO OF THE PROPOSER COLOUR PHOTO OF THE LIFE TO BE ASSURED

Division:	Branch Office:
INSTRUCTIO	NS TO THE PROPOSER
	is to be completed in <b>BLOCK LETTERS</b> by the proposer.
	contains 4 sections namely Section I: Details of Proposer and Life to be assured Section II : Proposed
	ils, Section III: Details of personal and family health and habits and Section IV : Declaration
	ad all the questions carefully and fill up the details truthfully.
4. Please en	sure that you affix your signatures in all the places as required. In certain places more than one
signature	is required. This is in your own interest.
5. If the Prop	oser signs this proposal in vernacular or puts his/her thumb impression upon it, then the respective
declaration	n must be completed.
6. Answers s	hould be legible. Questions should be answered in 'Yes' or 'No'. (Strokes / dots / dashes / leaving the
questions	unanswered will not be accepted). Details need to be provided in case of affirmative answers.
	pser must countersign any cancellation or alterations made in this form. White ink must not be used
· · ·	• •
To be filled by	y Agent/ Intermediary:
1. D.O./CLIA /	Chief Organizer/ Intermediary Agency Code No & Mobile number :
	cified Person's/DSA's/Sup Agent's Name ,Code No & Mobile number:
	Registration No:
4. Date of Exp	
LI	¢
Ear Office Lle	

For Office Use Only :			
Inward no :	Date		
Proposal no :	Amt of Deposit :	B.O.C No:	Date :

# Section-I: Details of Proposer and Life to be assured

Ι.	Personal Details	Proposer	Life to be assured
1	Name	Prefix First Name Middle Name Last Name	Prefix First Name Middle Name Last Name
2	Father's Full name		
3	Mother's Full Name		
4	Gender	Male / Female / Transgender	Male / Female / Transgender
5	Marital Status		
6	Spouse's Full name		
7	Date of Birth		
8	Age **	Years	Years
9	of premium Place / City of Birth		er birthday shall be applied for the calculation
10	Nature of Age Proof Submitted		
11	Nationality		
12	Citizenship		
13	Relationship between Proposer & Life to be assured		
14	Correspondence Addres	SS	
	House No.		
	City/ Town/ Village		
	District & State		
	Country		
	PIN Code		
	Tel. No.with STD Code		

15	Permanent Address		
	House No.		
	City/ Town/ Village		
	District & State		
	Country		
	PIN Code		
	Tel. No.with STD Code		
16	Residential status	Resident Indian / NRI / FNIO	Resident Indian / NRI / FNIO
	Whether holding valid	Y/N	
	Overseas Citizen of India		
	card (OCI card)		
17	Address outside India (	Applicable only for NRI/FNIO/ OCI)	
	House No.		
	City/ Town/ Village		
	District & State		
	Country		
	PIN Code		

	KYC& PMLA		
1	Are you Income Tax	Y/N	Y/N
	Assessee		
2	Permanent Account		
	Number (PAN)		
3		only if PAN card copy is not submitted)	
	* In case of Aadhaar only la	st four digits is to be given as Id number	
	Proof of Identity		
	ID number *		
	Expiry date of ID :		
4	Address Proof Submitted		
5	Are You Registered under		
	GST, if yes give GSTIN :		
6	C KYC number ( Central		
	KYC Registry)		

III	Educational Details of Life to be assured				
1	Is the child studying?	Y/N			
2	If Yes , state the class and /or type of course*				
*St	Ibmit Latest school report car	d			

IV		
1	Educational qualification	
2	Present Occupation	
3	B Source of Income	
4	Name of the present employer	
5	Exact Nature of duties	
6	6 Length of service	
7	Annual Income	

V	Others	
1	Is your occupation associated with any specific hazard or do you take part in hazardous activities or have hobbies that could be dangerous in any way? If yes, give details and submit respective questionnaire.	
2	Have you ever been or are currently being investigated, charge sheeted, prosecuted or convicted or having pending charges in respect of any criminal/civil offences in any court of law in India or abroad ? If yes, give details.	
3	Are you a Politically Exposed Person OR are you a family member or close relative of Politically Exposed Person? [As per RBI guidelines PEPs are the individuals who are or have been entrusted with prominent public functions in a foreign country.]	

VI	<ul> <li>Existing Insurance of Minor life ( Please give details of previous insurance taken from LIC as well as from other insurers including policies surrendered / lapsed during last 3 years)</li> <li>Note: 1. If space is not sufficient for all existing policies, please use separate sheet in the same format. It must be duly signed by the life to be assured</li> <li>2. Corporation normally does not entertain any fresh proposal for insurance where a policy has lapsed or has been converted into paid up policy within the last 3 years.</li> </ul>					
1	Policy Number					
2	Name of the Insurer/ Division/ Branch					
3	Plan and Term					
4	Sum assured					
5	Date of Commencement					
6	Date of Revival					
7	Whether accepted at					
	ordinary rate, if not give					
	details					
8	Medical/ Non medical					
9	Whether Inforce					
10	If not , Date of FUP/					
	Date of surrender					
11	Has a proposal ( or an application for				Yes/No	Details
	assured made to any office of the Corp	poration or to	o any other Ir	surer ever		
	been					
a	Withdrawn, Deferred, Dropped or Declined? if yes give details.					
b	Accepted with extra Premium or Lien?					
С	Accepted on terms other than those pr					
d	Have you during the past one year retu			orporation as		
	the same was not acceptable to you?	it yes give d	etails.			
	a Cive below the particulars of all the	accurance i	n full fares ar	the lives of nor	anta brathara	and sisters of Life

Relation ship Father	Policy Number	Total Sum Assured
 Mother		
Brothers		
Sisters		
b. Whether all the children are insured equally? If No, please mention reason for the same		

Mobile No of the Proposer:

E mail id of the Proposer :

Signature/ thumb impression of the Proposer

# Section II : Proposed Plan Details

Ι	Objective of Insurance : S				Saving / Risk Cover/ Saving and Risk Cover		
	Plan, Rider and Sum assured selected (Riders a				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/ NACH/ SSS/ Single)	Do you wish to obtain LIC's Premium Waiver Benefit Rider? ***	If policy is to be dated back indicate date
b	For SSS Policies : i. Paying Authority code and Dept No ii. Badge or SR No			л	11		

\*\* In case of LIC's JeevanTarun , Please fill the respective addendum which is part of the proposal form. \*\*\*If LIC's Premium Waiver Benefit Rider is opted , please fill Proposal form 300 separately.

# III. To be answered only if proposing under under modified version of "LIC's Aadhaar Stambh " or " LICs Aadhaar Shila"

- a. Total existing (excluding the proposal under consideration) sum assured under all versions of LIC's Aadhaar Stambh / LIC's Aadhaar Shila : \_\_\_\_\_\_"
- b. Is life to be assured being proposed simultaneously under the same plan? Yes/No.

If "Yes", give details :

# Note: The total Sum Assured under all versions of LIC's Aadhaar Stambh or LIC's Aadhaar Shila on an individual should not exceed Rs. 5 lakhs.

 IV
 Settlement Option ( As per Plan conditions)

 Do you wish to avail "Option to take Maturity Benefit in Instalments" : Yes /No

 Do you wish to avail "Option to take Death Benefit In Instalments" : Yes / No

 If 'Yes', Kindly fill the respective 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.

V	Simultaneous Proposals	
а	Is any other proposal on the Life to be assured now being made to, or is any other proposal or an application for revival of a policy on his life under consideration in this or any other office of the Corporation or to any office of any other Insurer? If so, give details.	Y/N
b	Whether proposed simultaneously on the life of siblings / parents ? If yes, give details	Y/N

VI	Bank Details
	Bank Account details: a) Type of Account-Savings / Current:
	b) Your Account No :
	c) MICR Code:d)IFS Code:d)IFS Code:
	Attach a photocopy or cancelled cheque with the form
VII	Are you registered with LIC Portal: Yes /No
	If yes, give Customer ID

Signature/ thumb impression of the Proposer

#### Section- III : Health / habits of the Life to be assured

I	Personal Health		
а	Please state exact height ( in cms) and weight ( in Kg) ( without shoes)	Height	Weight
b	During the last five years did Life to be assured consult a Medical Practitioner for any ailment requiring treatment for more than a week ? If yes, give details	Y/N	
С	Has Life to be assured ever been admitted to any hospital or nursing home for general check up, observation, treatment or operation? If yes, give details	Y/N	
d	Has Life to be assured remained absent from school/ college/ educational institute on grounds of health during the last 5 years? If yes, give details	Y/N	
е	Is the Life to be assured suffering from or ever suffered or undergone invadvised to undergo investigation or treatment for the following ailments:	estigation in the p	ast or ever been

	Dise	eases		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?				
	<ol> <li>Peptic ulcer/colitis, ja dysentery, or any other stomach, liver, spleen, pancreas/ digestive dis</li> </ol>	disease of the gall bladder or	, piles,		4. Any d system?	isease of kidney /prostate or	urinary	
	<ul> <li>5. Paralysis/epilepsy/ insanity/ tremors, numbness, double vision, dizzy or fainting spells/ head Injury / insomnia/ nervous breakdown / any other disease of the brain or the nervous system</li> <li>7.Cancer/leukemia/lymphoma/ tumour / cyst/ Any other growth / lumps/ blood disorder /enlarged glands</li> <li>9. Endocrine disorders such as Diabetes, Goitre, Thyroid etc or have you ever passed sugar, albumin, pus or blood in urine</li> <li>11. Mental Disorder (Depression/ Anxiety, etc.).</li> <li>13. Hepatitis or AIDS &amp; HIV related condition</li> </ul>			varicose	a/ hydrocele, varicocele, fistu veins, filariasis, gonorrhoea ther venereal disease?			
				including	isease of ear, nose, throat or g defective sight or hearing a e from the ears			
			10. Bone / Joint/ Spine Disease/ Arthritis					
				12. Chronic infections- Tuberculosis/ pleurisy / Skin Disease/ skin eruption/ Leprosy.				
				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 hospital enclose the discharge summary and all investigation papers along with the proposal form).				( If hospitaliz	ed ,		
	Nature of disease / illness	Date of Diagnosis	Fully (Y/N	recov )	ered	Still on treatment (Y/N), If Yes give details of treatment	Name an address Doctor/ H	of

# II What has been usual state of health of Life to be assured ?

III	Family details				
1	Has any of Life to be assured from or died of heart disease diabetes mellitus, cancer, kid disorder, insanity, epilepsy, of tuberculosis, Hepatitis, AIDS a. Name of the disease b. Relationship with the c. date / year of death	, stroke, high b dney disease, o or any contagic ; / HIV etc? If ye			
2	Family History				
		Living			Dead
		Ade	State of health	Age at death	Year/cause of death

		Living	Dead		
	Age	State of health	Age at death	Year/cause of death	
Father					
Mother					
Brothers Living Dead					
Sisters Living Dead					
Spouse					
Children Living Dead					

#### Section-IV : Declaration

#### **DECLARATION BY THE PROPOSER**

Not-withstanding 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 the Life to be assured concerning the health, insurance, financial etc. on the grounds of privacy, I , on behalf of myself, the Life to be assured, our heirs, executors, administrators and assignees or any other person or persons, having interest of any kind whatsoever in this policy contract issued on the Llife to be assured, 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 the Corporation to divulge the same to any Authorised Organisation / Institution / Agency / and Governmental / Regulatory Authority for the sole purpose of underwriting / investigation / risk mitigation / fraud control and/or claim settlement.

And I further agree that if after the date of submission of the proposal but before the issue of First Premium Receipt any change in the general health of the Life to be assured or that of any members of his family occurs, 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 above 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 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	
Signature of witness		,	
Name			
Occupation & address			

Signature / thumb impression of the Proposer

#### 1. <u>Declaration by the person filling in the form (In case form is filled up/signed in a language different from</u> <u>that of the Proposal Form or in case the Proposer is person with disability (PWD) where he/she is not</u> <u>able to fill the proposal form himself/ herself.</u>

"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."

Signature of the Declarant Name of the Declarant: Address of the Declarant:

"I certify that the contents of the form have been fully explained to me by (Name, Designation, occupation) Mr. / Ms.

Signature/ thumb impression of the Proposer

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 / her.

"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.

#### In accordance with the applicable provision of Section 41 of The Insurance Act, 1938

"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".

# FOR MINOR LIVES ONLY

#### F.NO.3293A

With reference to the Proposal for Rs.....on the life of my son/daughter/ Grand Son/ Daughter, I hereby agree and undertake that if under the policy that may be issued, any payment is received by me by way of, loan(if admissible) surrender, Cash Option, or for any other reasons whatsoever before the policy has vested in Life Assured, I shall utilise the moneys thereby received for the benefit of the minor or his estate.

Signature of witness

Signature/ thumb impression of the Proposer

# ADDENDUM TO PROPOSAL

"I understand and agree that the policy shall automatically vest on the Life to be assured on the policy anniversary coinciding with or immediately following the completion of 18 years of age and shall on vesting be deemed to be a contract between the Corporation and Life to be assured."

Dated at \_\_\_\_\_\_on the \_\_\_\_\_\_day of \_\_\_\_\_\_20 \_\_\_\_\_

Signature of Witness

Signature or Thumb impression of the Proposer

Name\_\_\_\_\_ Occupation\_\_\_\_\_ Address\_\_\_\_\_

#### ADDENDUM TO PROPOSAL

(To be obtained by the Proposer)

#### <u>LIC's JeevanTarun</u>

Proposal No:

I \_\_\_\_\_\_ understand that the following four Options are available for Survival and Maturity benefit under this plan. Considering the future requirements of my child I have opted for Option \_\_\_\_(1/2/3/4) under this proposal.

Further, I understand that once an Option is chosen the same shall not be altered and shall become a part of the Policy Contract.

# Options available under the plan:

- **Option 1**: No survival benefit payable during the policy term and entire 100% of Sum Assured along with vested Simple Reversionary Bonuses and Final Additional Bonus, if any, shall be payable on maturity.
- **Option 2**: Annual payment of 5% of Sum Assured every year starting from policy anniversary coinciding with or following the completion of 20 years of age and thereafter on each of the next 4 policy anniversaries shall be payable. The balance of 75% of Sum Assured along with vested Simple Reversionary Bonuses and Final Additional Bonus, if any, shall be payable on maturity.
- **Option 3**: Annual payment of 10% of Sum Assured every year starting from policy anniversary coinciding with or following the completion of 20 years of age and thereafter on each of the next 4 policy anniversaries shall be payable. The balance of 50% of Sum Assured along with vested Simple Reversionary Bonuses and Final Additional Bonus, if any, shall be payable on maturity.
- **Option 4**: Annual payment of 15% of Sum Assured every year starting from policy anniversary coinciding with or following the completion of 20 years of age and thereafter on each of the next 4 policy anniversaries shall

be payable. The balance of 25% of Sum Assured along with vested Simple Reversionary Bonuses and Final Additional Bonus, if any, shall be payable on maturity.

Date:

Signature or Thumb Impression of Proposer

# Addendum to Proposal Form for Settlement Option (for Maturity Benefit)

(To be furnished by the Proposer/ Life to be assured)

# Proposal No.

Do you wish to avail Settlement Option (for Maturity Benefit) under the proposal ? YES /NO

If yes, please Tick/Strikeout (if not applicable) the following:

- 1. Period for settlement option (in years): 5 / 10 / 15 (As applicable under the plan)
- 3. Mode of Instalment payment: Yearly / Half-Yearly / Quarterly / Monthly

If the Net Claim Amount is less than the required amount to provide the minimum instalment 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 Instalment payment	Minimum Instalment 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 Proposer

Name of Proposer

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

(To be furnished by the Proposer/Life to be 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 Instalments (in years): 5 / 10 / 15 (As applicable under the plan)
- 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:

3. Mode of Instalment payment: Yearly / Half-Yearly / Quarterly / Monthly

If the Net Claim Amount is less than the required amount to provide the minimum instalment 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 Instalment payment	Minimum instalment 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 Proposer

Name of Proposer