HDFC ERGO General Insurance Company Limited

Proposal Form

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my:health Suraksha Platinum Smart

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Application No.											
	n in BLOCK LETTE I the questions fully		oarticular q	uestion is	not applicable to	you, please r	mark that ques	tion as Not Applic	cable "N/A".		
The Company's liabilit realized by the Compa		nce until the acce	ptance of t	he propo	sal has been form	nally intimate	d to the Policy	holder and full pr	emium has bee	en	
Intermediary Name					Intermediary No	umber					
<u> </u>					PROPOSER	ŝ					
Name of the Proposer:											
Address:		(First Name)				(Middle Nam	e)			(Last	Name)
	Landmark:					City:				Pin Code:	
	District:					State:					
Date of Birth:	D D M M Y	YYY	Marital S	Status: Ma		arried	Nationalit	ty:			
GSTIN / UIN (if any):							CKYC:				
Is the proposer a Polit	ically Exposed Pers	son? Yes		No			Profession	on:			
Mobile No.:							Income pro	of:			
E-mail:											
PAN No.:							Annual Incom	e:			
I have elA No.:							l would	d like to apply for el	IA with Karvy	CAMS	NSDL CDSL
Occupation: Sal	laried Profess	ional Self E	Employed	Stud	ent Housew	ife Reti	red Othe	rs Please S	Specify		
Annual Income :	0-2.5 lakh	2.5 - 5 lakh	5 - 15 la	kh	15 - 20 lakh	20-30 lak	h 30 la	kh and above	· · · · · · · · · · · · · · · · · · ·		
Education Level:											
Industry Type:	Jewellery	Import-Export	ı	Mining	Shipping	Scr	ap Dealing	Agriculture	e Stoo	ck Broking	BFSI
	Real Estate	Manufactur	ing	if Othe	rs, please specify	!! !					
Employee ID (Employe											
Policy Number of any		·		Second	der						
		DI	ETAILS	OF THE	PERSONS P	ROPOSE	D TO BE IN	ISURED			
Sr. No. Name	e Gend	Date of Birth	Height	Weight	Relationship with Proposer	Premium Tier	Politically Exposed person	Basic Sum Insured	Major Illness Benefit Sum Insured	Sum Incure	
1	M/F/T	G									
	B 4 / /							1		1	

Printing Code: myl

Tier 1: Delhi, NCR, Mumbai, Thane, Mumbai Suburban and Navi Mumbai, Surat, Ahmedabad & Vadodara Tier 2: Rest of India-All other cities

- On payment of Tier 1 premiums, an Insured Person can avail treatment all over India without any co-payment.

 On payment of Tier 2 premium, an Insured Person can avail treatment at Tier 2 cities without any Co-Payment. However if an Insured Person avails a treatment in Tier 1 cities, 20% Co-Payment shall be applicable on admissible claim amount.

 Co-Payment under ii above will not be applied If an Insured Person opts for Hospitalization with Room Rent up to Rs 2,500 per day or on Hospitalization for Medically Necessary treatment following an Accident.

 *Family Floater policy will have same premium tier for all members. For details regarding applicability of premium tier please refer to the policy wording

 *Family Floater policy will have same Sum Insured for all members (See brochure for floater policy details)

*Major Illness - Benefit& Hospital cash benefit will be applicable to the eldest member of the family. For Major illness - Benefit maximum sum insured is restricted to 10 Lacs

	DETAILS OF THE PERSONS PROPOSED TO BE INSURED FOR ADD-ON COVERS												
Sr. No	Name					my: health C Sum Ir		liness			alth Hospital C Per Day Sum Ir		
									3,000		5,000		7,500
1													
2													
3													
4													
5													
6													
7													
8													
9													
10													
	haalih Critia	al IIInaaa			(9	Plan 1 Illnesses)		Plan (12 Illnes			Plan 3 Ilnesses)	Plan 4 (18 Illnesses)	
my	health Critica	ai iliness			(0	Plan 5		Plan	,		Plan 7		(10 milesses)
					(25	Illnesses)		(40 IIInes	sses)	(51 I	llnesses)		
Unli	mited Restor	re (Add on) Ye	S No										
my:health	critical illness	add-on can be o	ted by adults (person	s over 18yrs					ers is on in	dividual ba	asis only (except	for Unlir	nited Restore (Add on)
					NC	MINEE DE		5					
	Name of In	sured	Name of	Nominee		Relations	hip	Addı		ress of the Nominee			
Where Nor	minee is a mir	nor, give the detai	s of Appointee										
	Nam	e of the Appoint	e	Relatio	Relationship Address of the Appointee								
					Р	OLICY DET	TAILS						
Policy Typ	e: Individual/	Floater											
Policy Per	iod: From		То				Polic	cy Period:	1 Year	. 2	Years 3	Years	
			danada da		SI1	M INSURE	באו ח	F		ensens é	- Constant		
1751	20 Lacs	22 50 1 222 25	1 000 201 000 21	Loos 40									
17.5 Lacs	ZU Lacs	22.50 Lacs 25	Lacs 30 Lacs 3	5 Lacs 40	Lacs	45 Lacs	50 Lac		ъ				
					OP	TIONAL C	OVER	8					
Optional	Covers		Option	Sum Ins	sured in	₹/Sub Limit	Option	ıs					
Parent and Child Care Cover - Booster Yes / No			Up	oto 25,00	00 for Normal	Deliver	y and 40,000	for C section	on Deliver	y, Termination lir	nit 25,00	0	
			U	oto 50,00	00 for Normal	Deliver	y and 75,000) for C secti	on Deliver	y. Termination li	mit 50,00	00	
				Sum Insu	red combi	nations for Norr	mal Deliv	very and C Sec	ction as given	above are	fixed and sum ins	ured cann	ot be inter-selected.
Non Med	ical Expense	es Cover	Yes / No					•					
	d Cumulative		Yes / No	50% sub	ject to m	nax 200%							
							ng - lim	it of 1% of th	e Basic Sur	n Insured	subject to maxin	num of ₹	5,000 per day
i.Room Rent, boarding & Nursing - limit of 1% of the Basic Sum Insured subject to maximum of ₹ 5,000 per day ii.Intensive care unit - limit of 2% of the Basic Sum Insured subject to maximum of ₹ 10,000 per day													
Co-paym	ent		Yes / No	15%				25%					

			ADD O	N COVERS				
			Plan 1		Plan 2	Plan 3		Plan 4
my:health Critica	Il Illness	Yes No	(9 Illnesses) Plan 5		(12 Illnesses) Plan 6	(15 Illnesses) Plan 7	(18	Illnesses)
			(25 Illness		(40 Illnesses)	(51 Illnesses)		
my:health Hospi Add-On	tal Cash Benefit	Yes No	Per Day Sum Ins	sured in ₹	3,000	5,000		7,500
			PREVIOUS INS					
Does any person propos If Yes please provide bel		ently hold any Health Insurar	nce/Critical Illness In	surance Policies f	rom any other Insure	r? Yes No		
Since when you are cont		Do you want us to cor	sider these details f	or continuity*?		Yes No		
Policy No. / Application No.	Incurar Na	ma	Period o	f Insurance		Sum Insured		ms lodged iring the
Аррисацоп но.	Application No. Insurer Name		DD/MM/YYYY	To DD/MM/YYYY	Julii ilisuleu		eding years	
l								
* Please note that contin	uity of bonofite chall	NOT be considered if the ab	ove question of wan	t of continuity is n	ot raplied affirmative	dotails are not provide	d and Portabilit	y form and relevant
supporting documents a		NOT be considered if the ab	ove question of wan	it of continuity is fi	ot replied allimative	, details are not provide	u anu Fortabilit	y loitii allu lelevalli
Does any person propos If Yes please provide bel		ently hold any Health Insurar	nce/Critical Illness In	surance Policies f	rom HDFC ERGO?	Yes No]	
Policy No. / Application No. Insurer Name			Period o	f Insurance		Clai	ms lodged	
		me		To DD/MM/YYYY	Sum Insured	dι	during the eceding years	
						p.oo.	Junia youro	
f no, please tick below		and half of all managements	1 (. 1	that IAM and a said	hald and Officel Wa		-000	
I/vve nereby decia	re on my benait and	on behalf of all persons prop ME	DICAL AND LIF		-	ess policy from HDFC E	:RGU.	
Medical History: Please	answer the below m	entioned questions in MM -			Orthor			
Section A				- f f th t	fallanda an			
If Yes, Please fill the r		sured ever suffered from / ar entioned below:	e currently surrently	I nom any or the i	ollowing.			
Health Conditions			Insured 1 MM – YY	Insured 2 MM – YY	Insured 3 MM – YY	Insured 4 MM – YY	Insured 5 MM – YY	Insured 6 MM – YY
I. High or low blood disorder?	pressure, Chest Pai	in, or any other cardiac	-	-	-	-	-	-
II. Tuberculosis, Ast disorder	hma, Bronchitis or ar	ny other lung/respiratory	-	-	-	-	-	-
III. Ulcer (Stomach/E		II bladder disorder or any	-	-	-	-	-	
	tone in kidney or urir ey/urinary tract disor	nary tract, Prostate disorder der	-	-	-	-	-	-
V. Stroke, Epilepsy (Brain, Spinal cor		y other nervous system	-	-	-	-		-
VI. Diabetes, Impaire	-	(Pre-diabetes),	-	-	-		-	-

Не	ealth Conditions	Insured 1 MM – YY	Insured 2 MM – YY	Insured 3 MM – YY	Insured 4 MM – YY	Insured 5 MM – YY	Insured 6 MM – YY
	Fumor (Swelling)-benign or malignant, any external ulcer/growth/ cyst/mass anywhere in the body?	-	-	-	-	-	-
VIII.	Arthritis, Spondylitis or any other disorder of the muscle/bone/joint	-	-	-		-	
IX.	Diseases of the Ear/Nose/Throat/Teeth/ Eye (please mention Dioptres in case of refractory error)?	-	-	-	-	-	-
X.	HIV/AIDS or sexually transmitted diseases or any immune system disorder	-	-	-	-	-	-
XI.	Anemia, Leukemia, Lymphoma or any other blood/ lymphatic system disorder	-	-	-	-	-	-
XII.	Psychiatric/ Mental illnesses or sleep disorder	-	-	-	-	-	
XIII.	Uterine Fibroid, Fibro adenoma breast or any other Gynecological (Female reproductive system)/Breast disorder?	-	-	-	-		-
XIV.	Been addicted to alcohol, narcotics, habit forming drugs or been under detoxification therapy?	-	-	-	-	-	-
XV.	Been under any regular medication (self/ prescribed)?	-	-	-	-	-	-
XVI.	Undertaken any lab/blood tests, imaging tests viz. scans/MRI in the last 5 years other than routine health check-up or preemployment check-up?	-	-	-	-	-	-
XVII.	Undertaken any surgery or a surgery been advised and have surgery still pending?	-	-	-	-	-	
XVIII.	Suffered from any other disease/illness/accident/injury other than common cold or viral fever?	-	-	-	-	-	
XIX.	Is any of the insured pregnant? If yes please mention the expected date of delivery	-	-	-	-	-	
XX.	Any complaint of Diabetes, Hypertension or any complication during current or earlier pregnancy?	-	-		-	-	-
	SECTIO	N B : ADDITIO	NAL MEDICAL	HISTORY			
	SECTION C : NAME, ADDRESS, QU	JALIFICATION	AND CONTAC	T DETAILS OF	THE FAMILY D	OCTOR	
Name:	(First Name)		(Middle Name)	amily Doctory		(Las	t Name)
Mobile	SECTION D: DOES ANY PERSON PROPOSED TO E			TOBACCO / GUT	KHA/PAN MASA	LA OR ALCOHOL	
	IF TES PLEAS	SE INDICATE THE	TYPE AND QUAN	IIIY PER WEEK			
	SECTION E : IN RESPECT OF ANY OF THE PE	ERSONS PROP	OSED TO BE	INSURED (PLE	ASE TICK (3)	THE CHECK B	OX):
		Insured 1 Yes / No	Insured 2 Yes / No	Insured 3 Yes / No	Insured 4 Yes / No	Insured 5 Yes / No	Insured 6 Yes / No
insura	any application for life, health, hospital daily cash or critical illness ance ever been declined, postponed, loaded or been made ct to any special conditions by any insurance company?	-	-	-	-	-	
If the	answer is Yes, please provide the details	-	-	-	-	-	-

PAYMENT & BANK ACCOUNT DETAILS							
Premium Details: Amount (₹)	(In words)					
Premium Payment Options -	Monthly	Quarterly	Half Year	Annual			
Premium Payment Options -	Cash	Cheque	DD	Card D D M M Y Y Y			
Cheque No.:				Date:			
Bank Name:				Amount (₹):			
Credit Card / Debit Card No.:				Card Type: Master Visa Expiry Date:			
Relationship with Proposer:							

WOULD YOU LIKE YOUR REFUND (EXCESS PREMIUM/PPC REIMBURSEMENT) BY CHEQUE* OR CREDITED DIRECTLY INTO YOUR BANK ACCOUNT?

* Cheque will be issued in the name of the Proposer only.

In case of payment made through credit card there fund amount would be reversed in Credit Card account directly or through cheque. Please provide the following bank details and a copy of a Cancelled Cheque if you opt for direct credit into your bank account: (Cancelled Cheque should be of the same bank account in which the refund needs to be credited directly.

Cheque No.:		Name as in Bank Account:	
Bank Name:		Bank Account No.:	
Branch Name:		IFSC Code:	
Cheque Date:	D D M M Y Y Y	MICR Code:	
Cheque Amount for ₹:			

*Note: The Proposer agrees and undertakes to intimate in writing to HDFC ERGO about any change in bank account details.

If ECS is selected, please submit the standing instruction form available at our branches.

DECLARATION & WARRANTY ON BEHALF OF ALL PERSONS PROPOSED TO BE INSURED

- I/We hereby declare on my behalf and on behalf of all persons proposed to be insured that the above statements are true and complete in all respects to the best of my knowledge and that I/We am/are 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 under writing policy of the Insurance company and that the policy will come into force only after full receipt to the premium chargeable.
- I/We further declare that I/We 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/We declare and further consent to the company. Seeking medical information from any hospital who at any time has attended on the life to be insured/proposer or from any past or present employer concerning anything which affects the physical and mental health of the life to be assured/proposer and seeking information from any insurance company to which an application or insurance on the life to be assured/proposer has been made for the purpose of underwriting the proposal and /or claim settlement.
- I/We authorize the company to share information pertaining to my proposal including the medical records for the sole purpose of proposal underwriting 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

DECLARATION & WARRANTY ON BEHALF OF ALL PERSONS PROPOSED TO BE INSURED

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.

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DECLARATION & WARRANTY ON BEHALF OF ALL PERSONS PROPOSED TO BE INSURED

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 ₹10 Lakhs.

Place:	
Date:	Signature of the Proposer
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 company). The content of this form and its particulars have been explained by me in vernacular to the Proposer who has understood and confirmation of the proposer who has understood and confirmation.	
Name of the Translator:	
Place:	
Date:	Signature of the Translator
Name of the Proposer: Place:	
D D M M Y Y Y Y	
Date:	Signature of the Proposer
AGENT'S DECLARATION	
I,	, Including the nature of the questions contained ir ons contained herein or any details sought here ir nce of the Policy. I have further explained that if any ions, furnished/ to be furnished, the company shal
License No. (Advisor/Corporate Agent/Broker/Relationship Officer):	
Place:	
Date: D D M M Y Y Y Y	Signature of Agent
CHECK LIST	
Please check the following documents are attached along with the proposal form 1. ID Proof : Passport / Pan Card / Voter ID / Driving License / Letter from a recognized public authority 2. Proof of Residence : Telephone Bill / Bank Account Statement / Letter from any recognized public authority / Electricity Bill / Ration Card 3. Age Proof : Proof of Age 4. Renewal notice with claim details 5. Photocopies of all previous policies and endorsements	
FOR OFFICE USE ONLY	
Channel Partner Code: Branch Location:	
Signature of Channel Partner:	
	> 2
ACKNOWLEDGMENT CUSTOMER COPY	- 8
	e No:
·	f₹
towards payment of premium on behalf of HDFC ERGO General Insurance Company Ltd.	
Date: Signature & seal:	
Neither the submission to us of a completed proposal for insurance nor any payment for any policy sought obliges us to agree to issue a polic and absolute discretion. If we accept a proposal for insurance, it shall be subject to the policy terms and conditions and we shall have no liabil	y, which decision is and always shall be in our sole ity to make any payment if premium is not received

by us in full and in time, or is not realized. If we do not accept the proposal, we will inform you and refund any payment received from you without interest within next 15 days.