

# IFFCO-TOKIO GENERAL INSURANCE CO. LTD

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

# ESSENTIAL HEALTH PROTECTOR (UIN: IFFHLIP25035V012425)

# **PROPOSAL FORM**

## **PROPOSER DETAILS**

Name								
Communication Address								
City		State		Pi	n Code			
Permanent Address (if different from the Communication address)								
City		State		Pi	n Code			
Email Address	i		Mobile No.		<u> </u>			
PAN			<u> </u>					
I want my policy related docu	ıments viz. Policy Schedule,	Wordings	etc. in:					
Physical Format- Yes	No □	_						
e-Format (electronic) as & w ☐ I have e Insurance Accou		) [						
☐ I am not having an e-insurance account & I authorize IFFCO-Tokio to open an e-insurance account.								
Are You a Politically Exposed	d Person or related to PEP?							
{"Politically Exposed Persons" (PEPs) are individuals who have been entrusted with prominent public functions by a foreign country, including the heads of States or Governments, senior politicians, senior government or judicial or military officers, senior executives of stateowned corporations and important political party officials"}  □ Yes □ No								
KYC Details (Please attach s	.,							
KYC Document Name	☐ AADHAR No.** ☐ NREGA Job card		er ID card □ Fi ional Population Reg	Passport pister Card	☐ Driving Lic	ense		
RTO Boodinent Hamo	☐ PAN Card (mandatory)			•				
KYC Document Number/ CKYC Number								
To know Your CKYC No. P	lease give missed call on 77	799022129	) 					
POLICY DETAILS								
Basis of Sum Insured		Individu	 ual □	Fa	amily Floater			
Policy Tenure		1 Year	□ 2 Years □	3 Years	 3 🗆			
Frequency of Premium paym	ent	Lumpsu	ım: 🗆					
Applicable for Policy Period	l Year	Half-yea	arly: 🗆 Qua	rterly:	Monthly	r. 🗆		
Proposed Period of Insuranc	e: From			То				
(Subject to acceptance of p	proposal by Us and payme	nt of prem	ium before comme	ncement of I	Risk).			

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SUM INSURED OPTIONS :							
(Tick against the required Sum Ir	nsured)						
Annual Sum Insured		5 Lakhs		7.5 Lakhs		10 Lakhs □	15 Lakhs □
		20 Lakhs		25 Lakhs		30 Lakhs □	
DETAILS OF THE PERSONS TO	O BE INSURED :						
S.No.	Member 1		Membe	r 2	ı	Member 3	Member 4
Name							
DOB (DD/MM/YY)							
Gender							
Height(Inches)							
Weight (KGs)							
Relationship With The Proposer Annual Sum Insured (Common for Family floater policy)							
ABHA Number							
Mobile No. registered with Aadhar							
Occupation							
Fresh / ITGI Renewal /Portability/ Migration(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) #							
(*please fill details in Annexure	3)	<b>I</b>		<u>-</u>			
Consumable cover:		Yes:	1	No: 🗆			
Voluntary Co-Payment		Select the		option require		1 20% 🗆 25%	
ADD-ON DETAILS							
Name of the Add-on	Cover Required (Please tick yes if required)	Basis o (Individ				Sum Insured	
OPD cover for Essential Health	Yes: □	Same as	s Policy	/		Over and above Base	-
Protector (UIN: IFFHLIA25036V012425)						Base Policy Basic	Add-on SI

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			SI	
			SI 5 L - <10 L	10,000
			SI 10 L- 15 L	15,000
			SI >15 L	20,000
	Yes: □	Same as Policy	Over and above Base	Policy Sum Insured:
Dental cover for Essential			Base Policy Basic SI	Add-on SI
Health Protector			SI 5 L - <10 L	10,000
(UIN:IFFHLIA25037V012425)			SI 10 L- 15 L	15,000
			SI >15 L	20,000
	Yes: □	Individual basis	Over and above Base	Policy Sum Insured:
		lestions pertaining to Maternity cover	Base Policy Basic SI	Add-on SI
	add-on:	, , ,	SI 5 L - <10 L	50,000
Maternity cover for Essential	a) No. of living children (		SI 10 L- 15 L	75,000
Health Protector (UIN: IFFHLIA25038V012425)	,		SI >15 L	100,000
NO CLAIM BONUS OPTIONS :	e renewal-You are requirec	to opt one of the options. You may char	nge it at the time of ever	/ renewal)
Cumulative Bonus (Increase in S	•		<u> </u>	,
Discount on Premium (A fixed Di				
OTHER DETAILS :				
Yes□ No □  If Yes, please provide details.	im in past (if yes fill details ny (including IFFCO TOKIO	in annexure 2) Yes□ No □  O) has declined to accept the proposal of		rlier?
Do you hold any other policy from	•	ndly provide policy no		
Are you an employee of IFFCO	-Tokio?			

**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:

Description	Nominee 1	Nominee 2	Nominee 3
Name of the Nominee			
Relationship with Policyholder			
Communication Address			
Permanent Address (if different from the Communication address)			
E-mail ID			<b>_</b>
Phone No.			
Percentage (%)			
Bank Account Details Account Number			
IFSC			
Guardian Details (if Nominee is minor)			
Name of Guardian: Address:			
Phone No:			

## BANK ACCOUNT DETAILS FOR REUND/SETTLEMENT OF CLAIM:

All settlements for Refund/Claims shall be made in my bank account whose details are provided below

Note:Please provide the following bank details and a copy of Cancelled Cheque for direct credit of refund/ claim into your bank account:(Cancelled Cheque should be of the same bank account in which the refund/ claim proceeds needs to be credited directly.) Name as per Bank Account and name of the Proposer shall match and details of third party Bank Account shall not be provided.)

Name of Accountholder	
Bank Name	
Branch Name	
Bank Account No	
IFSC Code	

#### DECLARATION

- a) I have read the prospectus/sales literature and am willing to accept the coverage subject to the terms, conditions and exceptions prescribed by IFFCO-Tokio therein. The policy Coverage, Rates, terms & Conditions have been explained to me in my language and have been understood by me.
- I hereby declare and warrant that the above statements are true and complete in all respects and that there is no other information, which is relevant to my application for insurance that has not been disclosed to you. I agree that this proposal and the declaration shall be the basis of the contract between me and IFFCO TOKIO GENERAL INSURANCE CO LTD and I agree to accept a policy, subject to the conditions prescribed by IFFCO TOKIO GENERAL INSURANCE CO LTD. I further certify that the replies in the Proposal Form have been recorded as per the information provided Proposal Form by me.

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c) I agree that the Policy shall become voidable at the option of the Company, in the event of any untrue or incorrect statement, misrepresentation, non- description or non-disclosure of material particulars in the Proposal Form/ personal statement, declaration and connected documents, or any material fact\*/ information has been withheld by beneficiary.

- \*A material fact will mean and include all important, essential and relevant information, pertaining to the questions made in this proposal form, that are likely to influence company's acceptance or assessment of the proposal.
- d) 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.
- e) 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.
- f) 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.
- g) 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.
- h) 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.
- i) 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 evaluating and underwriting the proposal and issuing insurance policy and/or claims settlement with the Surveyors/ Investigators, Reinsurers/Co-Insurers, Regulatory and or Governmental Authorities/Court under the applicable laws, as may be required for effective discharge of obligations as an Insurer and I understand that this proposal form is a valid consent from my side for sharing my personal data with above named third parties in connections or furtherance of this policy/claim.
- \*\* I am submitting my Aadhar Card/Aadhar Number (including Virtual ID, e-Aadhaar) voluntarily for KYC and I understand that use of Aadhaar is not mandatory and alternative documents like Voter ID Card/ Passport/ Driving License/ NREGA Job card/ National Population Register Card/ CKYC Number may also be submitted for KYC. I hereby further authorize IFFCO-TOKIO to download/update/upload my particulars from/to CKYC Registry, based on CKYC no./ Other KYC documents provided by me.
- k) I/We hereby give my/our consent to the Company to verify and obtain my/our identity/address proof through Central KYC Registry or UIDAI or through any other modes for the purpose of undertaking KYC.
- I) 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.
- m) I/ We hereby confirm that all premiums have been/ will be paid from bonafide sources and no premiums have been/ will be paid out of proceeds of crime related to any of the offence listed in Prevention of Money Laundering Act 2002. I/We understand that the Company has the right to call for documents to establish source of funds. The insurance Company has the right to cancel the insurance contract in case I am/ have been found guilty by any competent court of law under any statues, directly or indirectly governing the prevention of money laundering in India.

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n	<ol> <li>I agree IFFCO-Tokio to call, and send SMS, messages over interne related to the product and to also offer additional insurance product number on TRAI's National Do Not Call Registry.</li> </ol>	et-based messaging applications like WhatsApp and e-mail for services s and this consent is over and above any registration of the contact
C	Applicable where the Proposer is illiterate or is suffering from a disabilivernacular language. (Note: The below must be witnessed by someon	sal Form have been clearly explained to me and I have fully understood
Date	Signature of Proposer:	Signature of the witness

Toll Free No. 18001035499

Name and address of the witness

# Place: NOTE:

www.iffcotokio.co.in

Please fill in the proposal for carefully and answer all the questions honestly.

Name of Proposer:

- Please do not leave any question blank or write "-". This will only be construed as a "No" or "NIL" (or similar) declaration from the Insured.
- Incorrect or non-disclosure of facts will make the contract void and all the benefits under the policy including the premium paid shall be forfeited.
- People above the specified age should submit the prescribed test reports also along with proposal form. Please check with your agent for the
  details.
- 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.
- 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 30 days from the inception of the policy subject to the guidelines of IRDAI.
- Submission of this proposal does not entail the proposer any rights. Our liability commences only after the proposal is accepted by Us, 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

UNIX: IFFHLIP25035V012425

IFFCO TOKIO General Insurance Company Limited. CIN: U74899DL2000PLC107621, IRDA Reg. No. 106

www.iffcotokio.co.in Toll Free No. 18001035499 (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. \_ Date: Place: Signature of Agent ADD PAYMENT DETAILS (\*PLEASE FILL DETAILS IN ATTACHED ANNEXURE 4) SBU/LSC/BIMA KENDRA CODE: For Office Use Only Checklist: Date of Acceptance: Medical Reports attached Yes□ No □ Approving Authority(SBU/ Regional Office/ Corporate Office) Approval /E-mail Approval attached Yes□ No □ Signature of the Accepting Officer Name of the Accepting Officer **ANNEXURE 1:** Details of present/previous medical insurance like Individual or Group Mediclaim, Cancer Policy, Critical Illness or any other Policy for any of the Insured Person. (Please use additional sheets if required) Name of Insured Person Policy No.\* Type of Policy (Group/Retail/Others) Name and address of Insurance Co. **Sum Insured** 

Period of	From		
Insurance	То		
Date from wl	nich policy		
Date from wheel has been con renewed with	ntinuously		
renewed witl	nout break		

Section A: Have any of the persons proposed to be insured ever suffered from/ are currently suffering from any of the following:		Member Name		Member Name		Member Name	Mem Nam	iber e
	- 1		•		•		•	

Cumulative Bonus, if		
any		

#### Note:

- 1. Please attach a photocopy of the expiring Policy or current Renewal Notice for Portability
- \*2. If you are covered under IFFCO-Tokio's Family Health Protector, Health Protector or Group Medishield Insurance Policy, kindly provide past 4 years' policy no.

# **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 Have You Suffered from Any Disease/ Prolonged Ailment/ Disablement/ Suffered In Past, please provide following details (Please use additional sheets if required):

i.	High or low blood pressure	Yes□No □	Yes□No □	Yes□No □	Yes□N
ii.	Diabetes	Yes□No □	Yes□No □	Yes□No □	Yes□N
iii.	Chest pain, Ischemic heart disease or any other Heart disorder, Valve Related Disorder	Yes□No □	Yes□No □	Yes□No □	Yes□N
iv.	Arthritis, Spondylosis or any other disorder of the muscle/bone/joint like ligament/meniscus tear etc.	Yes□No □	Yes□No □	Yes⊡No □	Yes⊡N
٧.	DUB, Fibroid, Cyst/Fibro adenoma or any other Gynaecological/Breast disorder	Yes⊡No □	Yes□No □	Yes⊡No □	Yes⊡N
vi.	Asthma / COPD or any other lung/Breathing disorder	Yes⊡No □	Yes⊡No □	Yes□No □	Yes⊡N
vii.	Tuberculosis	Yes⊡No □	Yes□No □	Yes□No □	Yes⊡N
viii.	Ulcer (stomach/duodenal), hepatitis, cirrhosis or any other Digestive or Liver/Gall bladder Disorder	Yes□No □	Yes□No □	Yes⊡No □	Yes□N
ix.	Renal failure, Kidney /ureteric stone or any other Kidney/Urinary tract or Prostate disorder	Yes□No □	Yes□No □	Yes⊡No □	Yes⊡N
Х.	Dizziness, Stroke, Epilepsy(fits) , Paralysis or other brain/ nervous system disorder/ Multiple Sclerosis	Yes⊡No □	Yes⊡No □	Yes□No □	Yes⊡N
xi.	Thyroid disorder or any other endocrine disorder	Yes□No □	Yes□No □	Yes□No □	Yes⊡N
xii.	Tumor-benign or malignant, any ulcer/growth/cyst /mass or cancer	Yes⊡No □	Yes□No □	Yes□No □	Yes□N
xiii.	Diseases of the Nose/Ear/Throat/Teeth/ Eye ( please mention Diopters for refractive errors	Yes⊡No □	Yes□No □	Yes□No □	Yes□N
xiv.	HIV/AIDS or sexually transmitted diseases or any immune system disorder	Yes⊡No □	Yes□No □	Yes□No □	Yes□N
XV.	Anaemia, Leukaemia or any other blood/lymphatic system disorder	Yes⊡No □	Yes□No □	Yes□No □	Yes□N
xvi.	Psychiatric/Mental illnesses or Sleep disorder	Yes□No □	Yes□No □	Yes□No □	Yes□N
xvii.	Any Congenital / Genetic disorders	Yes⊡No □	Yes□No □	Yes□No □	Yes⊡N
xviii.	Undertaken any surgery or a surgery been advised in the last 10 years or is a surgery still pending	Yes□No □	Yes□No □	Yes⊡No □	Yes⊡N
xix.	Undertaken any lab/blood tests, imaging tests viz. scans/MRI in the last 5 years	Yes□No □	Yes⊡No □	Yes□No □	Yes⊡N
XX.	Been under any regular medication (self/ prescribed)	Yes□No □	Yes□No □	Yes□No □	Yes□N
xxi.	Any other ailment / injury / sickness for which underwent treatment or undergoing /contemplating	Yes□No □	Yes□No □	Yes□No □	Yes⊡N
xxii.	Any type of organ transplanted	Yes□No □	Yes□No □	Yes⊡No □	Yes□N

No. to be insured ' ' received /receiving   I reating Doctor   When   cured?	S. No.	Name of the person to be insured	Name of disease/injury	Treatment/medication received /receiving	Name of the Treating Doctor	Since When	Whether fully cured?
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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)

INEXURE 4: PAYMENT DETAILS:	
Mode of payment.	☐ CHEQUE ☐ DD No. ☐ CREDIT CARD ☐ DEBIT CARD ☐ CASH
Amount in figures	Amount in words
Bank Name	Branch City
Cheque /DD No	Cheque/DD Date
Name of Premium Payer	Relation to Proposer
Credit/Debit Card Type:	☐ MASTER ☐ VISA ☐ AMERICAN EXPRESS ☐ OTHERS
Credit/Debit Card No	Holder Name

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Expiry Date: DD/MM/YY:

Toll Free No. 18001035499