



༄༅། འབྲུག་རྒྱལ་ཁྲུན་ལྷན་ཁུངས་འཛིན་ཚད།

ROYAL INSURANCE CORPORATION OF BHUTAN LTD.

“Your partner for growth and security”

PROPOSAL FORM FOR LOAN CARE POLICY-INDIVIDUAL POLICY

Form No.6

(Answers must be given truthfully for the contract to be valid. Strokes, dots, and dashes will not be accepted as answers)

1. General Details			
Branch		Date of Proposal	
Sales Executive Name		Previous Sum Assured	
Agent/DO Code		Total Sum Assured	
Employee/Sales Executive of RICB		YES	NO

2. Proposer's Details			
Full Name of Proposer		Blood Pressure	
CID No.		Pulse Rate	
Date of birth		Height	
Father's name		Weight	
Present Occupation		Abdomen	
Present Employer		Chest	

3. Loan Details			
Loan account no.		Loan amount sanctioned	
Loan sanction date		Loan expiry date	
Loan installment amount		Rate of Interest	
Loan term		Loan availed from	

4. Policy Property Details				
Table/Term	Sum Assured	Mode	Installment Premium (Nu.)	
What is the objective of Assurance?				
State whether you wish to secure Accident Benefit (AB)?	YES	NO	AB SA required	

5. (a) Nominee(S) Details					
If the proposer wishes to nominate a person whom the money secured by the policy applied for are to be paid in the event of death. Please state full name of the nominees.					
Name of Nominee	Citizenship ID #	Relationship	Age	% of Share	Contact number



།། རྒྱལ་ཁབ་ཀྱི་ཉེན་སྲུང་ལས་འཛིན་ཚོང་ལེན།

ROYAL INSURANCE CORPORATION OF BHUTAN LTD.

R I C B

"Your partner for growth and security"

4 (b) If the nominee is minor

Please state the name of the person whom you wish to appoint to receive the policy money in the event of the claim arising during the minority of the nominee. The appointee must sign below to show his/her consent to the appointment.

Name of Nominee	Citizenship ID #	Relationship	Age	Signature	Contact number

6. If employed in the Armed Forces (RBP, RBG, RBA & Private Security) please state

To which wing you belong	Your Rank	Date of your Last Medical Examination	Your Medical Category Thereafter

6. Have you any prospect or intention of engaging in Aviation or entering Naval or Military Services or taking up any other hazardous pursuit? If so, give details.

7. State below the details of your (Proposer's) previous policies

Policy No.	Insuring Agency	Sum Assured	Product	Year of Issuance	AB covered?	Policy status

8. Family History of the Proposer

LIVING				DEAD			
Family	No.	Age	State of Health	Year of Death	Age at Death	Cause of Death	Duration of illness
Father							
Mother							
Brothers							
Living							
Dead							
Sisters							
Living							
Dead							
Spouse							
Children							
Living							
Dead							



ལྷན་ཁུངས་ཀྱི་ཉེན་ཉུང་ལས་འཛིན་ཚོང་།

ROYAL INSURANCE CORPORATION OF BHUTAN LTD.

RICB

“Your partner for growth and security”

9. Personal History of the Proposer	
What has been your usual state of health?	
Have you any defect or deformity? If so, give details.	
State number of missing teeth	
For how many missing teeth denture is worn.	

10. Medical questionnaires (Please tick)		
a. Has any of your relations living or dead suffered from any hereditary disease like diabetics, insanity, asthma, cancer, leprosy, etc	Yes	No
b. Persistent cough, asthma, bronchitis, pneumonia, pleurisy, spitting of blood tuberculosis or any diseases of lungs?	Yes	No
c. High or low blood pressure. Rheumatic, fever, pains in chest, number of attacks, dates, breathlessness, palpitation, infection or any other diseases of the heart or arteries?	Yes	No
d. Peptic ulcer, colitis, jaundice, piles, dysentery or any disease of stomach, liver, spleen, gall bladder or pancreas?	Yes	No
e. Any disease of kidney, prostate or urinary system?	Yes	No
f. Paralysis, insanity, epilepsy, fits or any kind of nervous breakdown or any other diseases of the brain or the nervous system?	Yes	No
g. Hernia, hydrocele, varicocele, fistula, varicose veins, skin eruption, filariasis, goiter, gonorrhoea, syphilis or any other Venereal disease?	Yes	No
h. Cancer, leprosy, rheumatism, gout, enlarged glands or tumors?	Yes	No
i. Any disease of the ear, nose, throat or eye including defective sights or hearing and discharge from the ears?	Yes	No
j. Have you been suspected of diabetes or are you suffering from diabetes or have ever passed sugar, albumin, pus or blood in urine?	Yes	No
k. Did you ever have any operation, accident or injury?	Yes	No
l. Have you ever had an Electrocardiogram (ECG), X-Ray or screening of blood, urine or stool examination?	Yes	No
m. Do you or have you ever used alcoholic drinks, narcotics or any other drugs? If so, what? Also state quantity consumed per day.	Yes	No

If “Yes” describes fully each ailment giving its nature, the number of attacks, dates, duration, severity, treatment of doctors consulted giving reference to the questions ... details of Question #.

11. Income Details			
Your Education Qualification, If any		Your Monthly Average income	
State Source of Income		Are you paying Income Tax?	Yes No

12. Additional questions for FEMALE proposer		
State the last date of delivery		
Are you Pregnant now? If yes, how many days?	Yes	No
Did you have any complications related to pregnancy?	Yes	No
Have you suffered or are you suffering from any diseases of breast, ovaries or uterus	Yes	No



།། འབྲུག་རྒྱལ་ཁྲུན་སྲུང་ལས་འཛིན་ཚད།

ROYAL INSURANCE CORPORATION OF BHUTAN LTD.

“Your partner for growth and security”

DECLARATION BY THE PROPOSER

Srl #	Question	YES	NO
1	Do you want to receive SMS on this?		
If the answer is YES, please provide Mobile #			
2	Do you want to receive e-mail on this?		
If the answer is YES, please provide e-mail address#			

I/Wefor whom and on whose behalf, proposed to assure the life under this policy herein before, do hereby declare that the statements and answers have been given by me after fully understanding the questions and the same are true, completed in every particulars and that I have not withheld any information. Further, 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 Royal Insurance Corporaion of Bhutan Limited and that if any untrue averment be contained therein, the said contract shall be null and void *ab initio* and all money which shall have been paid in respect thereof shall stand forfeited to the Corporation.

Furthermore, I/We hereby give my full consent to the Corporation for sharing my personal information including the policy details with Royal Monetary Authority for Credit Information Bureau or any statutory authorities established by the laws of the Kingdom or required by the laws of the Kingdom.

Proposer’s Signature

Notwithstanding the provision of any law, usage, custom or convention for the time being in force prohibiting any doctor, hospital, and/or employer from divulging any knowledge or information about me concerning my health or employment on any kind whatsoever in the policy contract issued to me, I hereby agree, that such authority having such knowledge or informatiuon, shall at any time be at liberty to divulge any such knowledge to the Corporation.

And I further agree and declare that I after the date of submission of the proposal but before the issue of the Policy Document:

- I. If there is any change in my occupation or any adverse cirsumstances connected with financial position or general health of myself or that any member of my family occurs; or
- II. If proposal for assurance or an application for revival of a policy on my life made to any Office of the Corporation has been withdrawn or dropped, deferred or declined, or accepted with an increased premium or subject to the 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 shall render this assurance and all money, which shall have been paid in respect thereof, shall stand forfeited to the Corporation.

In WITNESS WHEREOF I make this solemn declaration conscientiously and cause it to be executed herein at Dated on day of month and year

Signature of Witness		Signature or thumb impression of the proposer (If it is a thumb impression, it has to be attested)
Name		
Mobile #		
Address		
CID #		



།། འབྲུག་རྒྱལ་ཁྲིམ་སྲུང་ལས་འཛིན་ཚོང་།

ROYAL INSURANCE CORPORATION OF BHUTAN LTD.

“Your partner for growth and security”

If in these forms the answers to the questions and/or signature of the proposer are/is in vernacular then he should declare in his own handwriting above his signature(s) that all questions were explained to him and that his responses to the questions were given after fully and properly understanding the same.

1) If the person filling in the form is other than the proposer, such person should make this declaration.

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

Name and Address of the declarant	
Signature	

2) In case the Proposer is illiterate

The thumb impression of the proposer should be attested by person of a social standing whose identity can easily be established, but unconnected with the Corporation and the same person must execute the following declaration:

I hereby, declare that I have explained the contents of the proposal form to the Proposer in (Language) and that I have read out to the Proposer the answers to the questions dictated by the Proposer, and that the Proposer has affixed this thumb impression to the proposal form after fully understanding the contents and consequence thereof.

Name and Address of the declarant	
Signature	

FOR OFFICIAL USE BY RICB			
RICB Branch Name		Date of submission	
Proposal Number		KYC completed (Yes/No)	
Verified by (EID No. & Signature):			

Note: Attach Premium Calculation sheet.