

OPTIMA VITAL – Proposal Form					UR	N: AM/H	ILT/0065/ <i>P</i>	V/052019	
Application Number									
								Photo	graph
Please read all questions carefully lead to cancellation of proposal an Regulations mandate that the cove the risk. Note: In case any details mentioned	d policy, even erage can ince	after issuance. pt only after we	It is not obli have receiv	gatory for u ed the full	is to ac	cept any t of prem	risk or iss	ue policy to a	nyone.
 Please fill the form in BLC Please answer all the que as Not Applicable "N/A". The Company's liability de Policyholder and full prem 	estions fully an	d correctly. If a ence until the ac	cceptance c						question
Intermediary Code	Inte	ermediary Name)		Inter	mediary	Number		
Name of the Proposer Date of Birth Nationality Residential Status	□ Res	ident Indian				NRI / O	OCI		
Current Country of Residence Address Please tick if your present address	permanent add	ress is same as	s above. If n	ot, kindly fi	ll in Per	manent	address b	elow:	
E-Mail GSTIN / UIN (if any) Marital Status Contact Number Permanent Account Number									
I have eIA I would like to apply for eIA Annual Income	□ 5 La	2.5 Lac ac to 15 Lac		CAMS		NSDL	No 2.5 Lac to		
Education Level Employee ID (Employees of HDFC Group and Munich Re	□ Abo	ve 30 Lac							

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.

UIN: Optima Vital - HDHHLIP21341V022021.

Group)



Policy Number of any active HDFC ERGO Policy where you are the Policyholder			
CKYC No.			
Are you a Politically Exposed Person (PEP) or family member/ close relative / associate of PEP	□ Yes	□ No	
		been entrusted with prominent pub	
		cians, senior government or judicial	or military officers, senior
executives of state-owned corpora	ations and important political party Salaried		□ Business
	□ Salarieu	☐ Self Employed	Owner
	□ Student	☐ Housewife	□ Retired
	□ Others		
Occupation	If others, please select source of	f income whichever is applicable:	
	□ Rentals		
	□ Interest		
	□ Pension		
	□ Investment		
Industry Type	☐ Antique dealer	☐ Art dealer	☐ Jewellery
	☐ Import-Export	☐ Mining	□ Shipping
	□ Scrap Dealing	☐ Agriculture	☐ Stock Broking
	□ BFSI	□ Real Estate	☐ Manufacturing
	☐ if Others, please spec	ıty	
Is your total aggregate premium across all products with HDFC ERGO General Insurance Company Limited more than INR 2 lakhs?	□ Yes	□ No	
Do you have investable assets for more than INR 5 crores? (Investable assets like cash holdings, deposits, stocks and bonds etc.)	□ Yes	□ No	
Is your total aggregate premium across all retail products with HDFC ERGO General Insurance Company Limited INR 30 lakhs or more?	□ Yes	□ No	
Please submit a certified copy of a	any of the below Officially Verified	Document (OVD):	
ID Proof Type: PAN ☐ Aadhaar [☐ Passport ☐ Driving Licen	se □ Voter's Card □ NRE	EGA Job Card □
If Others (Any document notified b	by Central Government), please sp	pecify	
ID Proof No.			
Highest Qualification: ☐ Under Ma	atriculate □ Matriculate □ Gradu	uate □ Post-Graduate □ Higher	
Please tell us how would you like	to have Policy Schedule:		

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I choose E-Insurance account to view of	gned policy document accessible anytime, anywhere at my fingertips download policy details from an Insurance Repository and hereby give cluding Aadhaar No./PAN, if provided) with the Insurance Repository	☐ Yes ☐ No ☐ Yes ☐ No
1. PLAN DETAILS		
Policy Tenue: ☐ 1 year ☐ 2 years		
Proposed Policy Period: From DDMM	YYY to DDMMYYYY	
2. PROPOSED INSURED DETAILS (Details of person proposed to be insured)	

S. No.	Name	Date of Birth	Gender (M/F/TG)	Height (in cms)	Weight (in kgs)	Relationship with Proposer	Politically Exposed person (Y / N)	ABHA ID (if available)
1								
2								
3								
4								
5								
6								

Note: In case any insured person(s) wish to generate his/her ABHA ID. Kindly visit the link:

https://healthid.ndhm.gov.in/register

#For proposed insured age above 55 yrs, maximum Sum Insured offered will be restricted upto `20 Lacs.

*PHOTOGRAPHS

Please paste the photographs in sequence [Insured 1, Insured 2, Insured 3, Insured 4, Insured 5 and Insured 6] as specified in section 3 of details of proposed to be insured.

3. NOMINEE DETAILS

In the event of the death of an Insured Person any payment due under the Policy shall become payable to the nominee in accordance with the Policy terms and conditions. The nominee must be an immediate relative of the Proposer. For all other persons proposed to be insured, the Proposer shall be the nominee.

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^{*}Gender Code: M (Male), F(Female), T(Third Gender)

^{**}Designation and exact nature of duties.



Name of Person Proposed to be insured	Name of Nominee	Relationship	Address of the Nominee	Permanent Address of Nominee (If same not required to be filled)	e-mail of Nominee	Mobile number of Nominee	Bank account number of Nominee	IFSC Code	Name of the Bank	% Share of Nomination

If the Nominee is minor, Name and Address of Appointee and Relationship with Minor:

Appointee Name	Relationship	Address of the Appointee

Note:

- 1. The nominee must be an immediate relative of the Proposer. Nominee for any of the persons proposed to be insured shall be the Proposer.
- 2. Name of Nominee should be as per bank records to ensure smooth processing

4. MEDICAL & LIFESTYLE INFORMATION

Important: You must answer the following questions truthfully. Not doing so affects your coverage in case of a Claim.

Medical History: Please answer the below mentioned questions individually in Yes (Y)/No (N).

Section A: Does any of the following health statement 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 ever been diagnosed with Diabetes/Heart disease/Stroke or paralysis/Cancer, Rheumatoid Arthritis, Ankylosing spondylosis/ Any organ failure or transplant/ HPV(Human Papilloma Virus), EBV (Epstein Barr Virus), Hep BV (Hepatitis B Virus) or Hep CV (Hepatitis C Virus)			Y/N	Y/N	Y/N	Y/N
Note: If any of the below Medical conditions is a	inswered as Ye	es (Y), please a	answer the Qu	uestions in An	nexure 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?						
Since how many years have you been smoking?						
How many Cigarettes/Bidi/Cigars do you smoke in a day?						
How many packets of chewing tobacco/pan masala/gutkha do you consume in a day?						

Section C: In respect of any of the persons proposed to be insured:	Insured	Insured	Insured	Insured	Insured	Insured
	1	2	3	4	5	6
Has any application for life, health, hospital daily cash or critical illness insurance ever been declined, postponed, loaded or been made subject to any special conditions by any insurance company?	Y/N	Y/N	Y/N	Y/N	Y/N	Y/N

5. ADDITIONAL INFORMATION



6. EXISTING/PREVIOUS INSURANCE DETAILS

Is the proposer or the persons proposed, already insured under a plan with HDFC ERGO General Insurance Insurance Company Limited or any other Insurance Company?

If yes, please provide details as per the portability form.

Do you want Us to consider these details for continuity? \square Yes \square No

Other Items

Go Green and make a difference to our planet! We shall provide you with soft copy of your Policy at your registered e-mail id.

<u>Note:</u> Soft copy of your policy can be easily accessed at your fingertips to refer to terms and conditions, for lodging claims and for any other service needs.

☐ Additionally, by ticking the check box we understand that you wish to have a physical copy of your policy.

For details on the process to receive your physical policy kindly visit "Help" section on www.hdfcergo.com or contact our customer care for the same

7. PAYMENT DETAILS

Premium Details: Amount Rs.
Premium Payment Options –Single/Monthly / Quarterly / Half Yearly / Annual
Premium Payment Options - Cheque / DD / Card /ECS/Wallet
Instrument Details: Date

Please make a A/c Payee Cheque/DD/Pay Order/Online transfers in favour of 'HDFC ERGO General Insurance Company Limited' only.

For refund (Excess Premium/PPC reimbursement) and for payment of claims credited directly into your bank Please provide the following bank details and a copy of a Cancelled Cheque for direct credit into your bank account:

 Cheque No
 Name as in Bank Account

 Bank Name
 Bank Account No

 Branch Name
 IFSC Code

 Cheque Date
 MICR Code

 Cheque Amount for ₹
 MICR Code

Note:

- 1. The Proposer agrees and undertakes to intimate in writing to HDFC ERGO about any change in bank account details.
- 2. Cancelled Cheque should be of the same bank account in which the refund needs to be credited directly
- 3. Name on Cancelled Cheque should match with Proposer Name to ensure smooth refund / claim processing
- 4. If ECS is selected, please submit the standing instruction form available at our branches.

Declaration, Consent & Warranty on behalf of all Person(s) 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 including the minor/s insured, if any.
- I/ We understand that the information provided by me/ us will form the basis of insurance policy, is subject to the Board approved underwriting policy of the Insurance company and that the policy will come into force only after full receipt to the premium chargeable.
- i 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 Insurance Company.
- i I/We declare and further consent to the Insurance Company to seek medical and other relevant information from any hospital who at any time has attended the person to be insured/proposer or from any past or present employer concerning anything which affects the physical and mental health of the person to be insured / proposer and seeking information from any insurance company to which 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 I/ We declare and provide my unconditional consent that, pursuant to a claim filed by me/ us, the Insurance Company can seek medical and other relevant information/ documents for me/ us from any Doctor and/ or Hospital where I, or other Insured, had taken treatment i.e. OPD and/ or hospitalization etc.
- i I/We authorize the Insurance Company to share information pertaining to my proposal, including the medical records for the sole purpose of underwriting and/ or claims.
- i I/ We authorize the Company to process my/ our Personal information for profiling purposes and contact me/ us for (i) communicating for renewal of the Policy, (ii) upsell and/ or cross sale of other insurance products.
- i I/We authorize the Insurance Company to share my/ our Personal Information and other relevant records details with (i) the Law Enforcement Agencies, as and when demanded and (ii) any other vendor as per the requirement etc. like printing the Insurance policy/ renewal reminders or any other such activity.
- i I/We authorize the Insurance Company to share my/ our Personal Information and/ or medical Information/ records with any Government and/ or Statutory authorities/ bodies, including but not limited to Insurance Regulatory and Development Authority of India (IRDAI), Insurance Information Bureau (IIB) and/ General Insurance Council etc.
- Customer Satisfaction Surveys: I/ We hereby consent to the Insurance Company to use and share my/ our Personal Information with the vendors for the purpose of conducting customer satisfaction surveys and related activities aimed at improving service quality and enhancing the overall customer experience.
- 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 I/We hereby consent that, in any of the above scenarios, my/ our Personal Information and the medical documents etc. can be shared, and/ or accessed, as the case may be, without any intimation to me/ us.
- 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.

Date

Signature of the Proposer



Time Place

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 HDFCERGO 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, misdescription 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 Section41 of the Insurance Act 1938, as amended, shall be punishable with a fine which may extend to Rs.10Lakhs.

8. WHATSAPP DECLARATION

 \square I authorize HDFC ERGO General Insurance to contact me via Whatsapp.

-	•	CCC (customer Confirmation Code)/OTP nim/her in this Proposal Form.	(One Time Password) to issue this
Date:	Time:	Place:	
		ld not be applicable and will be replaced by:	

9. SPECIFIED PERSON/AGENT'S DECLARATION



I,					
License No.(Advisor/Corporate Agent/Broker/Relationship Offic	er)				
*Signature of Agent:	Date: Place:				
*For regulatory reference					
If policy is purchased offline only then would this field would be	be applicable.				
10. *VERNACULAR/ ASSISTANCE DECLARATION					
Declaration in case the proposal is filled by other than the Propos	ser if the proposer is illiterate or having disability and requires				
assistance in completing the proposal form (to be certified by som					
(The content of this form and its particulars have been explained same.)	by me to the Proposer who has understood and confirmed the				
No. of the Total Control	7				
Name of the Translator / Representative					
Place					
Date	Signature of the Translator / Representative				
Name of the Proposer	1				
Place	-				
Dete	Signature of the Proposer				
Date	Signature of the Proposer				
*For regulatory reference If policy is purchased offline only then this field would be app	plicable.				
11. FOR OFFICE USE ONLY					
HDFC ERGO General Insurance Office Code: Branch receipt date:	Advisor Code and Name: Channel Type:				

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Business Type : Urban/ Rural/ Social

*For regulatory reference

The below field on Checklist will be optional and would be displayed when required

Checklist

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: Birth certificate / School Leaving Certificate / PAN Card/ Driving License / Passport
- 4. Renewal Notice with claim details
- 5. Certification of previous insurer for previous claim details
- 6. Photocopies of all previous policies and endorsements

*PERFORATED ACKNOWLEDGEMENT		
Application Number:	Date:	
Name of Proposer:		
We acknowledge with thanks the receipt of your application and amount by /che	eque/Demand Draft/others	of amount of
Neither the submission to us of a completed proposal for insurance nor any pays policy, which decision is and always shall be in our sole and absolute discretion. to the policy terms and conditions and we shall have no liability to make any pay or is not realised. If we do not accept the proposal, we will inform you and refun next 30 days.	. If we accept a proposal for insurance yment if premium is not received by u	e, it shall be subject s in full and in time,
Signature of the receiver and official seal		
*For regulatory reference If policy is purchased offline only then this field would be applicable.		

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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
	Ligament tear of Knee	Y/N	Y/N	Y/N	Y/N	Y/N	Y/N
	Fracture Femur(thigh bone)	Y/N	Y/N	Y/N	Y/N	Y/N	Y/N
	Fracture Humerus (arm)	Y/N	Y/N	Y/N	Y/N	Y/N	Y/N
	Fracture Radius/Ulna (forearm)	Y/N	Y/N	Y/N	Y/N	Y/N	Y/N
	Fracture Tibia/Fibula (leg)	Y/N	Y/N	Y/N	Y/N	Y/N	Y/N
Have you undergone any	Fracture (unspecified)	Y/N	Y/N	Y/N	Y/N	Y/N	Y/N
surgery OR hospitalization	Total Knee Replacement (TKR)	Y/N	Y/N	Y/N	Y/N	Y/N	Y/N
for more than 10 days at a time in the past OR are you awaiting any treatment or surgery that you have been advised	Total Hip Replacement(THR)	Y/N	Y/N	Y/N	Y/N	Y/N	Y/N
	Renal and ureteric calculus (Kidney Stone)	Y/N	Y/N	Y/N	Y/N	Y/N	Y/N
	Fibroid uterus (female only)	Y/N	Y/N	Y/N	Y/N	Y/N	Y/N
	Cholelithiasis (Gall bladder stone)	Y/N	Y/N	Y/N	Y/N	Y/N	Y/N
	Haemorrhoids (Piles)	Y/N	Y/N	Y/N	Y/N	Y/N	Y/N
	Inguinal Hernia (Hernia in groin)	Y/N	Y/N	Y/N	Y/N	Y/N	Y/N
	Appendicitis	Y/N	Y/N	Y/N	Y/N	Y/N	Y/N
	Cataract	Y/N	Y/N	Y/N	Y/N	Y/N	Y/N
	Deviated Nasal Septum	Y/N	Y/N	Y/N	Y/N	Y/N	Y/N



_		_			_	_	
	Other Medical Condition						
	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
	Anemia	Y/N	Y/N	Y/N	Y/N	Y/N	Y/N
	Hypothyroidism	Y/N	Y/N	Y/N	Y/N	Y/N	Y/N
	Hyperthyroidism	Y/N	Y/N	Y/N	Y/N	Y/N	Y/N
	Allergy	Y/N	Y/N	Y/N	Y/N	Y/N	Y/N
Have you been consulting a doctor regularly for any disease	Benign prostatic hypertrophy (BPH)/Benign Hyperplasia of Prostate	Y/N	Y/N	Y/N	Y/N	Y/N	Y/N
or complaint OR been under any medication regularly for more than 2 weeks or noticed any growth or tumor 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	Y/N	Y/N
	Other Medical Condition						
Have you	Gout/hyperuricemia	Y/N	Y/N	Y/N	Y/N	Y/N	Y/N
experienced pain for more than 7 days in any part of body OR restriction of	Polio (Residual poliomyelitis)	Y/N	Y/N	Y/N	Y/N	Y/N	Y/N
	Disc prolapse (PIVD / Slip Disc)	Y/N	Y/N	Y/N	Y/N	Y/N	Y/N
	Osteoarthritis	Y/N	Y/N	Y/N	Y/N	Y/N	Y/N
any movement	Spondylitis	Y/N	Y/N	Y/N	Y/N	Y/N	Y/N
OR difficulty in swallowing or	Back Pain	Y/N	Y/N	Y/N	Y/N	Y/N	Y/N
breathing OR any difficulty in	Blindness	Y/N	Y/N	Y/N	Y/N	Y/N	Y/N



carrying out your daily activities?	Hearing Loss	Y/N	Y/N	Y/N	Y/N	Y/N	Y/N
activities?	Other Medical Condition						
Did you ever have fits, HIV	Tuberculosis (TB)	Y/N	Y/N	Y/N	Y/N	Y/N	Y/N
(Human Immune deficiency	Asthma	Y/N	Y/N	Y/N	Y/N	Y/N	Y/N
	Allergic bronchitis	Y/N	Y/N	Y/N	Y/N	Y/N	Y/N
virus), persistent	Chronic Sinusitis	Y/N	Y/N	Y/N	Y/N	Y/N	Y/N
headache or persistent	Migraine	Y/N	Y/N	Y/N	Y/N	Y/N	Y/N
cough OR blood in stool (frequency) or any 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/						
Illness (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)						



ncer	
	oreulesis

*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)	 Not Applicable (Medically treated) No Cancer/Borderline Cancer/TB Detected Cancer/Borderline Cancer/TB Others (specify)