

Proposal Form

URN : CHIL / R / HE / 082 / 22-23

Proposal No.: _____

- To be filled in by the Proposer in CAPITAL LETTERS only.
- Care Health Insurance 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.
- 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.
- The proposed policyholder will be referred to in this Proposal Form as "Proposer", "You" or "Your".

FOR OFFICE USE ONLY

Intermediary Details

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

Care Health Insurance Branch Details

CHI RM Name :			
Branch Code :		Client ID :	
		Receipt ID :	

Details of 'Point of Sales' Person : (To be filled in if the Policy is sourced through 'Point of Sales' Person)

Please furnish at least one of the following details of "Point of Sales" Person:

Aadhaar Card No.:		PAN Card No.:	
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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 <input type="checkbox"/>			
Locality :		City :	
Pin Code :		State :	
Telephone :		Mobile* :	
Alternate No. :			
Email :			

*The registered mobile number will be enrolled for WhatsApp notifications related to your Care Health Insurance Policy 

Date of Birth / Incorporation (in case Proposer is an entity) : Gender : Male Female Others

Marital Status : Single Married Divorced Widow(er) Separated

Mother's Name :			
PAN Number :		Nationality :	
Form 60 (only in case the customer does not have PAN no.) : <input type="checkbox"/> Yes <input type="checkbox"/> No		Aadhaar Number(last 4 digits):	<input type="text" value="XXXXXX"/>

(By signing the Proposal form I give my consent for using my Aadhaar No. for Authentication of my Aadhaar Details)

CKYC:

Please share the following for authentication purpose:

Proof of Identity (POI) (Tick whichever is applicable)

PAN Aadhaar Passport Driving License Voter ID Card

Letter from a recognized public authority or public servant verifying the identity and residence of the Proposer

Proof of Address (POA) (Tick whichever is applicable)

Electricity bill (not older than 3 months) Aadhaar Passport Ration Card Driving License

Telephone Bill (not older than 3 months) Bank Account Statement (not older than 3 months)

Letter from a recognized public authority or public servant verifying the identity and residence of the Proposer

Insured 2 : Name : Mr./Ms./Mrs.											
Height	cms	Marital Status			Date of Birth			DDMMYYYY	Annual Income (In Lacs) : ₹		
Weight	kg	Gender	Male <input type="checkbox"/>	Female <input type="checkbox"/>	Others <input type="checkbox"/>	Aadhaar/PAN No.(Optional)					
Nominee (Relationship with Insured) :				Relationship with Proposer :				City of Residence :			If PEP* : Yes <input type="checkbox"/> No <input type="checkbox"/>
Do you have ABHA No.		Yes <input type="checkbox"/>	No <input type="checkbox"/>	If Yes, please provide ABHA Number (Optional)							
Insured 3 : Name : Mr./Ms./Mrs.											
Height	cms	Marital Status			Date of Birth			DDMMYYYY	Annual Income (In Lacs) : ₹		
Weight	kg	Gender	Male <input type="checkbox"/>	Female <input type="checkbox"/>	Others <input type="checkbox"/>	Aadhaar/PAN No.(Optional)					
Nominee (Relationship with Insured) :				Relationship with Proposer :				City of Residence :			If PEP* : Yes <input type="checkbox"/> No <input type="checkbox"/>
Do you have ABHA No.		Yes <input type="checkbox"/>	No <input type="checkbox"/>	If Yes, please provide ABHA Number (Optional)							
Insured 4 : Name : Mr./Ms./Mrs.											
Height	cms	Marital Status			Date of Birth			DDMMYYYY	Annual Income (In Lacs) : ₹		
Weight	kg	Gender	Male <input type="checkbox"/>	Female <input type="checkbox"/>	Others <input type="checkbox"/>	Aadhaar/PAN No.(Optional)					
Nominee (Relationship with Insured) :				Relationship with Proposer :				City of Residence :			If PEP* : Yes <input type="checkbox"/> No <input type="checkbox"/>
Do you have ABHA No.		Yes <input type="checkbox"/>	No <input type="checkbox"/>	If Yes, please provide ABHA Number (Optional)							
Insured 5 : Name : Mr./Ms./Mrs.											
Height	cms	Marital Status			Date of Birth			DDMMYYYY	Annual Income (In Lacs) : ₹		
Weight	kg	Gender	Male <input type="checkbox"/>	Female <input type="checkbox"/>	Others <input type="checkbox"/>	Aadhaar/PAN No.(Optional)					
Nominee (Relationship with Insured) :				Relationship with Proposer :				City of Residence :			If PEP* : Yes <input type="checkbox"/> No <input type="checkbox"/>
Do you have ABHA No.		Yes <input type="checkbox"/>	No <input type="checkbox"/>	If Yes, please provide ABHA Number (Optional)							
Insured 6 : Name : Mr./Ms./Mrs.											
Height	cms	Marital Status			Date of Birth			DDMMYYYY	Annual Income (In Lacs) : ₹		
Weight	kg	Gender	Male <input type="checkbox"/>	Female <input type="checkbox"/>	Others <input type="checkbox"/>	Aadhaar/PAN No.(Optional)					
Nominee (Relationship with Insured) :				Relationship with Proposer :				City of Residence :			If PEP* : Yes <input type="checkbox"/> No <input type="checkbox"/>
Do you have ABHA No.		Yes <input type="checkbox"/>	No <input type="checkbox"/>	If Yes, please provide ABHA Number (Optional)							

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

MEDICAL / LIFESTYLE RELATED INFORMATION

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. Have you ever been diagnosed for any cardiac ailment /disorder?	<input type="checkbox"/> Y <input type="checkbox"/> N Since_____										
2. Have you undergone any procedure or surgery for any cardiac ailment?	<input type="checkbox"/> Y <input type="checkbox"/> N Since_____										
3. Please specify the type of cardiac ailment you have been operated for	Cardiac ailment _____ Date of surgery/ Procedure _____ Name of Surgeon/card iologist _____ Name of hospital with complete address _____ _____	Cardiac ailment _____ Date of surgery/ Procedure _____ Name of Surgeon/card iologist _____ Name of hospital with complete address _____ _____	Cardiac ailment _____ Date of surgery/ Procedure _____ Name of Surgeon/card iologist _____ Name of hospital with complete address _____ _____	Cardiac ailment _____ Date of surgery/ Procedure _____ Name of Surgeon/card iologist _____ Name of hospital with complete address _____ _____	Cardiac ailment _____ Date of surgery/ Procedure _____ Name of Surgeon/card iologist _____ Name of hospital with complete address _____ _____	Cardiac ailment _____ Date of surgery/ Procedure _____ Name of Surgeon/card iologist _____ Name of hospital with complete address _____ _____					
<table border="1"> <tr> <td>PTCA (Angioplasty)</td> <td>CABG</td> <td>Septal defect surgery(A SD/VSD)</td> <td>Radiofrequency ablation (RFA)</td> <td>Others</td> </tr> </table> <p>Please mention date in DD/MM/YYYY format</p>	PTCA (Angioplasty)	CABG	Septal defect surgery(A SD/VSD)	Radiofrequency ablation (RFA)	Others						
PTCA (Angioplasty)	CABG	Septal defect surgery(A SD/VSD)	Radiofrequency ablation (RFA)	Others							

4.	Have you experienced any below mentioned symptoms post undergoing above mentioned surgery/procedure I. Chest heaviness or Pain II. Difficulty in breathing III. Palpitations IV. Loss of consciousness V. Weakness or dizziness	Enter Option _____					
5.	Have you been advised for any other/repeat procedure or admission? If yes please share details	<input type="checkbox"/> Y <input type="checkbox"/> N Since_____					
6.	Please share following documents, wherever applicable: Discharge summary/Investigation reports /Follow up records/Angiography report/CD/Latest ECHO, ECG, Stress test	Record name _____					
7.	Hypertension / High Blood Pressure/ High Cholesterol	<input type="checkbox"/> Y <input type="checkbox"/> N Since_____					
8.	Diabetes Mellitus / High Blood Sugar / Diabetes on Insulin or medication	<input type="checkbox"/> Y <input type="checkbox"/> N Since_____					
9.	Smoke, consume alcohol, or chew tobacco, ghutka or paan or use any recreational drugs? If 'Yes' then please provide the frequency & amount consumed. • Hard Liquor (No. of Pegs in 30 ml per week) and Since • Beer (Bottles/ml per week) and Since • Wine (Glasses/ml per week) and Since • Smoking (no. of Sticks per day) and Since • Gutka/Pan Masala/Chewing Tobacco (Sachets/Grams per day) and Since	<input type="checkbox"/> Y <input type="checkbox"/> N _____ _____ _____ _____ _____					

Particulars	Insured 1	Insured 2	Insured 3	Insured 4	Insured 5	Insured 6
10. Apart from the cardiac ailment, have you ever been Diagnosed/Suffered/Treated/Taken Medication for any of the following conditions: If Yes, please provide details in additional information section below:						
a) Cancer, tumor, polyp or cyst	<input type="checkbox"/> Y <input type="checkbox"/> N Since_____					
b) Asthma / Tuberculosis / COPD/ Pleural effusion / Bronchitis / Emphysema or any other disease of Lungs, Pleura and airway or Respiratory disease	<input type="checkbox"/> Y <input type="checkbox"/> N Since_____					
c) Thyroid disease/ Cushing's disease/ Parathyroid Disease/ Addison's disease / Pituitary tumor/ disease or any other disorder of Endocrine system	<input type="checkbox"/> Y <input type="checkbox"/> N Since_____					
d) Motor Neuron Disease/ Muscular dystrophies/ Myasthenia Gravis or any other disease of Neuromuscular system (muscles and/or nervous system)	<input type="checkbox"/> Y <input type="checkbox"/> N Since_____					
e) Stroke/ Paralysis/ Transient Ischemic Attack/ Multiple Sclerosis/ Epilepsy/ Mental-Psychiatric-illness/ Parkinsonism/ Alzheimer's/ Depression / Dementia or any other disease of Brain and Nervous System	<input type="checkbox"/> Y <input type="checkbox"/> N Since_____					
f) 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	<input type="checkbox"/> Y <input type="checkbox"/> N Since_____					
g) Kidney Stones/ Renal Failure/ Dialysis/ Chronic Kidney Disease/ Prostate Disease or any other disease of Kidney, Urinary Tract or reproductive organs	<input type="checkbox"/> Y <input type="checkbox"/> N Since_____					
h) HIV/SLE/ Arthritis/ Scleroderma / Psoriasis/ bleeding or clotting disorders or any other diseases of Blood, Bone marrow/ Immunity or Skin	<input type="checkbox"/> Y <input type="checkbox"/> N Since_____					
i) Disease or disorder of eye, ear, nose or throat (except any sight related problems corrected by prescription lenses	<input type="checkbox"/> Y <input type="checkbox"/> N Since_____					

PREMIUM PAYMENT INFORMATION

Payment By Cash / Cheque / Demand Draft / Card (Strike out whichever is not applicable) :	
Cheque / Demand Draft No. / Authorization ID :	
Payment Amount (₹) :	Premium Amount (₹) :
Date :	Bank Name :

In case of payment through Cheque/Demand Draft, the instrument should be drawn in favour of "Care Health Insurance Ltd."

Key Exclusions :

- (i) Any disease contracted during the first 30 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 : 24 months from the date of the first policy
- (iv) Permanent Exclusions : Non-allopathic treatment / Expenses attributable to self-inflicted injury (resulting from suicide, attempted suicide) or alcohol or drug use, misuse or abuse / Cost of spectacles, contact lenses / dental treatment / Medical expenses incurred for treatment of AIDS / Treatment arising from or traceable to pregnancy and 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.careinsurance.com.

Note: Should you choose to pay premium by cash, you are advised to do so only at the nearest Care Health insurance 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.

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 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 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), 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 :

ADDENDUM – VERNACULAR DECLARATION

Applicable where the Proposer is not able to read/write/ has signed in vernacular language or is suffering from a disability due to which writing is restricted.

I _____, son/daughter of _____, resident of _____ declare that I have read out and fully explained the contents of the Proposal Form and all other accompanying documents in _____ language to the Proposer which is a language understood by him/her and is imperative for the Proposer to avail the insurance from the Company. The contents and import of the proposal have been fully understood by him/her and the replies have been recorded according to the information provided by the Proposer. The replies have also been read out to, fully understood and confirmed by the Proposer.

Date : / / (DD/MM/YYYY)

Place :

Name of the Declarant : _____

Signature of the Declarant : _____

(On behalf of all the Proposed to be Insured under the Policy)

ACKNOWLEDGEMENT FOR PROPOSAL

Please retain this counterfoil for your records

(On behalf of Care Health Insurance 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. IRDAI Registration No. 148

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Care Health Insurance Limited

Registered Office: 5th Floor, 19 Chawla House, Nehru Place, New Delhi-110019 Correspondence Office: Vipul Tech Square, Tower C, 3rd Floor, Golf Course Road, Sector-43, Gurugram-122009 (Haryana) Website: www.careinsurance.com CIN: U66000DL2007PLC161503 UIN: RHIHLIP21371V022021 IRDAI Registration No. - 148