

**From:**

**Client Name :** \_\_\_\_\_

**Address of Client:**

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

**To whom so ever it may concern**

I, \_\_\_\_\_ <Name of Person>, am appointing NJ Insurance Brokers Pvt. Ltd. As a representative for my insurance portfolio.

NJ Insurance Brokers Pvt. Ltd. is hereby authorized to deal directly with insurer(s) for my insurance policies and also liaison with parties for Insurance related services.

Yours faithfully

Signature of Client

# CDSL Insurance Repository Limited

CIN: U74120MH2011PLC219665

e-Insurance Account (eIA) Opening Form (For Individuals Only)



Please fill this form in ENGLISH and in BLOCK LETTERS. Fields marked with asterisk (\*) are compulsory

Type of eIA  Basic Services (Free)

AP

AP Code  Employee



### Client Details

PAN Number\*

UID Number

Mobile No.\*

Date of Birth\*

ID Proof\*

Email\*

Sign here

(Please fill this form in ENGLISH and in BLOCK LETTERS. Fields marked with asterisk (\*) are compulsory)

First Name\*

Middle Name

Last Name\*

Gender\*  Male  Female  Others Status\*  Resident Indian  NRI

Father / Spouse Name\*

### Correspondence Address

Address Line1\*

Address Line2\*

Address Line3

Landmark\*

City\*

Pin Code\*  State\*  Country\*

Address Proof\*

I have read and understood the prevailing rules and regulations of IRDAI and CDSL IR pertaining to an e-Insurance Account and I agree to abide by and to be bound by them. I hereby declare that the particulars given herein are true, correct and complete to the best of my knowledge and belief and that the documents submitted along with this application are genuine. I authorize CDSL IR to send any policy and account related information through email and SMS on the contact details given by me. I understand that all the communication relating to any physical/ e-policy will be sent to the address registered with CDSL IR. I agree to inform CDSL IR of any changes in the details mentioned in this form and in case of delay in informing CDSL IR shall not be liable in case it acts on the said information which has not been updated. Further, in case I update the details with the Insurance Company, I authorize them to submit the same to you for update in the e-Insurance account and the said update will be applicable to all policies of any Insurer that I hold/will hold in the said account. I authorize CDSL IR to pass on the information to any insurance co that I have approached for availing of Insurance cover. I further agree that any false / misleading information given by me or suppression of any material fact will render my e-Insurance Account liable for termination and further action.

I hereby confirm that this is my first and the only application for an e-Insurance Account.  
I would like to receive my insurance policy and all the information related to the proposed insurance policy through CDSL IR.

Name of the eIA Holder

Signature of the eIA Holder

Place \_\_\_\_\_ Date



# CLIENT REGISTRATION FORM (FOR INDIVIDUAL )

Code 

## Permanent Address

Same as Correspondence Address (In E-Insurance A/C Opening Form) Address Line1\* Address Line2\* Address Line3 Landmark\* City\* Pin Code\*  State\*  Country\* Address Proof\* 

## Other Details

Current Nationality\*  Indian  OtherMarital Status\*  Single  MarriedPolitical exposure  Yes  NoOccupation Type\*  Private / Public sector  Govt service  Business  Professional  Agriculture  
 Retired  House wife  Student  Others (Specify)Annual income\*  Up to 5 Lakh  5-10 lakh  10-25 lakh  25-50 lakh  50-1 Cr  1-10 Cr  >10 CrTotal Net worth ₹  In lakh As on 

### **Declaration:**

I/we hereby declare that the details furnished above are true and best of my/our knowledge and belief and I undertake to inform you of any changes therein, immediately. In case any of the above information is found to be false or untrue or misleading or misrepresenting, I am/we are aware that I/we may be held liable for it.

### **Note:**

NJ IndiaInvest Private Limited ("NJ India") is the flagship company of NJ India Group. It is one of the leading distributor of Financial & Investment Products like Mutual Funds, Real Estate, Fixed Income Products and Capital market products.

NJ India has an online access platform namely "Client Desk" which is a single window access tool for all the above products held by its Clients.

As you are a customer of NJ Insurance Brokers Private Limited ("NJIB") and you own certain insurance policies, we would be sharing your insurance portfolio related information with NJII. The information includes soft copies of your proposal form and policy copy, renewal notice and Claims related data.

To facilitate your insurance portfolio information on your client desk, NJIB has entered into an information sharing arrangement with NJ India.

Further to inform you that, access to this information will be available with your advisor and concerned employees of NJ India also.

In case you do not want us to share the above information, please mail us on [insurance@njgroup.in](mailto:insurance@njgroup.in).

Place Date 

Signature of Client

# ONLINE SALES TERMS & CONDITIONS

1. NJ Insurance Brokers Private Limited, a company registered under the provisions of the Companies Act 1956 and having its registered office at Block No.502, 2nd Floor, B Tower, Udhna Udyog Nagar Sangh Commercial Complex, Central Road No.10, Udhna, Surat – 394210, Gujarat (Hereinafter "NJIB"). NJIB is also registered with Insurance Regulatory and Development Authority of India as an Insurance Broker bearing License No.407 under the applicable IRDA Regulations for Insurance Brokers.
2. NJIB owns and maintains its website "www.njinsure.in" and/or the mobile application for android and iphone users (hereinafter "Website") to provide the facility to its clients to access to the important information relating to insurance products offered by various insurers and to buy the insurance products and renew the existing policies of the various insurance companies in India.
3. This Website is used exclusively for web aggregation and comparison of insurance products and providing platform for online sale of insurance products offered by various Insurers having arrangement with NJIB.
4. Before submitting the proposal to buy or renew any insurance policies on Website, the client agrees to carefully refer, read and understand the important information relating to the insurance products offered by various insurance companies such as policy terms and features, premium details, cover details, etc.
5. Notwithstanding anything contained herein, the policy is issued by Insurance Company once premium payment is done to respective Insurance Company's website, and not NJIB, NJIB provides only an online platform to its clients enable them buy various insurance products of different Insurers alongwith the premium comparisons in compliance of the applicable IRDA guidelines.
6. The client agrees to provide necessary information for the purpose of buying or renewing the insurance products on Website. The client covenants that the information submitted on Website is correct and adequate without concealing any material information. The proposals with incorrect or insufficient details are entitled for rejection.
7. Only those insurance products will be available on Website for online sale to the clients which are permitted by IRDA and offered by Insurance Companies for online sale through NJIB under an agreement.
8. The client acknowledges that Insurance Company has a right to consider the proposals, either to accept or reject or ask for any further informations as it may deem fit, for any insurance contracts in accordance with its underwriting policies, rules and regulations as in force from time to time.
9. NJIB, on its Website, provides link to the website of the Insurance Companies for execution of sale of offered insurance products to the client.
10. The product details displayed on the Website are on the basis of the information received from the Insurance Companies, for which NJIB does not give any guarantee or assurance of correctness, accuracy or fitness thereof.
11. Premium and Policy Document:
  - a) The client can make the payment of premium by any mode permitted by Reserve Bank from time to time though the payment gateway used by insurers. The premium will directly be credited to the concerned insurer's premium collection account and not through NJIB's bank account. NJIB does not accept cash under any circumstances.
  - b) The client will receive the policy documents and premium receipt, on payment of agreed premium through electronic insurance policy or physical insurance policy to his mailing address, as per the mode opted by him.

## 12. Disclaimer:

- a) Any product offered or purchased through NJIB Website, is provided on an "AS IS" basis and without warranties of any kind, either expressed or implied, directly or indirectly.
- b) The client acknowledges and agrees that NJIB or NJIB's directors, officers, employees, associates, service providers or other representatives shall not be responsible or liable for any direct, indirect, incidental, consequential, special, exemplary, punitive or any other damages (including without limitation – loss of profits, loss or corruption of data, loss of goodwill, work stoppage, computer failure or malfunction, transaction failure, transaction delay, interruption of business, etc) under any contract, negligence, strict liability or other theory arising out of or relating in any way with the use of the Website.
- c) The client acknowledges that the availability of Website, products, online facilities are subject to interruption for reasons which are beyond NJIB's reasonable control.
- d) The client acknowledges that NJIB may offer any other service permitted by IRDA through the Website, for which the client may avail by consenting to the specific terms and conditions thereof through addendum hereto.
- e) NJIB does not represent or warrant that the Website will be uninterrupted, complete, accurate, authenticate, timely, updated, compatible, reliable, relevant or error-free. NJIB has made appropriate efforts to ensure Website are free from defects, viruses, trojans, harmful components and that any defects will be corrected as deemed appropriate by NJIB.

Place \_\_\_\_\_

Date 

D	D	M	M	Y	Y	Y	Y
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Signature of Client

# INSTRUCTIONS / CHECK LIST FOR FILLING KYC FORM

## A. Important Points:

### 1 Self Attested copy of PAN Card is mandatory for all clients.

- 2 Copies of all the documents submitted by the applicant should be self attested and accompanied by originals for verifications. In case the original of any document is not produced for verification, then the copies should be properly attested by entities authorized for attesting the documents, as per the below mentioned list.
- 3 Name and Address of the applicant mentioned on the KYC form, should be match with the documentary proof submitted.
- 4 If correspondence and permanent address are different, then proofs for both have to be submitted.
- 5 Sole proprietor must make the application in his individual name and capacity.
- 6 In case of Merchant Navy NRI's, Mariner's declaration or certified copy of CDC ( Continuous Discharge Certificate) is to be submitted.

## B. Proof of Identity(POI): List of documents admissible as proof of Identity:

- 1 PAN card with photograph.
- 2 Unique Identification No (UID)(Aadhaar)

## C. Proof of Address(POA):List of admissible as proof of address:

(\*Documents having expiry date should be valid on the date of submission.)

- 1 Unique Identification No (UID)(Aadhaar)
- 2 Passport/Voters Identity Card/Ration Card/Registered Lease or Sale Agreement of Residence/Driving Licence/Flat Maintenance Bill/ insurance Copy.
- 3 Utility Bills like Telephone Bill (Only Land Line)Electricity Bill or Gas Bill-Not more than 3-months old.
- 4 Bank Account Statement/Passbook-Not more than 3-months old.
- 5 Self Declaration by High Court and Supreme Court judges, giving the new address in respect of their own accounts.
- 6 Proof of address issued by any of the following: Bank Managers of scheduled commercial banks/Schedule Cooperative Bank/Multinational Foreign Banks/Gazetted Officer/Notary Public/Elected representatives to the legislative assembly/Parliament/Documents issue by any Govt. Statutory Authority.
- 7 Identity Card/document with address, issued by any of the following: Central and State Government and its departments, Statutory/Regulatory Authorities, Public Sector Undertakings, Schedule commercial banks, Public Financial Institutions, Colleges affiliated to universities and Professional Bodies such as ICAI, ICWAI, ICSI, Bar Council etc.,to their Members.
- 8 The proof of address in the name of the spouse may be accepted.

## D. List of people authorized to attest the documents:

- 1 Notary Public, Gazetted Officer, Manager of Schedule Commercial/Cooperative Bank or Multinational Foreign Banks ( Name Designation and Seal should be affixed on the copy)