# **HDFC ERGO General Insurance Company Limited**

**Proposal Form** 

### my:health Suraksha Silver Smart

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• ··· <i>·</i> · •											
Application No.											
	n in BLOCK LETTERS the questions fully an		articular q	uestion is	not applicable to	you, please i	mark that ques	tion as Not Applic	able "N/A".		
The Company's liability realized by the Company		e until the accep	tance of t	he propos	al has been form	nally intimate	ed to the Policy	holder and full pr	emium has been		
Intermediary Name											
Intermediary Code					Intermediary Nu	umber					
					PROPOSER		3				
Name of the Proposer:											
Address:		(First Name)				(Middle Nan	ne)			(Last Nan	ne)
///////////////////////////////////////											
	Landmark:					City:			Pi	n Code:	
	District:					State:					
Date of Birth:	DDMMY	YYY	Marital S	status: Ma	rried Unm	arried	Nationali	ty:			
GSTIN / UIN (if any):							CKYC:				
Is the proposer a Politi	cally Exposed Perso	n? Yes		No			Professio	n:			
Mobile No.:							Income pro	of:			
E-mail:											
PAN No.:							Annual Incom	e:			
I have eIA No.:							I would	d like to apply for el	A with Karvy	CAMS NS	SDL CDSL
Occupation: Sal	aried Professio	nal Self Ei	nployed	Stude	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 lał	kh 30 la	kh and above			
Education Level:											
Industry Type:	Jewellery	Import-Export	N	Vining	Shipping	Scr	ap Dealing	Agriculture	e Stock	Broking	BFSI
	Real Estate	Manufacturir	a	if Other	s, please specify			innui -		- 3	
Employee ID (Employe			- har		-,						
Policy Number of any a	active HDFC ERGO			-	ann dan san dan						
		DE	TAILS	OF THE	PERSONS P			SURED	Major Illness		
Sr. No. Name	e Gende	r Date of Birth	Height	Weight	Relationship with Proposer	Premium Tier	Politically Exposed person	Basic Sum Insured	Benefit Sum Insured*	Hospital Cash Sum Insured*	ABHA ID (if available)
1	M/F/TG										
2	M/F/TG										
3	M/F/TG										
4 5	M/F/TG										
	M/F/TG										
6 7	M/F/TG M/F/TG										
8	M/F/TG M/F/TG										
9	M/F/TG										
10	M/F/TG										

PF/ Ver -1 JAN2024

HDFC ERGO General Insurance Company Limited. IRDAI Reg. No.146. CIN: U66030MH2007PLC177117.Registered & Corporate Office: 6th Floor, Leela Business Park, Andheri-Kurla Road, Andheri (East), Mumbai – 400 059. Customer Experience Management, Customer Happiness Center. D-301, 3rd Floor, Eastern Business District (Magnet Mall), LBS Marg, Bhandup (West), Mumbai – 400 078. For Claim/Policy related queries call us at 022 6158 2020/022 6234 6234 or Visit Help Section on www.hdfcergo.com for policy copy/tax certificate/make changes/register & track claim or simply text "Hi" on what's app number 8169 500 500 for instant policy servicing. UIN: my:health Suraksha - HDFHLIP24079V072324 | my:Health Hospital Cash Benefit (Add-on) - HDFHLIA21271V022021 | Unlimited Restore (Add on): HDFHLIA22188V012122 | my: health Critical Illness - HDFHLIA22141V032122. URN: HE/RL/Health/23-24/331.

Note: In case any insured person(s) wish to generate his/her ABHAID. Kindly visit the link: https://healthid.ndhm.gov.in/register

\*Classification of Cities for Premium Tier

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 iii.

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	INSUREDF		-ON COVERS	
Sr. No	Name	my: health Critical Illness Sum Insured my:health Hospital Cash Sum Insure Per Day Sum Insured in ₹			sh Sum Insured sured in ₹	
					1,000	2,000
1						
2						
3						
4						
5						
6						
7						
8						
9						
10						
my:	health Critical Illness	Plan 1 ( 9 Illnesses )	Plan (12 Illnes		Plan 3 (15 Illnesses)	Plan 4 (18 Illnesses)
		Plan 5 (25 Illnesses)	Plan (40 Illnes		Plan 7 (51 Illnesses)	

Unlimited Restore (Add on) Yes No

\*my:health critical illness add-on can be opted by adults (persons over 18yrs of age) | \* Sum Insured for add-on covers is on individual basis only (except for Unlimited Restore (Add on))

NOMINEE DETAILS						
Name of Insured         Name of Nominee         Relationship         Address of the Nominee						

Where Nominee is a minor, give the details of Appointee

Policy Type: Individual/Floater

Name of the Appointee	Relationship	Address of the Appointee

**POLICY DETAILS** 

	SUM INSURED IN ₹							
3 Lacs	4 Lacs	5 Lacs						
	OPTIONAL COVERS							
Optional Covers	Option	Sum Insured in ₹ /Sub Limit Options						
Parent and Child Care Cover - Booster	Yes / No	Normal-15,000 / C section - 25,000 Termination-15,000	Normal-25,000 / C section - 40,000					
		Sum Insured combinations for Normal Delivery and C Section as given above are fixed and sum insured cannot be inter-selected						
Non Medical Expenses Cover	Yes / No							
Extended Cumulative Bonus	Yes / No	25% subject to max 200%	50% subject to max 200%					
Description of the sector		i.Room Rent, boarding & Nursing - limit of 1% of the Basic Sum Insured subject to maximum of ₹ 5,000 per day						
Room Rent Modification option	Yes / No	ii.Intensive care unit - limit of 2% of the Basic Sum Insured subject to maximum of ₹ 10,000 per day						
Co-payment	Yes / No	15% 25%						

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		EXIST	NG/PREV	IOUS INS			ETAILS		
If Yes please provide bel		any Health In	surance/Criti	cal Illness Ins	surance Polic	ies from any	other Insurer	? Yes No [	
Since when you are cont	inuously insured: Do	you want us t	o consider th	ese details fo	r continuity*?	)		Yes No	
Policy No. / Application No.	Insurer Name		חס	Period of	Insurance	YYY		Sum Insured	Claims lodged during the preceding years
									proceeding years

\* Please note that continuity of benefits shall NOT be considered if the above question of want of continuity is not replied affirmative, details are not provided and Portability form and relevant supporting documents are not submitted.

Does any person proposed to be insured presently hold any Health Insurance/Critical Illness Insurance Policies from HDFC ERGO?	Yes	No
If Yes please provide below details		

Policy No. / Application No.	Insurer Name	Period of Insurance DD/MM/YYYY To DD/MM/YYYY				Sum Insured	Claims lodged during the preceding years	

#### If no, please tick below declaration:

I/We hereby declare on my behalf and on behalf of all persons proposed to be insured that I/We do not hold any Critical Illness policy from HDFC ERGO.

### MEDICAL AND LIFE STYLE INFORMATION

Medical History: Please answer the below mentioned questions in MM - YY of diagnosed date.

### Section A

Has any of the persons proposed to be insured ever suffered from / are currently suffering from any of the following:

If Yes, Please fill the relevant details as mentioned below:

ŀ	lealth 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 pressure, Chest Pain, or any other cardiac disorder?	-	-	-	-	-	-
ΙΙ.	Tuberculosis, Asthma, Bronchitis or any other lung/respiratory disorder	-	-	-	-	-	-
III.	Ulcer (Stomach/Duodenal), liver or gall bladder disorder or any other digestive tract disorder?	-	-	-	-	-	-
IV.	Kidney Failure, Stone in kidney or urinary tract, Prostate disorder or any other kidney/urinary tract disorder	-	-	-	-	-	-
V.	Stroke, Epilepsy (fits), Paralysis or any other nervous system (Brain, Spinal cord, etc.) disorder	-	-	-	-	-	-
VI.	Diabetes, Impaired glucose tolerance (Pre-diabetes), Thyroid/Pituitary Disorder or any other endocrine disorder?	-	-	-	-	-	-

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He	alth 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/ syst/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)?	-	-	-	-	-	-
Х.	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 pre- employment 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?	-	-	-	-	-	-
Name: Mobile	SECTION C : NAME, ADDRESS, QU (First Name) No.: SECTION D: DOES ANY PERSON PROPOSED TO E		AND CONTAC (Middle Name) Reg. No. of the Fa KE OR CONSUME	T DETAILS OF		(Las	t Name)
	SECTION E : IN RESPECT OF ANY OF THE PI	ERSONS PROF	OSED TO BE I	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
insur	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	-	-	-	-	-	-
	DFC ERGO General Insurance Company Limited. IRDAI Reg. No.146. CIN: U6603 9. Customer Experience Management, Customer Happiness Center: D-301, 3rd Flo	MH2007PLC177117.R or, Eastern Business Dis	egistered & Corporate C strict (Magnet Mall), LBS	) Office: 6th Floor, Leela B Marg, Bhandup (West)	usiness Park, Andheri-ł . Mumbai - 400 078. For	Kurla Road, Andheri (Ea	st), Mumbai – 400 eries call us at 022

059. Customer Experience Management, Customer Happiness Center: D-301, 3rd Floor, Eastern Business District (Magnet Mall), LBS Marg, Bhandup (West), Mumbai - 400 078. For Claim/Policy related queries call us at 022 6158 2020/022 6324 6324 or Visit Help Section on www.hdfcergo.com for policy copytax certificate/make changes/register & track claim or simply text"Hi" on what's app number 8169 500 500 for instant policy servicing. UIN: my:health Suraksha - HDFHLIP24079V072324 | my:Health Hospital Cash Benefit (Add-on) - HDFHLIA21271V022021 | Unlimited Restore (Add on): HDFHLIA22188V012122 | my: health Critical Illness - HDFHLIA22141V032122. URN: HE/RL/Health/23-24/331.

PAYMENT	& BANK	ACCOUNT	DETAILS
	a DAMA	ACCOUNT	DEIALO

Premium Details: Amount (₹)		(In words)		
Premium Payment Options -	Monthly	Quarterly	Half Year	Annual
Premium Payment Options -	Cash	Cheque	DD	
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:	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 along with 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 Company Limited, such acceptance shall be specifically intimated to the Proposer by HDFC ERGO General Insurance Company Limited, such acceptance shall be specifically intimated to the Proposer by HDFC ERGO General Insurance Company Limited, such acceptance shall be specifically intimated to the Proposer by HDFC ERGO General Insurance Company Limited, such acceptance shall be specifically intimated to the Proposer by HDFC ERGO General Insurance Company Limited, such acceptance is not covered under 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:										
	D	D	МY	Y	Υ	Υ				
Date:										

#### 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:	
Date:	Signature of the Translator
Name of the Proposer:	
Place:	
	Signature of the Proposer

#### AGENT'S DECLARATION

Licens	se 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

### Branch Location:

Channel Partner Code: \_\_\_\_\_ Signature of Channel Partner: \_\_\_\_

ACKNOWLEDGMENT CUSTOMER COPY

Received from Mr. / Ms. / Mrs.
Cheque No:

Dated:
Drawn on

Dated:
Drawn on

Bank for a sum of ₹

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 policy, which decision is and always shall be in our sole 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 liability 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.

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Signature of the Proposer