HDFC ERGO General Insurance Company Limited

Easy Health





							Proposal Number	er	
Please read all questions proposal and policy, even only after we have receive	after issuance. It is no	t obligator	y for us to accept	t any risk c	r issue po		,	,	
Note: In case any details	mentioned in this Pro	posal For	m is incorrect, pl	ease cont	act us imr	mediately.			
			1. PRO	POSER D	ETAILS				
Proposer: (Mr/Mrs/Ms)	(First Nar	ne)			Middle Name	:)		(Last Nan	ne)
Date of Birth:	D D M M Y Y	YY	Gender:	Male	Fen	nale T	hird Gender		
Telephone:							Mobile No.:		
GSTIN/ UIN (if any) of Po	licy Holder:								
Email:									
Current Address:									
							District:		
	State:			City/To	wn:			Pin Code:	
Note: Premium will be d	ependent on the cur	rent addre	ess as provided	above in	the Propo	osal Form.			
Please submit a certified			-		-				
ID Proof Type: PAN			Licenset	Voter's (NREGA Jo	b Card		
		· ·							
If Others (Any document	notified by Central Go	overninen T	ı, piease specii	У					
ID Proof No.									
Highest Qualification: Un							Graduate _		
Post-Graduate									
Profession: Salaried	. , .								
Nationality		Marital S	tatus			Annual	ncome		
Please tell us how would	you like to have Police	cy Schedu	le-						
I choose to have verified	& digitally signed pol	icy docum	nent accessible a	anytime, a	nywhere	at my fingertip	5.	Yes	No
I choose e-insurance acc to share my KYC details (•			, , , ,	ive myconsent	Yes	No
		<u> </u>	•	LAN DET	•	,			
Coverage:	Individual	Family I	Floater						
Policy Period:	1 Year	2 Year	_						
-									
Plan:	Standard	Exclusiv				7			
Proposed Policy Period:	From D D M M	YYY	Y To D D	MMY	YYY				
			3. PROPOSE	D INSUR	D(S) DET	AILS			
S. Name of No. Insured Person	Relationship with Proposer	Gender* (M/F/T)	Date of Birth (dd/mm/yyyy)	Height (cms)	Weight (kgs)	Sum Insured (Rs.)**	Critical Illness Sum Insured****	ABHA ID (if available)	Mobile Number
1		, , ,	())	, , ,	(3 - 7	,,		, , , , , , ,	
2									
3									
4									
5									
6									
	 		/h = # A DI I A I D 11	(inc. all :	Ale a Pro t - 1	 	mallana arasita (
Note: In case any insured * Gender Code - M (Male) ** Family Floater policy w ****Critical Illness Sum Insurule is applicable to all m Total premium payable (in), F (Female), T (Third ill have same Sum Ins sured would be 50% of embers.	Gender) sured for a	all members. (Se	ee brochu	re for floa	ter policy deta	ils)	of Rs 10 Lacs and	d the same

RIDER DETAILS:									
Plan Details		Insured 1	Insured 2	Insured	3 Insure	ed 4	Insured 5	Insured 6	
Critical Advantage Ride	r Sum Insured (USD)#								
Individual Personal Acc	ndividual Personal Accident Rider##			Y/N Not Applicable					
Protector Rider ^			Y/N						
	er Sum Insured (in Rs.)^				1000 per day				
			2000 per		O per day				
opted by adult dependen basis. ## Sum Insured under Ind rider will be offered only to ^Protector Rider and Hosj insured basis if the base p Total premium payable (in	will be offered if base policy it only if primary insured also dividual Personal Accident ride the Proposer. Dital Daily Cash Riders will be lan is on floater sum insured be cluding tax & cess) for Easy Haraphs in sequence [Insure	opts for the same. In er will be 5 (five) tim offered on individu pasis. ealth & Riders:	a case of deper nes the Sum Insured	dent children ured of Easy I I basis if the b	and depender Health (Base P ase plan is on	nt parents r lan) up to a individual s	ider can be o	oted on all or no Rs. 1 Crore and t asis or floater su	
Insured 1	Insured 2	Insured 3		sured 4		ured 5		Insured 6	
*PHOTOGRAPHS	*PHOTOGRAPHS	*PHOTOGRAPHS	*PH(DTOGRAPHS			*PH	*PHOTOGRAPHS	
	of an Insured Person any page nominee must be an imme	-	e Proposer. No		y of the persor		ed to be insur	-	
Nomine	. Name	Relation	Silip		Auc	iless of No			
If the Nominee is minor,	Name and Address of Appoi	ntee and Relations	ship with Minor	:					
Appointe	e Name	Relation	ship	Address of Appointee					
		5. EXISTING/PREV	/IOUS INSUR	ANCE DETAIL	.S				
Is the proposer or the pers	sons proposed, already insure	ed under a plan with	HDFC ERGO	General Insura	ance Company	Limited or	any other ins	urance company	
	ails as per the portability form.								
Do you want Us to conside	er these details for continuity	? Yes No							
	wer the following questions	-	g so affects yo	ur coverage i	n case of a Cla	im			
Medical History: Please answer the below mentioned questions Section A: Does any of the following health statement hold true of the members proposed to be insured.			Insured person 1	Insured person 2	Insured person 3	Insured person			
Have you ever been diagor paralysis/Cancer, Rhe Any organ failure or tran	gnosed with Diabetes/ Hear umatoid Arthritis, Ankylosing splant/ HPV(Human Papillon Hep BV (Hepatitis B Virus) (g spondylosis/ na Virus),	Y	person 2 person 3 person 4 person 5 per Y N Y N Y N Y N Y					

	Insured person 1	Insured person 2	Insured person 3	Insured person 4	Insured person 5	Insured person 6
Note: If any of the below Medical conditions is answered as Yes (Y),	please answe	r the Question	ns in Annexur	e A.		
Have you undergone any surgery OR hospitalization for more than 10 days at a time in the past OR are you awaiting any treatment or surgery that you have been advised	Y N	Y N	Y N	Y N	Y N	Y N
Have you been consulting a doctor regularly for any disease or complaint OR been under any medication regularly for more than 2 weeks or noticed any growth or tumor in the body?	Y N	Y N	Y N	Y N	Y N	Y N
Have you experienced pain for more than 7 days in any part of body OR restriction of any movement OR difficulty in swallowing or breathing OR any difficulty in carrying out your daily activities?	Y N	Y N	Y N	Y N	Y N	Y N
Did you ever have fits, HIV (Human Immune deficiency virus), persistent headache or persistent cough OR blood in stool (frequency) or any bleeding from any other orifice / body opening for more than 5 days?	Y N	Y N	Y N	Y N	Y N	Y N
Section B: Do you or any of the Insured members	Insured 1	Insured 2	Insured 3	Insured 4	Insured 5	Insured 6
Consume alcohol/tobacco in any form (if Yes, please answer the following)	Y N	Y N	Y N	Y N	Y N	Y N
How many days in a week do you consume alcohol	Y N	Y N	Y N	Y N	Y N	Y N
Since how many years have you been smoking	Y N	Y N	Y N	Y N	Y N	Y N
How many Cigarettes/Bidi/Cigars do you smoke in a day	Y N	Y N	Y N	Y N	Y N	Y N
How many packets of chewing tobacco/pan masala/gutkha do you consume in a day	Y N	Y N	Y N	Y N	Y N	Y N
7. PREMIU	M PAYMENT	DETAILS				
Premium payment option: Single Monthly Quarterly	Half year	ly Ar	nnual			
Instrument Type: Cash Cheque Debit Card	Credit Card	Net E	Banking	Others		
Instrument Number Name of the Premium Payor With Proposer	yor B	ank Details		Date	Amour	nt (Rs.)
In case Premium is more than Rs.50,000, please provide PAN details. Please make a A/c Payee Cheque/DD/Pay Order/Online transfers in favor						

Section 41 of Insurance Act 1938 as amended by Insurance Laws Amendment Act 2015 (Prohibition of rebates):

No person shall allow or offer to allow either directly or indirectly as an inducement to any person to take out 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 the commission payable or any rebate of 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 prospectus or tables of the insurers. Any person making default in complying with the provisions of this section shall be punishable with fine which may extend to Ten Lakh Rupees.

8. DECLARATION & WARRANTY ON BEHALF OF ALL PERSONS TO BE INSURED

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.

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

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.

I declare and 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.

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.

Ayushman Bharat Health Account (ABHA) Declaration: I/We provide my/ our consent to access my/ our (all insured) medical and personal records/ details, as are available in my/ our Ayushman Bharat Health Account (ABHA) and share the same with Third Party Administrators, Reinsurer (if applicable), Service Provider/s of HDFC ERGO and/or with any Governmental and/or Regulatory authority for the sole purposes of underwriting my/ our proposal and/ or for checking the authenticity of claims lodged by me/ us and/ or to comply with the applicable Law/Regulations.

I hereby grant consent to Agent/Broker/Corporate Agent or any other licensed intermediary to share my KYC (Know your Customer) and customer due diligence information with HDFC ERGO General Insurance Company Limited for the purpose of my insurance proposal.

9. WHATSAPP DECLARATION

I authorize HDFC ERGO General Insurance to contact me via Whatsapp. *The Proposer has provided consent through CCC (customer Confirmation Code)/OTP (One Time Password) to issue this policy on the basis of information shared by him/her in this Proposal Form. Date: Time: Place: *For regulatory reference If policy is purchased offline, then this field would not be applicable and will be replaced by: Signature of Proposer: Note: The liability of the company does not commence until the acceptance of the proposal has been formally intimated by the insured and full premium has been realized by the company. We are under no obligation to accept any proposal for insurance. The Proposer agrees that the receipt of the Proposal Form by HDFC ERGO General Insurance Company Limited along with the premium payment does not tantamount to the acceptance of the Proposal for insurance by HDFC ERGO General Insurance Company Limited and does not result in a concluded contract of insurance. The acceptance of the Proposal for insurance shall be at the Company's sole and absolute discretion and upon full realization of the premium payment. In the event of acceptance of the Proposal for insurance by HDFC ERGO General Insurance Company Limited, such acceptance shall be specifically intimated to the Proposer by HDFC ERGO General Insurance Company Limited along with the date from which the insurance Cover shall become effective. HDFC ERGO General Insurance Company Limited shall not be liable for any claim in respect of an event giving rise to a claim covered under the Policy of Insurance that has occurred prior to policy issuance is not covered under this policy(Your proposal form will be considered after HDFC ERGO General Insurance Company Limited receives premium payment.) Fraud Warning: This policy shall be voidable at the option of the Company in the event of mis-representation, mis-description or non-disclosure of any material particulars by the Proposer. Any person who, knowingly and with intent to fraud the insurance company or any other person, files a proposal for insurance containing any false information, or conceals or the purpose of misleading, Information concerning any fact material thereto, commits a fraudulent insurance act, which will render the policy voidable at the sole discretion of the insurance company and result in a denial of insurance benefits. Anti-Rebating Warning: As per Section 41 of the Insurance Act 1938, as amended, the practice of rebating is prohibited, as follows: 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 policy in respect to any kind of risk relating to lives or property in India, any rebate of the whole or part of the commission 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 prospectus or tables of $the insurer. \ Violation of Section 41 of the Insurance Act 1938, as amended, shall be punishable with a fine which may extend to Rs. 10 Lakhs.$ 10. SPECIFIED PERSON/AGENT'S DECLARATION (Full Name) in my capacity as an Insurance Advisor/ Specified Person of the Corporate Agent/Authorised employee of the Broker/Relationship Officer, do hereby declare that I have explained all the contents of this Proposal Form (in vernacular if required), including the nature of the questions contained in this Proposal Form to the Proposer including statement(s), information and response(s) submitted by him/her in this Proposal Form to questions contained herein or any details sought herein will form the 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 and further more if there has been a non-disclosure of any material fact, the policy issued to his/her favour 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) *Signature of Agent: Date: Place: *For regulatory reference. If policy is purchased offline, then the above field would be applicable. 11. *VERNACULAR DECLARATION Declaration in case the proposal is filled other than the Proposer/the proposer sign in vernacular language/proposer is illiterate (to be certified by someone other than agent/employee of the company) (The content of this form and its particulars have been explained by me in vernacular to the Proposer who has understood and confirmed the same.) Name of the Translator: Place: D D M M Date:

Name of the insured:

D D M M Y Y

Place:

Date:

Signature of the Translator

Signature of the insured:

12. *CHECKLIST

Please check the following documents are attached along with the proposal form.

- i. ID Proof: Passport/Pan Card/Voter id card/Driving License/Letter from a recognized public authority
- ii. Proof of residence: Telephone Bill/Bank Account Statement/letter from any recognized public authority/Electricity Bill/Ration Card
- iii. Age Proof: Proof of Age
- iv. Renewal Notice with claim details
- v. Certification of previous insurer for previous claim details
- vi. Photocopies of all previous policies and endorsements
- *For regulatory reference

If policy is purchased offline, then this field will be applicable.

13. FOR OFFICE USE ONLY						
HDFC ERGO Office Code:	Advisor Code and Name:					
Branch receipt Date:	Channel Type:					
Business Type:	Urban/ Rural/ Social					

Annexure A

The below questionnaire is an addendum to the medical questions under Section A of Medical and Lifestyle questions. These are to be answered only if any of those questions is answered as Yes (Y).

Note: Please provide the supporting documents (Discharge summary if hospitalized/Doctor Consultation/Investigation reports/Follow up reports/biopsy reports) for the conditions answered as Yes (Y) for medical underwriting.

S. No.	Section A : Does Any of the following heath statements hold true for any of the members proposed to be insured :	Insured person 1	Insured person 2	Insured person 3	Insured person 4	Insured person 5	Insured person 6
Have you undergone	Ligament tear of Knee	Y N	Y N	YN	YN	YN	Y N
any surgery OR	Fracture Femur(thigh bone)	Y N	Y N	Y N	YN	YN	YN
hospitalization for	Fracture Humerus (arm)	Y N	Y N	Y N	Y N	Y N	Y N
more than 10 days at a time in the past	Fracture Radius/Ulna (forearm)	Y N	Y N	YN	Y N	YN	Y N
OR are you awaiting	Fracture Tibia/Fibula (leg)	Y N	Y N	YN	Y N	Y N	Y N
any treatment or	Fracture (unspecified)	Y N	YN	YN	YN	YN	YN
surgery that you	Total Knee Replacement (TKR)	Y N	Y N	YN	Y N	Y N	Y N
have been advised	Total Hip Replacement (THR)	Y N	Y N	YN	Y N	YN	Y N
	Renal and ureteric calculus (Kidney Stone)	Y N	Y N	Y N	YN	YN	Y N
	Fibroid uterus (female only)	Y N	Y N	YN	Y N	Y N	Y N
	Cholelithiasis (Gall bladder stone)	Y N	Y N	YN	Y N	Y N	Y N
	Haemorrhoids (Piles)	Y N	Y N	Y N	YN	Y N	YN
	Inguinal Hernia (Hernia in groin)	Y N	Y N	Y N	Y N	Y N	Y N
	Appendicitis	Y N	Y N	YN	Y N	YN	Y N
	Cataract	Y N	Y N	Y N	YN	YN	YN
	Deviated Nasal Septum	Y N	Y N	YN	Y N	Y N	Y N
	Other Medical Condition						
Have you been consulting a doctor	Hypertension	Y N	Y N	Y N	Y N	Y N	Y N
	Dyslipidemia (High cholesterol)	Y N	Y N	Y N	Y N	Y N	Y N
regularly for any disease or complaint	Anemia	Y N	Y N	Y N	Y N	Y N	Y N
OR been under any	Hypothyroidism	Y N	Y N	Y N	Y N	Y N	Y N
medication regularly	Hyperthyroidism	Y N	Y N	Y N	Y N	Y N	Y N
for more than	Allergy	Y N	Y N	Y N	Y N	Y N	Y N
2 weeks or noticed any growth or tumor	Benign prostatic hypertrophy (BPH)/ Benign Hyperplasia of Prostate	Y N	Y N	Y N	Y N	Y N	Y N
in the body?	Fibroadenoma breast (benign breast tumor)	Y N	Y N	Y N	Y N	Y N	Y N
	Acid peptic disease (Acidity and ulcers)	Y N	Y N	Y N	Y N	Y N	Y N
	Retinal Detachment	Y N	Y N	Y N	Y N	YN	Y N
	Other Medical Condition						
Have you	Gout/hyperuricemia	Y N	Y N	Y N	YN	YN	YN
experienced pain for	Polio (Residual poliomyelitis)	YN	YN	YN	YN	YN	YN
more than 7 days in any part of body OR	Disc prolapse (PIVD / Slip Disc)	YN	YN	Y N	YN	YN	YN
restriction of any	Osteoarthritis	Y N	YN	Y N	YN	YN	YN
movement OR	Spondylitis	Y N	YN	Y N	YN	YN	YN
difficulty in	Back Pain	YN	YN	Y N	YN	YN	YN
swallowing or oreathing OR any	Blindness	Y N	YN	Y N	YN	YN	YN
difficulty in carrying	Hearing Loss	YN	YN	YNN	YN	YN	YN
out your daily activities?	Other Medical Condition						

S. No.	Section A: Does Any of the following heath statements hold true for any of the members proposed to be insured:	Insured person 1	Insured person 2	Insured person 3	Insured person 4	Insured person 5	Insured person 6
Did you ever have fits, HIV (Human	Tuberculosis (TB)	Y N	Y N	Y N	Y N	Y N	Y N
Immune deficiency	Asthma	Y N	Y N	Y N	Y N	Y N	Y N
virus), persistent headache or	Allergic bronchitis	Y N	Y N	Y N	Y N	Y N	Y N
persistent cough OR blood in stool	Chronic Sinusitis	Y N	Y N	Y N	YN	Y N	Y N
(frequency) or any	MigraineY/N	Y N	Y N	Y N	Y N	Y N	Y N
bleeding from any other orifice / body opening for more than 5 days?	Other Medical Condition						

For all the answers marked as Yes in the table above (Annexure A), for each illness/condition please provide the below details.

	Insured person 1	Insured person 2	Insured person 3	Insured person 4	Insured person 5	Insured person 6
Condition/ Ilness (Exact Diagnosis/ name of illness marked as Yes in Annexure A)						
*Disease Type (please select from list below)						
Date of diagnosis (YYYY) – Only year to be provided						
Treatment (Medical/Surgical/No Treatment)						
#Current Status (Please select from list below)						
Complications/Recurrences (Yes/No/NA)						
Date of last episode/consultation (Date/Month/YYYY)						
##Biopsy/Histopathology report(Only in surgeries involving removal of organ/tissue) – Please select from list below						

*Disease Type:	■ Cancer
	■ Tuberculosis
	■ Infection
	■ Accident
	■ If Others (please specify)

#Current Status	 Cured Under Treatment Pending Surgery Ongoing Symptoms Not Cured Hospitalized Defaulter (left medicine on own)
##Biopsy/Histopathology report (Only in surgeries involving removal of organ/tissue)	 Detected Cancer/Borderline Cancer/TB Not Applicable (Medically treated) No Cancer/Borderline Cancer/TB Others (specify)

NOTES (For official use only)