


IFFCO-TOKIO GENERAL INSURANCE CO. LTD

Regd. Office: IFFCO Sadan, C-1, Distt. Centre, Saket, New Delhi-110017

HEALTH PROTECTOR AND FAMILY HEALTH PROTECTOR POLICY

(UIN:HEALTH PROTECTOR-IFFHLIP24012V052324)

(UIN:FAMILY HEALTH PROTECTOR-IFFHLIP24013V052324)

PROPOSAL FORM
PROPOSER DETAIL

Name (Mr/ Ms)				
Address				
City	State		Pin Code	
Email Address			Mobile No.	
PAN				
Policy documents will be sent to the above email-ID			Do you still need the physical Copy? Yes <input type="checkbox"/> No <input type="checkbox"/>	
KYC Details (Please attach self-attested photo copies)				
KYC Document Name	<input type="checkbox"/> AADHAR No.**	<input type="checkbox"/> Voter ID card	<input type="checkbox"/> Passport	<input type="checkbox"/> Driving License
KYC Document Number	<input type="checkbox"/> NREGA Job card	<input type="checkbox"/> National Population Register Card		

Emergency Contact Person <input type="checkbox"/>	Emergency Contact No <input type="checkbox"/>
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POLICY PLAN

Family Health Protector <input type="checkbox"/>	Health Protector <input type="checkbox"/>
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Proposed Policy start date: _____ (Subject to acceptance of proposal by the Company and payment of one-time/ instalment premium before commencement of risk)

Add on Cover:

<input type="checkbox"/> Critical Illness	<input type="checkbox"/> Do you want to opt for waiver of Room /ICU Rent limit (additional payment may be applicable)?
Consumables Protector: (UIN: IFFHLIA23152V012223)	Yes <input type="checkbox"/> No <input type="checkbox"/>

DETAILS OF THE PERSONS TO BE INSURED

S.no.	Member 1	Member 2	Member 3
Name			
DOB (DD/MM/YY)			
Gender			
Relationship With The Proposer			
ABHA Number			
Mobile No. registered with Aadhar			
Occupation			
Sum Insured *			
Fresh / ITGI Renewal /Portability/ Migration(please fill details in annexure 1)			
No. Of Years Of Continuous Coverage			
Have You Suffered From Any Disease/ Prolonged Ailment/ Disablement/ Suffered In Past (Please Mark As Yes/No)#			

S.no.	Member 4	Member 5	Member 6
Name			
DOB (DD/MM/YY)			
Gender			
Relationship With The Proposer			
ABHA Number			
Mobile No. registered with Aadhar			
Occupation			
Sum Insured *			
Fresh / ITGI Renewal /Portability/ Migration(please fill details in annexure 1)			
No. Of Years Of Continuous Coverage			
Have You Suffered From Any Disease/ Prolonged			

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Ailment/ Disablement/ Suffered In Past (Please Mark As Yes/No)*			
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RISK FACTORS			
i. Do you Smoke?			
if Yes, Number of cigarettes / day			
For how many years			
ii. Do you consume Alcohol?			
if Yes, Quantity per week (in ml)			
For how many years			
iii. Do you chew tobacco/ consume any un-prescribed drugs?			
if Yes, Quantity per week			
For how many years			
iv. Family history of Hypertension / diabetes / heart attack (if Yes Please provide details below)			
S. No	Name of the person to be insured	Relationship with the family member having Hypertension / diabetes / heart attack	Details

(* For Floater Policy mention sum insured against any one member.)
 (# please fill details in attached annexure 3)

If it is ITGI Renewal, is there change in terms / Sum Insured- <input type="checkbox"/>
Have you lodged Insurance claims in the past? (*please fill details in attached annexure 2) <input type="checkbox"/>
Whether any Insurance company (including IFFCO Tokio) has declined to accept the proposal of any of the members earlier? If Yes, please provide details. _____
12a) Are you covered in any Group Mediclaim policy insured by IFFCO-Tokio? If yes, kindly provide policy no.
b) Do you hold any other policy from IFFCO-Tokio? If yes, kindly provide policy no.
c) Are you an employee of IFFCO-Tokio?
d) Have you got both the doses of Covid Vaccination?
e) Select the Co-pay option required: <input type="checkbox"/> Not required <input type="checkbox"/> 10% <input type="checkbox"/> 20% <input type="checkbox"/> 25%

NOMINATION: In the event of death of the proposer, any payment due under the policy shall become payable to the nominee proposed in this form and the receipt of the proceeds by such nominee would be sufficient discharge to the Company. Nominee for all other persons proposed to be insured shall be the proposer himself/herself. The following section is to be filled by the proposer:

Nominee Name	Relationship	Address and Contact details of Nominee	%

DECLARATION

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- a) 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.
- b) I understand that the information provided by me will form the basis of the insurance policy, is subject to the Board approved underwriting policy of the IFFCO-Tokio General Insurance Co. Ltd. (herein after referred as "IFFCO-Tokio") and that the policy will come into force only after full payment of the premium chargeable.
- c) 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 IFFCO-Tokio.
- d) I declare that I consent to IFFCO-Tokio seeking medical information from any doctor or hospital who/which at anytime 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.
- e) I am sharing personal information (including Ayushman Bharat Health Account (ABHA) ID, Demographic Information and medical records/ history) of myself and on behalf of all the persons proposed to be insured under the health policy issued/ to be issued by IFFCO-Tokio voluntarily and under authorization of all the persons insured under the health policy.

I fully understand and agree that:

- i. My medical records shall be shared with Insurers, Third Party Administrator and medical service providers through ABHA.
- ii. personal information provided herein may be used or shared by IFFCO-Tokio, Health Service Provider and/or the Third Party Administrator for the purpose of:
 - identification/ authentication, underwriting/ data analysis/ taking measure to respond the medical emergency/ policy and claim servicing.
 - storage by IFFCO-Tokio and its lawful agent/ third party for the period as stipulated under the Law for the time being in force;
 - producing records and log of the consent, Information on authentication, identification, verification etc. as evidence before a court of law, any authority or in arbitration.
- f) I, on my behalf and on behalf of all the persons proposed to be insured, hereby further authorize IFFCO-Tokio to share information pertaining to my proposal including the medical records of the person to be insured/ proposer for the sole purpose of underwriting the proposal and/or claims settlement with the Reinsurers/Co-Insurers, Regulatory and or Governmental Authorities/Court under the applicable laws, as may be required.
- g) **I voluntarily submit my Aadhar Card/Aadhar Number(including Virtual ID, e-Aadhaar) for the purpose of KYC and I understand that it is not mandatory and alternative documents like Voter ID Card/ Passport/ Driving License/ NREGA Job card/ National Population Register Card can also be submitted for the purpose of KYC.
- h) If after the insurance is affected, it is found that the statements, answers or particulars stated in the proposal form and its questionnaires are incorrect or untrue in any respect, the insurance company shall incur no liability under this insurance.
- i) I have read the prospectus/sales literature and am willing to accept the coverage subject to the terms, conditions and exceptions prescribed by the insurance company therein. The policy Coverage and exclusions, Rates, terms & Conditions have been explained to me in my language and have been understood by me

I/We agree IFFCO-Tokio to call, send SMS, messages over internet-based messaging applications like WhatsApp and e-mail for services related to the product and to also offer additional insurance products and this consent is over and above any registration of the contact number on TRAI's National Do Not Call Registry

Date

Signature of Proposer:

Signature of the witness

Place:

Name of Proposer:

Name and address of the witness

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NOTE:

- Insurance Company reserves the right to seek additional information, diagnostic reports, Certificate from a doctor etc any time before the acceptance of the proposal / inception of cover.
- Company will reimburse 50% of the cost of prescribed tests in case the proposal is accepted.
- Acceptance of the proposal is purely at the discretion of Insurance Company.
- Insurance company may accept the proposal at revised terms and / or rates. In such case the Insured reserves the right to decline before commencement of policy.
- Insured has a free-look period of 15 days from the inception of the policy subject to the guidelines of IRDA
- Submission of this proposal does not entail the proposer any rights. The liability of the insurer commences only after the proposal is accepted by the Insurer, payment of premium before commencement of risk and/or the date of inception of risk mentioned in the policy (whichever is later)

SECTION 41 OF THE INSURANCE ACT 1938**PROHIBITION OF REBATES**

Payment of rebates is expressly prohibited under Section 41 of the Insurance Act, 1938.

1. No person shall allow or offer to allow either directly or indirectly as an inducement to any person to take 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 prospectus or tables of the Insurer. Provided that acceptance by an insurance agent of commission in connection with a policy of life insurance taken out by himself on his own life shall not be deemed to be acceptance of a rebate of premium within the meaning of this sub-section if at the time of such acceptance the insurance agent satisfies the prescribed conditions establishing that he is a bona fide insurance agent employed by 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."

AGENT'S DECLARATION

I, _____ (Full Name) in the capacity of Insurance Advisor/ Specified Person of the Corporate Agent/Authorized employee of the Broker/Relationship Officer, do hereby declare that I have explained (in vernacular/local language as well) to the proposer all the contents of this Proposal Form including the nature of the question(s), statement(s), information and response(s) submitted by him/her. Any detail submitted through this proposal form will be considered as the basis of the Contract of Insurance between the Insurer and the Proposer, subject to the acceptance of the proposal. I have further explained that in case of any untrue statement(s)/information/misrepresentation is/are contained in this Proposal Form/including addendum(s), affidavits, statements, submissions, furnished/to be furnished, the Company shall have the right to reject the proposal or limit benefits under the policy at its sole discretion. Also, in case of non-disclosure of any material fact, the policy issued to his/her favor based on the Proposal form may be treated by the Company as null and void and all premiums paid under the Policy may be forfeited by the company.

Signature of the Advisor/Corporate Agent/Broker/Relationship Officer) _____

License No. and Agency Code/Broker Code/ Employee No. _____

(For POS Agents: Aadhar Card No. _____ PAN NO. _____)

Date: _____ Place: _____ Signature of Agent _____

ADD PAYMENT DETAILS (*PLEASE FILL DETAILS IN ATTACHED ANNEXURE)

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For Office Use Only	OFFICE CODE: _____
Checklist:	
Date of Acceptance:	_____
Medical Reports attached Yes <input type="checkbox"/> No <input type="checkbox"/>	
Approving Authority(SBU/ Regional Office/ Corporate Office)	
Approval /E-mail Approval attached Yes <input type="checkbox"/> No <input type="checkbox"/>	
Name of the Accepting Officer	Signature of the Accepting Officer

Annexure 1: Details of present/previous medical insurance like Individual or Group Medclaim, Cancer Policy, Critical Illness or any other Policy for any of the Insured Person. (Please use additional sheets if required)

S. No.	Name of Insured Person	Policy No.	Type of Policy (Group/Retail /Others)	Name and address of Insurance Co.	Sum Insured	Period of Insurance		Cumulative Bonus, if any	Do you want to merge Cumulative bonus with Sum Insured (Y/N)
						From	To		
1									
2									
3									
4									
5									
6									

(Note: Please attach a photocopy of the expiring Policy or current Renewal Notice for Portability)

ANNEXURE 2: Details of Insurance claims lodged in the past. (Please use additional sheets if required)

S. No.	Name of Insured Person	Policy No	Date of claim	Nature and Description of claim	Amount of claim

ANNEXURE 3:

3.1 Please tick against the relevant insured if the answer is YES:

Section A: Have any of the persons proposed to be insured ever suffered from/ are currently suffering from any of the following :	1	2	3	4	5	6
i. High or low blood pressure						
ii. Diabetes						
iii. Chest pain, Ischemic heart disease or any other Heart disorder, Valve Related Disorder						
iv. Arthritis, Spondylosis or any other disorder of the muscle/bone/joint like ligament/meniscus tear etc						
v. DUB, Fibroid, Cyst/Fibroadenoma or any other Gynaecological/Breast disorder						

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vi. Asthma / COPD or any other lung/Breathing disorder					
vii. Tuberculosis					
viii. Ulcer (stomach/duodenal), hepatitis, cirrhosis or any other Digestive or Liver/Gallbladder Disorder					
ix. Renal failure, Kidney /ureteric stone or any other Kidney/Urinary tract or Prostate disorder					
x. Dizziness, Stroke, Epilepsy(fits) , Paralysis or other brain/ nervous system disorder/ Multiple Sclerosis					
xi. Thyroid disorder or any other endocrine disorder					
xii. Tumor-benign or malignant, any ulcer/growth/cyst /mass or cancer					
xiii. Diseases of the Nose/Ear/Throat/Teeth/ Eye (please mention Diopters for refractive errors					
xiv. HIV/AIDS or sexually transmitted diseases or any immune system disorder					
xv. Anaemia, Leukaemia or any other blood/lymphatic system disorder					
xvi. Psychiatric/Mental illnesses or Sleep disorder					
xvii. Any Congenital / Genetic disorders					
xviii. Undertaken any surgery or a surgery been advised in the last 10 years or is a surgery still pending					
xix. Undertaken any lab/blood tests, imaging tests viz. scans/MRI in the last 5 years					
xx. Been under any regular medication (self/ prescribed)					
xxi. Any other ailment / injury / sickness for which underwent treatment or undergoing /contemplating					
xxii. Any type of organ transplanted					

3.2 If your answer is YES, to any of the questions above, please provide details in the Table given below (Please use additional sheets if required)

No.	Name of Insured Person	Name of disease/injury	Treatment/medication received /receiving	Name of the Treating Doctor	Since When	Whether fully cured?

ANNEXURE 4: PAYMENT DETAILS:

1. PAYMENT DETAILS:

Mode of payment.Cheque/ DD No./ Transaction ID

Bank Date Rs.(including Tax)

2. BANK DETAILS TO RECEIVE PAYMENT FROM INSURER:

Payee Name:..... Account No.....

IFSC/NEFT/RTGS Code: Bank Name:

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Branch Address:

Website: www.iffcotokio.co.in
No.18001035499

Toll Free

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