Proposal Form

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URN : RHICL / R / PA / 026 / 17-18

Proposal No.:_____

1. To be filled in by Proposer in CAPITAL LETTERS only.
2. Religare Health Insurance Company Limited (the "Company") is under no obligation to accept any proposal for insurance and to issue a policy by the mere submission of a completed proposal form or due to any payment for any policy. The Company retains the right in its sole and absolute discretion to issue a policy. The liability of the Company does not commence until this Proposal has been accepted and underwritten by the Company and premium received, including loadings, if any. You understand and agree that if the Company accepts a proposal for insurance, it shall be subject to the Policy Terms and Conditions and the Company shall have no liability whatsoever if the premium is not realized, or received in full or in time. In the event the Company does not accept the proposal, you will be informed of the same and the premium received from you, if any, will be refunded without interest.
3. If there is insufficient space, please provide further details on a separate sheet. All attached documents form part of this Proposal.
4. The proposed policyholder will be referred to in this Proposal Form as "Proposer", "You" or "Your".

FOR OFFICE USE ONLY

Intermediary Details

Intermediary Code :		Intermediary Name :	
Partner RM Code :		Partner Branch Code :	
Customer Acc No. :			
Loan Amount :		Loan Tenure :	

Religare Health Branch Details

RHIL RM Name :			
Branch Code :		Client ID :	Receipt ID :

PROPOSER DETAILS

Name : (Mr./Ms./Mrs.)	
	(First Name) (Middle Name) (Last Name)
Correspondence Address :	
Locality :	City :
Pin Code :	State :
Landmark :	
Permanent Address : If same as above, please tick here ☐	
Locality :	City :
Pin Code :	State :
Telephone :	Mobile :
Email :	
Date of Birth : D D M M Y Y Y Y	Gender : Male ☐ Female ☐

Marital Status : Single ☐ Married ☐ Divorced ☐ Widow(er) ☐ Separated ☐

PAN Number :	Nationality :
Form 60 (only in case the customer does not have PAN no.) ☐ Yes ☐ No	Aadhaar Number : (By signing the Proposal form I give my consent for using my Aadhaar No. for Authentication of my Aadhaar Details)
Mother's Name :	

Would you like to opt for Electronic Policy Issuance through an e-Insurance Account (eIA) of an Insurance Repository? Yes ☐ No ☐

If you have an eIA, please provide following details:

I) Name of Insurance Repository :	
ii) eIA No. :	
iii) Name as appearing in eIA :	

If you do not have an eIA, would you like to open an account? Yes ☐ No ☐

If Yes, choose any one Insurance Repository :

NDML – NSDL Data Management Limited ☐	CAMSRep- CAMS Repository Services Limited ☐
Karvy Insurance Repository Limited ☐	CIRL-Central Insurance Repository Limited (CDSL) ☐

Would you like to protect the environment and help in saving paper by authorizing Religare Health Insurance Company Limited to send all policy and service related communication to the email id as mentioned in the proposal form. Yes ☐ No ☐

NOMINEE DETAILS

Nominee Name	Date of Birth (DD/MM/YYYY)	Relationship with Proposer

*If the Nominee is of Age 18 years or less, Name of Appointee and Relationship with Minor:

Appointee Name	Date of Birth (DD/MM/YYYY)	Relationship with Minor

In event of the death of the Proposer any payment due under the Policy shall become payable to the Nominee proposed in this Proposal Form. The receipt of the proceeds by the Nominee would be sufficient discharge of the Company. The Nominee for all the other person(s) proposed to be insured shall be the Proposer himself.

Religare Health Insurance Company Limited
Registered Office: 5th Floor, 19 Chawla House, Nehru Place,New Delhi-110019 Corresp. Office: Vipul Tech Square, Tower C, 3rd Floor, Golf Course Rd, Sec-43, Gurugram-122009 (Haryana)
Website: www.religarehealthinsurance.com E-mail: customerfirst@religarehealthinsurance.com Call us: 1800-102-4488 | 1860-500-4488
CIN: U66000DL2007PLC161503 UIN: RHIPAIPI8048V021718 IRDA Registration No. - 148

POLICY DETAILS

Proposed Policy Period Start Date : D D M M Y Y Y Y	Plan Opted :		
Sum Insured (in Rs.) :	Tenure :	1 Year ☐	2 Year ☐ 3 Year ☐
Optional Cover 1 - Accidental Hospitalization :	Yes ☐	No ☐	
Optional Cover 2 - Permanent Total Disablement Improvement : (If Yes, then please mention Coverage Amount opted (in Rs.)) :	Yes ☐	No ☐	
Optional Cover 3 - Permanent Partial Disablement Improvement : (If Yes, then please mention Coverage Amount opted (in Rs.)) :	Yes ☐	No ☐	
Optional Cover 4 - Accidental Hospitalization Expenses (If Yes, then please mention (i) Coverage Amount opted (in Rs.) : (ii) Deductible opted (in Rs.)) :	Yes ☐	No ☐	
Optional Cover 5 - Convalescence Benefit : (If Yes, then please mention (i) Coverage Amount opted per day (in Rs.) : (ii) Deductible opted (in Days) : (iii) Max. No. of times Benefit would be payable opted) :	Yes ☐	No ☐	
Optional Cover 6 - Accidental Hospitalization Daily Allowance : (If Yes, then please mention (i) Coverage Amount opted per day (in Rs.) : (ii) Deductible opted (in Days) : (iii) Max. payable Duration (in Days) opted :	Yes ☐	No ☐	
Optional Cover 7 – Temporary Total Disablement (TTD) : (If Yes, then please mention Deductible opted:	Yes ☐	No ☐ 0 Week ☐ / 1 Week ☐	
Optional Cover 8 - Accidental OPD Cover : (If Yes, then please mention (i) Coverage Amount opted (in Rs.) : (ii) Deductible opted (in Rs.) : (iii) Co-Payment opted (in %) :	Yes ☐	No ☐	
Optional Cover 9 - Common Carrier Mishap Cover :	Yes ☐	No ☐	
Are you applying for portability?	Yes ☐	No ☐	yes, please fill in separate Portability Form)

DETAILS OF EXISTING PERSONAL ACCIDENT OR HEALTH INSURANCE POLICY

Do you have an existing Personal Accident/Health Insurance Policy with Religare H... any other Insu...	Yes ☐	No ☐
(If yes, please provide the Insurer Name, Policy No., Plan Name and Sum Insured)		

DETAILS OF THE PROPOSED TO BE INSURED INCLUDING PROPOSER

Insured 1 : Name : Mr./Ms./Mrs.			
Marital Status	Date of Bi... D D M M Y Y Y Y	Annual Income :	₹
Gender	Male ☐ Female ☐	Aadhaar No. (...tional)	
Relationship with Proposer :		Highest Educational Qualification :	
Nominee Name and Relationship :		Occupation :	Salaried ☐ Self Employed ☐
(Please mention the name and relation of guardia... minee is a minor)			
Insured 2 : Name : Mr./Ms./Mrs.			
Marital Status	Date of Birth D D M M Y Y Y Y	Annual Income :	₹
Gender	Male ☐ Female ☐	Aadhaar N... (Optional)	
Relationship with Pro...oser :		Highest Educational Qualification :	
Nominee Nam...d Relationship :		Occupation :	Salaried ☐ Self Employed ☐
(Please mention ... name and relation of guardian if nominee ... minor)			
Insured 3 ...Name : Mr./Ms./Mrs.			
Marital Statu...	Dat...f Birth D D M M Y Y Y Y	Annual Income :	₹
Gender	... Female ☐	Aadh...r No. (Optional)	
Relationship with Proposer :		Highest Educational Qualification :	
Nominee Name and Relationship :		Occupation :	Salaried ☐ Self Employed ☐
(Please mention the name and relation of guardian if ...inee is a minor)			
Insured 4 : Name : Mr./Ms./Mrs.			
Marital Status	Date of Birth D D M M Y Y Y Y	Annual Income :	₹
Gender	Male ☐ Female ☐	Aadhaar No. (Optional)	
Relationship with Proposer :		Highest Educational Qualification :	
Nominee Name and Relationship :		Occupation :	Salaried ☐ Self Employed ☐
(Please mention the name and relation of guardian if nominee is a minor)			

Details	Insured 1	Insured 2	Insured 3	Insured 4
Have you ever been entrusted with prominent public functions, for example, Heads of State or of Government, senior politicians, senior government, judicial or military officials, senior executives of state owned corporations or important political party officials.	Yes ☐ No ☐	Yes ☐ No ☐	Yes ☐ No ☐	Yes ☐ No ☐

Details	Insured 1	Insured 2	Insured 3	Insured 4
Does your job require you to be involved with any hazardous activity, significant manual labor, operating heavy machinery, handling hazardous material, working at heights/underground /construction sites, oil rigging, high voltage, high temperature, working in aircrafts or sea-going vessels or adventure sports or armed forces?	Yes ☐ No ☐	Yes ☐ No ☐	Yes ☐ No ☐	Yes ☐ No ☐
Have you ever been diagnosed with or are you under treatment for any disability/deformity (impairment/infirmity/condition hampering vision, hearing or mobility) or any terminal illness or any illness or disease causing restriction to activities (E.g Epilepsy or Seizures)	Yes ☐ No ☐	Yes ☐ No ☐	Yes ☐ No ☐	Yes ☐ No ☐

LIFESTYLE RELATED DECLARATION

Details	Insured 1	Insured 2	Insured 3	Insured 4
Under which of the following categories does your occupation fall?				
• Employees without exposure to manual work outside Office (Admin / Finance and Accounting / Sales & Marketing / BPO / IT / Actuaries / Audit/Operations / HR/R&D)	☐	☐	☐	☐
• Professionals without exposure to manual work outside Office (Academicians/Healthcare / Legal / Consultants / Architects / Engineers / Real-Estate)	☐	☐	☐	☐
• Technicians / Mechanics (Except Heavy machinery operators / Electrician/ Nuclear and chemical Lab Technician)	☐	☐	☐	☐
• Business owners (Excluding Chemical, Arms and Ammunitions, Explosives, Fireworks)	☐	☐	☐	☐
Please specify occupation if not in the above categories	_____	_____	_____	_____
Do you participate in Adventure / extreme sports? If Yes, please provide the nature and frequency of adventure / extreme sport	Yes ☐ No ☐ _____	Yes ☐ No ☐ _____	Yes ☐ No ☐ _____	Yes ☐ No ☐ _____
Has any company ever declined to issue/renew a Personal Accident policy for any proposed? If yes, please provide details	Yes ☐ No ☐	Yes ☐ No ☐	Yes ☐ No ☐	Yes ☐ No ☐

DECLARATION

a. I hereby declare, on my behalf and on behalf of all persons proposed to be insured, that the above statements, answers and / or particulars given by me are true and complete in all respects to the best of my knowledge and that I am authorized to propose on behalf of these other persons.

b. I understand that the information provided by me will form the basis of the insurance policy, is subject to the Board approved underwriting policy of the insurer and that the policy will come into force only after full payment of the premium chargeable.

c. I further declare that I will notify in writing any change occurring in the occupation or general health of the life to be insured / proposer after the proposal has been submitted but before communication of the risk acceptance by the company.

d. I declare that I consent to the company seeking medical information from any doctor or hospital who / which at any time has attended on the person to be insured / proposer or from any past or present employer concerning anything which affects the physical or mental health of the person to be insured / proposer and seeking information from any Insurer to whom an application for insurance on the person to be insured / proposer has been made for the purpose of underwriting the proposal and / or claim settlement.

e. I authorize the company to share information pertaining to my proposal including the medical records of the Insured / Proposer for the sole purpose of underwriting the roposal and / or claims settlement and with any Governmental and / orRegulatory authority.

Date : ☐☐ / ☐☐ / ☐☐☐☐ (DD/MM/YYYY)

Place : ☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐

Signature of the Proposer :_____

(On behalf of all the persons to be insured under the Policy)

PREMIUM PAYMENT INFORMATION

Premium Amount (₹) :			
Payment By Cash / Cheque / Demand Draft / Card (Strike out whichever is not applicable) :			
Cheque / Demand Draft No. / Authorization ID :			
Date : D D M M Y Y Y Y	Amount (₹) :		Premium Amount (₹) :
Bank Name :			
Sources of Funds : ☐ Salary ☐ Business ☐ Others	(if others, please specify)		

In case of payment through Cheque / Demand Draft, the instrument should be drawn in favour of **"Religare Health Insurance Company Ltd."**

Note: Should you choose to pay premium by cash, you are advised to do so only at the nearest Religare Health insurance company limited branch or any authorized Bank branch, and we insist you to please ask for computerize receipt against the deposited cash against your Proposal. Any claim without computerized receipt against the deposited cash will not be admitted.

NEFT DETAILS (FOR CLAIMS & REFUND PURPOSES)

Account Number :		IFSC Code :	
Bank Name :		Bank Branch Name :	
Name of the Account Holder :			

Note : Please submit copy of cancelled cheque along with Proposal Form.

I declare that the information given above is true and correct. I hereby authorize Religare Health Insurance Company Limited to directly credit payout/refund, if any, to the above me[illegible]ed account a[illegible] shall not hold Religare Health Insurance Company Limited responsible for non-credit/non-payment of payout or refund, if any, due to any reason including but not limited to incorrect/incomplete information. Religare He[illegible]surance[illegible]ompany Limited reserves right to use any alternative payout option such as cheque/demand draft in spite of providing above information

Date : / / (DD/MM/YYYY)

Place :

Signature of the Proposer :

(On bel[illegible]f all the persons to be insured under the Policy)

STATUTORY WARNING

Prohibition of Rebates

(Under Section 41 of Insurance Act 1938)

1. No person shall allow or offer to allow, either directly or indirectly, as an inducement to[illegible] person to take out [illegible]enew or conti[illegible]an insura[illegible]e 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 o[illegible] rebate of the pr[illegible]ium shown on the p[illegible]icy[illegible] shall any person taking out or renewing or continuing a policy accept any rebate, except such rebate as may be allowed in accordance[illegible]h the publish[illegible] prospectuses or tables [illegible] the Insurer.
2. Any person making default in complying with the provisions of this section sh[illegible]e liable for a p[illegible]lty w[illegible]h may extend to ten lakh rupees.

DECLARATION FOR AGENTS

I _____ (Full Name) in my cap[illegible]ity as an [illegible]rance Advisor[illegible]ecified Person of the Corporate Agent/ Authorized employee of the Broker/Relationship Officer, do hereby declare that I have explained all the conte[illegible] of this Prop[illegible]l Form, includ[illegible] the nature of the questions contained in this Proposal Form to the Proposer including statement(s), information and response(s) submitted by him/h[illegible] in this Propos[illegible]Form to questi[illegible]s contained herein or any details sought herein will form basis of the Contract of Insurance between the Company and the Proposer, if this propo[illegible] is accepted by t[illegible]Company for issuance of the Policy. I have further explained that if any untrue statement(s)/information/response(s) is/are contained i[illegible] [illegible]g addendum(s), af[illegible]its, statements, submissions, furnished/to be furnished, the Company shall have the right to vary the benefits which may be payable as p[illegible]Policy Terms and Conditions and furthermor[illegible], if there has been a non-disclosure of any material fact, the policy issued to his/her favor pursuant to this Proposal may be treated by the Co[illegible]any as null and void and all premiums paid under the Policy may be forfeited to the Company.

License No. (Advisor/Corporate Agent/Broker/Relationship Officer).

Date : / / (DD/MM/YYYY)

Signature : _____

SP Name : _____

SP Code :

ACKNOWLEDGEMENT FOR [illegible]OPOSAL

Please retain this counterfoil for your records

(On behalf of Religare Health Insurance Company Limited)

We acknowledge the receipt of [illegible]yment of ₹_____ vide Cash/Cheque/DD No./Authorization ID_____ from Mr./Ms._____. Please note that this is only an acknowledgment receipt and does not amount to acceptance of risk or commencement of the Policy. The Company is not liable for any claim between the time that the proposal amount is received and Policy Start Date. The validity of this receipt is subject to realization of the proposal amount. Acceptance of proposal and issuance of the Policy shall be subject to receipt of the completed Proposal Form, premium payment, medical reports (wherever applicable) and underwriting decision of the Company.

Proposal No.: _____

Signature of the Representative : _____

Name of the Representative : _____

Insurance is a subject matter of solicitation. IRDA Registration No. 148

Note: Should you choose to pay premium by cash, you are advised to do so only at the nearest Religare Health insurance company limited branch or any authorized Bank branch, and we insist you to please ask for computerize receipt against the deposited cash against your Proposal. Any claim without computerized receipt against the deposited cash will not be admitted.