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RELIGARE Values that bind | Health Insurance

Ab Health Hamesha

Proposal Form

URN: RHICL / R / HE / 018 / 17-18

Proposal No.:____________________

1. To be filled in by the 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. In the event the Company does not accept the proposal, You will be informed of the same and the premium received (less costs of medical tests) from You, if any, will be refunded without interest.
3. If there is insufficient space for You to complete Your answers, please use the Additional Information section. All attached documents form part of this Proposal Form.
4. The proposed policyholder will be referred to in this Proposal Form as "Proposer", "You" or "Your".

SAMPLE

FOR OFFICE USE ONLY

Intermediary Details

Intermediary Code :		Intermediary Name :	
Intermediary RM Code :		Branch Code :	
Customer Acc No. :			

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 / Incorporation (in case Proposer is an entity) : 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 Database Management Limited	☐ CAMSRep - CAMS Repository Services Limited
☐ Karvy Insurance Repository Limited	☐ CIRL-Central Insurance Repository Limited (CDSL)

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.

Ver. Jan/19

POLICY DETAILS

Plan Opted :		Sum Insured (in Rs.) :	
Tenure : ☐ 1 Year ☐ 2 Year ☐ 3 Year	Cover Type : ☐ Individual	Premium Payment Mode: ☐ Single ☐ Monthly ☐ Quarterly Note: Premium payment mode other than single payment is only available for Policy tenure of 2 /3 years	

Details of Optional Cover(s)		
Optional Cover 1 - Deductible Option : (If Yes, then please mention Deductible (in Rs.)) :	☐ Yes ______	☐ No
Optional Cover 2 - Co-payment Option :	☐ Yes	☐ No
Optional Cover 3 - Unlimited Automatic Recharge :	☐ Yes	☐ No
Optional Cover 4 - International Second Opinion :	☐ Yes	☐ No
Optional Cover 5 - Room Rent Modification :	☐ Yes	☐ No
Optional Cover 6 - Additional Sum Insured for Accidental Hospitalization :	☐ Yes	☐ No
Optional Cover 7 - Air Ambulance Cover :	☐ Yes	☐ No
Optional Cover 8 - Reduction on PED Wait Period :	☐ Yes	☐ No
Are you applying for portability?	☐ Yes	☐ No (If yes, please fill in the separate Portability Form)

DETAILS OF THE PROPOSED TO BE INSURED INCLUDING PROPOSER

Insured 1 : Name : Mr./Ms./Mrs.			
Height cms	Marital Status	Date of Birth D D M M Y Y Y Y	Annual Income (In Lacs) : ₹
Weight kg	Gender Male ☐ Female ☐	Aadhaar No.	Nominee (Relationship with Insured) :
Relationship with Proposer :	City of Residence :		If PEP* : Yes ☐ No ☐
Insured 2 : Name : Mr./Ms./Mrs.			
Height cms	Marital Status	Date of Birth D D M M Y Y Y Y	Annual Income (In Lacs) : ₹
Weight kg	Gender Male ☐ Female ☐	Aadhaar No.	Nominee (Relationship with Insured) :
Relationship with Proposer :	City of Residence :		If PEP* : Yes ☐ No ☐
Insured 3 : Name : Mr./Ms./Mrs.			
Height cms	Marital Status	Date of Birth D D M M Y Y Y Y	Annual Income (In Lacs) : ₹
Weight kg	Gender Male ☐ Female ☐	Aadhaar No.	Nominee (Relationship with Insured) :
Relationship with Proposer :	City of Residence :		If PEP* : Yes ☐ No ☐
Insured 4 : Name : Mr./Ms./Mrs.			
Height cms	Marital Status	Date of Birth D D M M Y Y Y Y	Annual Income (In Lacs) : ₹
Weight kg	Gender Male ☐ Female ☐	Aadhaar No.	Nominee (Relationship with Insured) :
Relationship with Proposer :	City of Residence :		If PEP* : Yes ☐ No ☐
Insured 5 : Name : Mr./Ms./Mrs.			
Height cms	Marital Status	Date of Birth D D M M Y Y Y Y	Annual Income (In Lacs) : ₹
Weight kg	Gender Male ☐ Female ☐	Aadhaar No.	Nominee (Relationship with Insured) :
Relationship with Proposer :	City of Residence :		If PEP* : Yes ☐ No ☐
Insured 6 : Name : Mr./Ms./Mrs.			
Height cms	Marital Status	Date of Birth D D M M Y Y Y Y	Annual Income (In Lacs) : ₹
Weight kg	Gender Male ☐ Female ☐	Aadhaar No.	Nominee (Relationship with Insured) :
Relationship with Proposer :	City of Residence :		If PEP* : Yes ☐ No ☐

*Have you ever been entrusted with prominent public functions, forexample, 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.

ANNEXURE I: CRITICAL MEDICLAIM, HEART MEDICLAIM & OPERATION MEDICLAIM RELATED QUESTIONNAIRE

Particulars	Insured 1	Insured 2	Insured 3	Insured 4	Insured 5	Insured 6
Does any proposed insured currently or in past Diagnosed/Suffered/Treated/Taken Medication for any of the following conditions: If yes, please provide details in the additional information section below:						
1. Cancer, tumor, polyp or cyst	Y N Since_____	Y N Since_____	Y N Since_____	Y N Since_____	Y N Since_____	Y N Since_____
2. Any heart disease or disorder, chest pain or discomfort, irregular heartbeats, palpatations or heart murmur	Y N Since_____	Y N Since_____	Y N Since_____	Y N Since_____	Y N Since_____	Y N Since_____
3. Hypertension / High Blood Pressure(BP)/ High Cholestrol	Y N Since_____	Y N Since_____	Y N Since_____	Y N Since_____	Y N Since_____	Y N Since_____
4. Thyroid disease/ Cushing's disease/ Parathyroid Disease/ Addison's disease / Pituitary tumor/ disease or any other disorder of Endocrine system	Y N Since_____	Y N Since_____	Y N Since_____	Y N Since_____	Y N Since_____	Y N Since_____

SAMPLE

Particulars	Insured 1	Insured 2	Insured 3	Insured 4	Insured 5	Insured 6
5. Diabetes Mellitus / High Blood Sugar / Diabetes on Insulin or medication	Y N Since______	Y N Since______	Y N Since______	Y N Since______	Y N Since______	Y N Since______
6. Motor Neuron Disease/ Muscular dystrophies/ Myasthnia Gravis or any other disease of Neuromuscular system (muscles and/or nervous system)	Y N Since______	Y N Since______	Y N Since______	Y N Since______	Y N Since______	Y N Since______
7. Stroke/ Paralysis/ Transient Ischemic Attack/ Multiple Sclerosis/ Epilepsy/ Mental-Psychiatric illness/ Parkinsonism/ Alzeihmer's/ Depression/Dementia or any other disease of Brain and Nervous System?	Y N Since______	Y N Since______	Y N Since______	Y N Since______	Y N Since______	Y N Since______
8. Cirrhosis / Hepatitis / Wilson's disease / Pancreatitis / Liver disease / Crohn's disease / Ulcerative Colitis /Piles or any other disease of Mouth, Esophagus, Liver, Gall bladder, Stomach or Intestines or any other part of Digestive System?	Y N Since______	Y N Since______	Y N Since______	Y N Since______	Y N Since______	Y N Since______
9. Kidney Stones/ Renal Failure/ Dialysis/ Chronic Kidney Disease/ Prostate Disease or any other disease of Kidney, Urinary Tract or reproductive organs?	Y N Since______	Y N Since______	Y N Since______	Y N Since______	Y N Since______	Y N Since______
10. HIV/SLE/ Arthiritis/ Scleroderma / Psoriasis/ bleeding or clotting disorders or any other diseases of Blood, Bone marrow/ Immunity or Skin.	Y N Since______	Y N Since______	Y N Since______	Y N Since______	Y N Since______	Y N Since______
11. Disease or disorder of eye, ear, nose or throat (except any sight related problems corrected by prescription lenses)?	Y N Since______	Y N Since______	Y N Since______	Y N Since______	Y N Since______	Y N Since______
12. Any other disease / health adversity / injury/ condition / treatment not mentioned above	Y N Since______	Y N Since______	Y N Since______	Y N Since______	Y N Since______	Y N Since______
13. Has any of the proposed member been recommended to take investigations/medication/surgery other than for childbirth/minor injuries	Y N Since______	Y N Since______	Y N Since______	Y N Since______	Y N Since______	Y N Since______
14. Does the insured member(s) use gutka, tobacco, pan masala or any recreational drugs. Please specify quantity per day	Y N Since______ Quantity______	Y N Since______ Quantity______	Y N Since______ Quantity______	Y N Since______ Quantity______	Y N Since______ Quantity______	Y N Since______ Quantity______
15. Do you Smoke cigarettes, bidi, cigars, hookah, E-cigarretes or any other tobacco product. Please specify quantity per day	Y N Since______ Quantity______	Y N Since______ Quantity______	Y N Since______ Quantity______	Y N Since______ Quantity______	Y N Since______ Quantity______	Y N Since______ Quantity______
16. Do you consume any form of alcohol. Please specify quantity per week(1 unit would be 30 ml of liquor)?	Y N Since______ Quantity______	Y N Since______ Quantity______	Y N Since______ Quantity______	Y N Since______ Quantity______	Y N Since______ Quantity______	Y N Since______ Quantity______
17. Asthma / Tuberculosis / COPD/ Pleural effusion / Bronchitis / Emphysema or any other disease of Lungs, Pleura and airway or Respiratory disease?	Y N Since______	Y N Since______	Y N Since______	Y N Since______	Y N Since______	Y N Since______
18. Are you or anyone of your family member (1st blood relationship) suffering from any of the following conditions: - Down's Syndrome / Turner's Syndrome / Sickle Cell Anaemia / Thalassemia Major / G6P Ddeficieny	Y N Since______	Y N Since______	Y N Since______	Y N Since______	Y N Since______	Y N Since______

Note: The Company shall reject Your proposal and refund the premium amount (after deducting cost of medical tests, if any) in case of incompleteness or any discrepancy highlighted or any other reason.

Date : __ __ / __ __ / __ __ __ __ (DD/MM/YYYY)   Signature of the Proposer :______________________

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

ANNEXURE 2: CANCER MEDICLAIM RELATED QUESTIONNAIRE

Particulars	Insured 1	Insured 2	Insured 3	Insured 4	Insured 5	Insured 6
1. Have you ever suffered from or been treated for any form of symptoms of (a) Cancer (b) Heart disease or heart attack (c) Stroke (d) Chest and/or heart surgery, or have been advised medically to undergo chest and/or heart surgery in the future (e) Kidney disease (f) Liver disease including hepatitis (g) kidney and/or liver failure (h) Paralysis or paraplegia (i) Major organ transplantation, or have been advised to undergo a major organ transplantation (such as for example heart, lung, liver or kidney etc) in the future, (j) Any neurological or nervous disorders (k) HIV infections, AIDS or venereal diseases (k) Disorder of the bones, spine or muscle Cancer, tumor, polyp or cyst	Y N Since______	Y N Since______	Y N Since______	Y N Since______	Y N Since______	Y N Since______
2. Has any of your parents, brothers or sisters been diagnosed of heart ailment, cancer, Hereditary disease prior to age 60 or any hereditary or chronic disorder?	Y N Since______	Y N Since______	Y N Since______	Y N Since______	Y N Since______	Y N Since______
3. Have you ever suffered or investigated for any of the following:						
a) Recurrent cough, hoarseness of voice for 15 days	Y N Since______	Y N Since______	Y N Since______	Y N Since______	Y N Since______	Y N Since______
b) Persistent indigestion or difficulty or obstruction in swallowing for a continuous period of 15 days?	Y N Since______	Y N Since______	Y N Since______	Y N Since______	Y N Since______	Y N Since______
c) Unusual bleeding or discharge of any kind from anybody opening?	Y N Since______	Y N Since______	Y N Since______	Y N Since______	Y N Since______	Y N Since______

SAMPLE

Particulars	Insured 1	Insured 2	Insured 3	Insured 4	Insured 5	Insured 6
d) Weight loss more than 5 kg in the last 3 months	Y N Since_____	Y N Since_____	Y N Since_____	Y N Since_____	Y N Since_____	Y N Since_____
e) Any growth, cyst, tumor, lump, skin lesion, sarcoma, cancer, in any part of the body?	Y N Since_____	Y N Since_____	Y N Since_____	Y N Since_____	Y N Since_____	Y N Since_____
f) Any persistent headache, epileptic fits, sudden vision loss or hearing loss?	Y N Since_____	Y N Since_____	Y N Since_____	Y N Since_____	Y N Since_____	Y N Since_____
g) Any change in usual bowel or bladder habits	Y N Since_____	Y N Since_____	Y N Since_____	Y N Since_____	Y N Since_____	Y N Since_____
4. Have you in the last 5 years						
a) Been continuously hospitalized for more than 7 days (other than minor fracture)	Y N Since_____	Y N Since_____	Y N Since_____	Y N Since_____	Y N Since_____	Y N Since_____
b) Undergone any investigations(including basic radiological & blood test),other than normal health check-ups ,Insurance medicals or for visa purposes	Y N Since_____	Y N Since_____	Y N Since_____	Y N Since_____	Y N Since_____	Y N Since_____
c) Undergone Biopsies, CT/PET Scan, MRI, Pap smear, Mammography, Ultrasonography or 2D / 3D Echo & Blood test for cancer diagnosis (Tumor Marker)	Y N Since_____	Y N Since_____	Y N Since_____	Y N Since_____	Y N Since_____	Y N Since_____
5. Have You smoked, consumed alcohol, or chewed tobacco, ghutka or paan or used any recreational drugs? If 'Yes' then please provide the frequency & amount consumed.	Y N Since_____ Quantity_____	Y N Since_____ Quantity_____	Y N Since_____ Quantity_____	Y N Since_____ Quantity_____	Y N Since_____ Quantity_____	Y N Since_____ Quantity_____
For Alcohol: Please mention quantity Per week in ml	_________	_________	_________	_________	_________	_________
For Other than Alcohol: Please mention quantity per day	_________	_________	_________	_________	_________	_________
6. Are you or anyone of your family member (1st blood relationship) suffering from any of the following conditions or similar conditions as mentioned below: - Down'sSyndrome/Turner'ssyndrome/SickleCellAn[illegible]ia/ Thalassemia Major/G6PDdeficieny	Y N Since_____	Y N Since_____	Y N Since_____	Y N Since_____	Y N Since_____	Y N Since_____
7. Any other disease / health adversity / injury/ condition / treatm[illegible] not mentioned above						

Date : __ __ / __ __ / __ __ __ __ (DD/MM/YYYY)

Place : ____________________

Signature of the Proposer :________________________________

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

ADDITIONAL INFORMATION (IF YOUR ANSWER IS 'YES' TO ANY OF THE ABOVE QUESTIONS OR THE PROPOSED TO BE INSURED ARE SUFFERING FROM ANY OTHER PRE EXISITNG DISEASE WHICH IS NOT MENTIONED IN THE ABOVE LIST)

____

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ATTENDING PHYSICIAN'S DETAILS

Name of Family Physician :			
	(First Name)	(Middle Name)	(Last Name)
Contact Number :		Email :	

SAMPLE

DETAILS OF PREVIOUS OR EXISTING HEALTH INSURANCE

Please fill the following details with respect to health insurance proposals/policies with the Company or any other insurance companies

Details	Insured 1	Insured 2	Insured 3	Insured 4	Insured 5	Insured 6
Have any of the person(s) to be insured ever filed a claim with their current/previous insurer? If Yes, please provide details on a separate sheet	Y N	Y N	Y N	Y N	Y N	Y N
Has any of your proposal(s) for Health insurance been declined, cancelled, charged a higher premium or issued with special condition(s)?	Y N	Y N	Y N	Y N	Y N	Y N
Is any of the person(s) proposed for insurance covered under any other health insurance policy with the Company or any other Company without break?	Y N Since_____ (DD/MM/YYYY)	Y N Since_____ (DD/MM/YYYY)	Y N Since_____ (DD/MM/YYYY)	Y N Since_____ (DD/MM/YYYY)	Y N Since_____ (DD/MM/YYYY)	Y N Since_____ (DD/MM/YYYY)

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 proposal and / or claims settlement and with any Governmental and / or Regulatory 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 :	
Payment Amount (₹) :	Premium Amount (₹) :
Date :	Installment Amount (INR, in case Premium Payment mode is Monthly/Quarterly):
Bank Name :	

In case of payment through Cheque/Demand Draft, the instrument should be drawn in favour of **"Religare Health Insurance Company Ltd."** (if the premium amount is shared by a co-proposer, kindly fill details in Annexure - II)

Key Exclusions :

(i) Any disease contracted during the first 90 days of the policy start date, except those arising out of accidents.

(ii) 2 Year Wait Period : Non-infective arthritis/Joint replacement/Cataract/Piles/Fissure/Ear, nose and throat (ENT) disorders and surgeries/Stones, etc.

(iii) Pre-existing Diseases : 48 months (24 months, if opted for Optional Cover 'Reduction in PED Wait Period') from the date of the first policy.

(iv) Permanent Exclusions : Expenses attributable to self-inflicted injury (resulting from suicide, attempted suicide) or alcohol or drug use, misuse or abuse / Cost of spectacles, contact lenses / Medical expenses incurred for treatment of AIDS / Treatment arising from or traceable to pregnancy, childbirth, miscarriage, abortion and its consequences or relating to infertility and in vitro fertilization / Congenital disease.

(v) Treatment/consultation in a hospital which is named in the negative list of hospitals.

For a detailed set of exclusions, please log on to **www.religarehealthinsurance.com**

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

SAMPLE

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 mentioned account and I 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 Health Insurance Company Limited reserves right to use any alternative payout option such as cheque/demand draft in spite of providing above information.

Date : __ / __ / ____ (DD/MM/YYYY) Signature of the Proposer :____________________

Place : (On behalf of 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 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 thecommission 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 prospectuses or tables of the Insurer.
2. Any person making default in complying with the provisions of this section shall be liable for a penalty which may extend to ten lakh rupees.

DECLARATION FOR AGENTS

I ____________________ (Full Name) in my capacity as an Insurance Advisor/Specified Person of the Corporate Agent/ Authorized employee of the Broker/Relationship Officer, do hereby declare that I have explained all the contents of this Proposal Form including the nature of the questions contained in this Proposal Form to the Proposer including statement(s)m information and response(s) submitted by him/her in this Proposal Form to questions contained herein or any details sought herein will form basis of the Contract of Insurance between the Company and the Proposer, if this proposal is accepted by the Company for issuance of the Policy. I have further explained that if any untrue statement(s)/information/response(s) is/are contained in this Proposal Form/including addendum(s), affidavits, statements, submissions, furnished/to be furnished, the Company shall have the right to vary the benefits which may be payable as per Policy Terms and Conditions and furthermore, 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 Company 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 :

SAMPLE

Acknowledgement for Proposal

Please retain this counterfoil for your records (On behalf of Religare Health Insurance Company Limited)

We acknowledge the receipt of payment of ₹__________ vide Cash/Cheque/DD No./Authorization ID__________ from Mr./Ms.__________Please note that this is only an acknowledgement 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.