



AGENT DECLARATION FOR SUBMISSION OF ONLINE APPLICATION

Agent/Applicant Name	
Pan No.	
Mobile No.	

Notes and Instructions

1. The application should be filled in English language. 2. Any correction or alteration made in any answer to the questions in the application should be initiated by the applicant. 3. An applicant must be at least 18 years of age on the date of the application. The applicant shall furnish proof of age. 4. An applicant shall furnish the proof of pass in the pre-recruitment exam conducted by an examination body duly recognized by the Insurance Regulatory and Development Authority of India. 5. The following documents should be attached with the application. a. Age Proof (Self-attested) b. Educational Qualification (Self-attested) c. Proof of Pass in the agency examination as mentioned above d. Copy of PAN Card (Self-attested) e. Address Proof (Self-attested)

*Associates Business Partner are only Agents and identified as probable MDRT or high performing agents.

For your careful consideration: a) All the questions are to be answered in detail. b) Your appointment is subject to the provisions of Guidelines on Appointment of Insurance Agent, 2015 issued by IRDAI.

1) Code of Conduct

(i) Every insurance agent shall,

- (a) identify himself and the insurance company of whom he is an insurance agent;
- (b) show the agency identity card to the prospect, and also disclose his agency appointment letter to the prospect on demand;
- (c) disseminate the requisite information in respect of insurance products offered for sale by his insurer and take into account the needs of the prospect while recommending a specific plan;
- (d) where the Insurance agent represents more than one insurance company offering same line of products, he should dispassionately advise the policyholder on the products of all Insurers whom he is representing and the product best suited to the specific needs of the prospect;
- (e) disclose the scales of commission in respect of the insurance product offered for sale, if asked by the prospect;
- (f) indicate the premium to be charged by the insurer for the insurance product offered for sale;
- (g) explain to the prospect the nature of information required in the proposal form by the insurer, and also the importance of disclosure of material information in the purchase of an insurance contract;
- (h) bring to the notice of the insurer any adverse habits or income inconsistency of the prospect, in the form of a report called "Insurance Agent's Confidential Report" along with every proposal submitted to the insurer, and any material fact that may adversely affect the underwriting decision of the insurer as regards acceptance of the proposal, by making all reasonable enquiries about the prospect;
- (i) obtain the requisite documents at the time of filing the proposal form with the insurer; and other documents subsequently asked for by the insurer for completion of the proposal;
- (j) advise every prospect to effect nomination under the policy;
- (k) inform promptly the prospect about the acceptance or rejection of the proposal by the insurer;
- (l) render necessary assistance and advice to every policyholder on all policy servicing matters including assignment of policy, change of address or exercise of options under the policy or any other policy service, wherever necessary;
- (m) render necessary assistance to the policyholders or claimants or beneficiaries in complying with the requirements for settlement of claims by the insurer;

(ii) No insurance agent shall,

- (a) solicit or procure insurance business without being appointed to act as such by the insurer
- (b) induce the prospect to omit any material information in the proposal form;
- (c) induce the prospect to submit wrong information in the proposal form or documents submitted to the insurer for acceptance of the proposal;
- (d) resort to multilevel marketing for soliciting and procuring insurance policies and/or induce any prospect/policyholder to join a multilevel level marketing scheme;
- (e) behave in a discourteous manner with the prospect;
- (f) interfere with any proposal introduced by any other insurance agent;
- (g) offer different rates, advantages, terms and conditions other than those offered by his insurer;
- (h) demand or receive a share of proceeds from the beneficiary under an insurance contract;
- (i) force a policyholder to terminate the existing policy and to effect a new policy from him within three years from the date of such termination of the earlier policy;
- (j) apply for fresh agency appointment to act as an insurance agent, if his agency appointment was earlier cancelled by the designated official, and a period of five years has not elapsed from the date of such cancellation;
- (k) become or remain a director of any insurance company;

(iii) Every insurance agent shall, with a view to conserve the insurance business already procured through him, make every attempt to ensure remittance of the premiums by the policyholders within the stipulated time, by giving notice to the policyholder orally and in writing;

To,

IndusInd Nippon Life Insurance Co. Ltd,

I request you to process the above-mentioned Application through E-ARF & Appointment to act as an insurance agent of your organisation may be granted to me.

I do hereby declare that the foregoing statements and answers are to the best of my knowledge and belief, true and complete and that they shall be the basis of Contract of the Agency between me and the IndusInd Nippon Life Insurance Company Limited and that if any of the foregoing statements or answers are untrue or incomplete the said Contract shall automatically terminated from the date on which such knowledge comes to the Company.

I agree to abide by the terms and conditions as laid down in various Regulations and Acts applicable to working as an Advisor of IndusInd Nippon Life Insurance Company Limited.

I hereby declare and confirm that the above mentioned contact number belongs to me. I agree to receive the communication and service messages from INLIC on WHATSAPP on my number. I also agree to abide by the privacy policy of INLIC, having read and understood the same at the website www.indusindnipponlife.com

I declare that

- i) I have not been found to be of unsound mind by a court of competent jurisdiction;
- ii) I have not been found guilty of criminal misappropriation or criminal breach of trust or cheating or forgery or an abetment of or attempt to commit any such offence by a court of competent jurisdiction;
- iii) I have not been found guilty of or to have knowingly participated in or connived at any fraud, dishonestly or mis-representation against an insurer or an insured.
- iv) The Agent is responsible for updating his registration status under GST to INLIC.
- v) Are you related to any employee/channel associate/medical examiner of IndusInd Nippon Life Insurance Company Limited? If Yes, provide details, Yes No

vi) I hereby declare that I am not directly or indirectly acting as an POS, nor am I connected as an employee, consultant, or in any other capacity with any other life insurance company or intermediaries. Additionally, I am not a director or partner of any insurance company."

vii) I hereby declare that I am fully aware of the recruitment, training, and re-examination fees (if applicable) that are to be paid at the time of onboarding.

viii) I also acknowledge that I am informed of the No Objection Certificate (NOC) fee, which is to be paid at the applicable stage of the process.

(Name of Applicant)

(Signature of Applicant)

Date _____

Place _____

Original Document verification by SM/BM

I hereby declare that the copies of customer KYC documents submitted with application forms has been verified by me with originals and found that all the details and signature are matching with the respective KYC documents.

SM/BM Name _____

SM / BM Code _____

SM/BM Sign: _____

IndusInd Nippon Life Insurance Company Limited (Formerly Reliance Nippon Life Insurance Company Limited). IRDAI Registration No. 121. Registered & Corporate Office: Unit Nos. 401B, 402, 403 & 404, 4th Floor, Inspire-BKC, G Block, BKC Main Road, Bandra Kurla Complex, Bandra East, Mumbai-400051, India. T +91 22 6896 5000. For more information or any grievance, 1. Call us between 8 am to 8 pm, Monday to Saturday (except public holidays) on our Toll-Free Number - 1800 102 1010 or 2. Visit us at www.indusindnipponlife.com 3. Email us at customerservice@indusindnipponlife.com. 4. Chat with us on our WhatsApp number (+91) 7208852700. The trade logo displayed above belongs to IndusInd International Holdings Limited & Nippon Life Insurance Company and is used by IndusInd Nippon Life Insurance Company Limited under license.

BEWARE OF SPURIOUS PHONE CALLS AND FICTITIOUS/FRAUDULENT OFFERS: IRDAI or its officials do not involve in activities like selling insurance policies, announcing bonus or investment of premiums. Public receiving such phone calls are requested to lodge a police complaint.