

UIN: ICIHLIP24182V042324

# **HEALTH ADVANTEDGE PROPOSAL FORM**

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I agree to share my medical records with insurers ICICI Lombard/TPA through ABHA: \_\_\_\_ Yes \_\_\_\_ No Please generate your ABHA No. by visiting the official website ndhm.gov.in and share the same with us.

#### **DETAILS OF OTHER HEALTH INSURANCE POLICIES IN EXISTENCE** Is any proposer or the person proposed, already insured under a plan with ICICI Lombard GIC Ltd? If yes please indicate below the Policy number(s) (Please mention proposal number in case of pending proposal.) Policy No. / Proposal No. Claims lodged during policy period (Yes/No) **Product Name** Period of Insurance Sum Insured **DETAILS OF THE INSURANCE PRODUCT/ PLANS** Please fill the form as per your health care needs. Tenure 1 Year 2 Years 3 Years\* **Policy Type** Individual Floater Plan Options Prime Plus Apex Plus Royal Plus Sum Insured Plan Details Zone A Delhi, Mumbai (including Thane district, Navi Mumbai), Haryana (excl. Faridabad, Jhajjar, Jind, Nuh, Panipat, Rewari, Mewat, Palwal), Daman & Diu, Dadra Nagar, Ahmedabad, Surat, Noida City, Ghaziabad district, Hapur district, Meerut district, Muzaffarnagar district, Shamali district Zone Zone B Pune, Kolkata, Telangana (Incl. Hyderabad), Madhya Pradesh, Goa, Gujarat (excl. Ahmedabad and Surat), Bangalore, Chennai, Andhra Pradesh, Chattisgarh, Pondicherry, Uttarakand Zone C Rest of India (Punjab, Rajasthan (excl. NCR region), Chandigarh, Himachal Pradesh, Jammu & Kashmir, Ladakh, Lakshadweep, Kerala, Tamilnadu (excl. Chennai, Pondicherry), Odisha, Arunachal Pradesh, Assam, Manipur, Meghalaya, Mizoram, Nagaland, Tripura, Sikkim, Andaman & Nicobar, Rest of Karnataka, West Bengal (excl. Kolkata), Bihar, Jharkhand, Maharashtra (excl. Mumbai and Pune), UP (excl. NCR Region)) Zone D Rest of NCR [Alwar, Bagpat, Bharatpur, Bulandshahr, Faridabad, Gautam Buddha Nagar excluding Noida, Jhajjar, Jind, Nuh, Panipat, Rewari, Mewat, Palwal] Have all adult members proposed to be covered in the policy taken Pneumococcal vaccine in the last one year? Yes No If yes please provide dates of pneumococcal vaccination with valid proof Member 1: [D] [D] / [M] [M] / [Y] [Y] Y] Member 2: [D] [D] / [M] [M] / [Y] [Y] Y] Wember 2: [D] [D] / [M] [M] / [Y] [Y] Y] Y **Vaccine** Member 3: DD/MM/YYYY Member 4: DD/MM/YYYY Member 5: [D] D] /, M] M] /, Y] Y] Y] Y] Y **Optional** YES NO YES NO 1. Maternity benefit 9. Claim protector **Benefits** YES NO YES 10. Sum Insured protector NO 2. New born baby cover 3 Vaccinations for new born baby in first year YES NO YES N0 Voluntary co-payment\* 4. Critical illness YES NO 12. Voluntary deductible YES NO 5. Personal accident YES NO 13. Worldwide cover YES N0 YES NO 14. Preventive Health Check-up (Reimbursement)\* YES N0 6. Nursing at home YES 7 Compassionate visit 15. Room rent Capping YES NO **BeFit** YES \*These covers are available as per specific plans opted and age of insured member. Voluntary 10% 20% co-payment (If Opted) voluntary Rs. 50,000 Rs. 75,000 deductible (If Opted) \*If Voluntary Co - payment is opted Voluntary deductible will not be available and visa versa. Voluntary deductible applicable for Annual Sum insured upto 20 Lakhs. Room Rent Capping is applicable from 5 to 20 Lakhs. \*Applicable for Annual Sum insured 10 Lakhs and above. Worldwide cover is in-built for Annual Sum Insured 25 Lakhs and above. Medical Underwriting Required for person aged 46 years and above and/ or for Sum Insured option above 10 lacs (above are subject to modifications). Cost of Pre Policy Medical Check-up for policy issuance: Atleast 50% of the pre policy medical test cost will be paid by the Company. In case the health proposal is declined, medical cost will be deducted from the premium and the balance would be refunded. **PAYMENT DETAILS** Dated: D D / M M / Y Y Payment Option: Cheque DD NEFT UPI UPI details NEFT Amount in words: Payment Option:

Whether premium payment in instalments option has been opted: Yes No

If yes, please mention the frequency of premium payment: Monthly Quarterly Semi-annual Annual

	K ACCOUNT DETAILS							
For dire	ect payment of claims/ refunds in the account, please fill the following:	7	7 7 7			2 2 3		
Bank - MICR -	DIDITION BER	anch C*						
Δααοιιι	nt Number:							
	nt Type: Savings Current Cash Credit Overdraft							
*Pleas	e enclose cancelled cheque along with the Proposal Form for direct payment	in the acc	ount. In ca	se the che	que doesn'	t bear a/c	holder nan	ne or branch
IFSC co	ode or both, kindly fill the NEFT mandate form							
	O - RENEWAL OPTION		_					
	u wish to avail an auto-renewal facility (ECS payment) by way of which we will ease tick Yes, if opted for) $Y_{es} \mid N_0 \mid$	l automati	cally renew	your Polic	y for the p	eriod for w	hich it has	been issued
	ereby declare and undertake that the amount paid by me/us as premium for the	aforemen	tioned polic	y is out of	my/our lav	vful and de	clared sour	rce of incom
Signatu	re of the proposer/customer: Place:				Date		M M / Y	
Import SECTIO	CAL AND LIFESTYLE INFORMATION  cant: You must answer the following questions truthfully. Not doing so affects you  ON A: Have any of the person proposed to be insured ever suffered from / are  tick 'YES" for insured wherever applicable and provide details in Section B	suffering	from any o	of the follo	wing:			
Sr.No.	Medical and Lifestyle Information	Insured 1	Insured 2	Insured 3	Insured 4	Insured 5	Insured 6	Insured 7
1.	Hypertension (High Blood pressure) History :	Y N	Y N	Y N	Y N	Y N	Y N	Y N
	a) Duration							
	b) Medications							
	c) Related Complications if any d) Hospitalisation if any							
2.	Diabetes Mellitus (Sugar) History :	Y] N]	Y N	Y N				
	a) Type I or Type 2							
	b) Duration							
	c) Medications - Insulin/ Tablets							
	d) Related Complications if any							
	e) Hospitalisation if any	v l ad	vl ad	vl ul	vl ad	vl ad	vl ul	vl ad
3.	Hyperlipidemia (Cholesterol) History:  a) Duration	Y N	Y N	Y N	Y N	Y N	Y N	Y N
	b) Medications							
4	Does any person proposed to be insured smoke or consume Tobacco in any form or alcohol. If yes, please indicate the quantity consumed. If not please indicate No.							
	a) Smoking: Cigarettes/Bidi/Cigar	Y N	Y N	Y N	Y N	Y N	Y N	Y N
	1. Number of Cigarettes/Bidi/Cigar per day							
	Number of years     D) Tobacco in any form	Y] N	vl nl	vl M	Y] N]	VI NI	V I NI	vl Nl
	1. Amount per day		Y N	Y N	_T _N	Y N	Y N	Y N
	2. Number of years							
	c) Alcohol	Y N	Y N	Y N	Y N	Y N	Y N	Y N
	1. Number of Units per week							
	2. Number of years							
					γ	es / No	Insured	No
	<b>Heart and Circulatory Conditions/Disorders:</b> chest pain, angina, palpitations artery disease, heart attack, bypass surgery/angioplasty, valve disorder/representation fever, congenital heart condition, varicose veins, clots in veins coagulant therapy etc.	eplacemer	it, pacema	ker inserti	on,	Y N	1 2 3	4 5 6 7
	<b>Urinary Conditions/Disorders:</b> Blood in urine, increase in urinary frequence and/or Bladder infections, stones of urinary system, kidney failure, dialysis or Prostate Disease					Y N	1 2 3	4] 5] 6] 7]
	Musculoskeletal Conditions/Disorders: Joint/back pain Arthritis, disorders/Surgeries Osteoporosis, Osteomyelitis Joint Replacement Or Any Joint/ ligaments, tendons or discs, gout, herniated disc, fractures/ accidents Muscle weakness, Polio etc	Other Dis		luscle/ Bo	ne/	Y N	1 2 3	4 5 6 7
	<b>Respiratory Conditions/Disorders:</b> Shortness/difficulty of breath, Tuberculo Obstructive Pulmonary Disease COPD, chronic cough, coughing of blood, etc.					Y N	1 2 3	4 5 6 7

Disease

		Yes / No	Insured No
9	<b>Digestive Conditions/Disorders:</b> Jaundice, chronic diarrhea, intestinal bleeding/problems/polyps, diseases of the pancreas, liver or gall bladder, hepatitis A/B/C/other, jaundice, Ulcerative colitis, Chron's disease, Inflammatory/irritable bowel disease, Cirrhosis, unexplained weight loss or gain, eating disorder or any Other Gastro Intestinal condition	Y N	1 2 3 4 5 6 7
10	Cancer/Tumor: Benign Or Malignant tumor, Any Growth/Cyst, any Cancer diagnosed earlier and/or treatment taken for cancer	Y N	1 2 3 4 5 6 7
11	Brain/Nervous System/ Mental/Psychiatric Conditions/Developmental Disorders/Congenital/Birth defect: Loss of consciousness, fainting, dizziness, numbness/tingling, weakness, paralysis, head injury, stroke, migraine headaches or chronic severe headaches, sleep apnea, multiple sclerosis, seizures/epilepsy or any Other Brain/ Nervous System Disease, Mental/Psychiatric disorder, ADHD, autism, disability or deformity whether physical or mental, etc.	Y N	1 2 3 4 5 6 7
12	<b>Female Reproductive Conditions/Disorders:</b> Pelvic pain, abnormal, menstrual bleeding abnormal PAP smear, endometriosis, Fibroid, Cyst/ Fibroadenoma, Bleeding Disorder, Pelvic infection Or Any Other Gynecological / Breast cysts/lumps/tumor	YN	1 2 3 4 5 6 7
13	Eye, Ear, Nose and Throat Disorders: Cataract, glaucoma, Opticneuritis, retinal detachment, conjunctivitis, squint, ptosis, Blindness, refractive error/spectacle number in dioptres; otitis media, Deviated Nasal Septum, Otosclerosis, Loss of speech, Hearing loss, nasal polyps, chronic sinusitis Any other disorder of Ear, Nose and Throat	Y	1 2 3 4 5 6 7
14	<b>Sexually Transmitted Diseases:</b> HIV/AIDS, immunodeficiency or any venereal disease (VD)/ sexually transmitted disease(STD)	Y N	1 2 3 4 5 6 7
15	<b>Metabolic, Endocrine Conditions/Disorders and autoimmune/genetic disorder:</b> Adrenal/pituitary disorders, thyroid disorder, lupus, scleroderma, thyroid disorders, Thallasemia, anemia, Hemophillia, Obesity and related surgeries, etc.	Y N	1 2 3 4 5 6 7
16	Is any female member pregnant, tested positive with a home pregnancy test, or ectopic pregnancy, infertility treatment, planning for surrogacy or oocyte donation.	Y N	1 2 3 4 5 6 7
17	Does the person proposed to be insured suffer from any chronic or long-term medical condition, or have any other disability, abnormality or recurrent illness or injury or unable to perform normal activities?	Y N	1 2 3 4 5 6 7
18	Has any member consulted with or received treatment from any doctor or other health care provider for any other condition or symptom(s)/undergone any hospitalization/illness/surgery/ currently taking medication(s) for any condition or medical procedures (including diagnostic testing)	Y N	1 2 3 4 5 6 7
19	Does the individual have a family history of any disease (like Heart disease/ brain disease/ cancer/ organ failure/ autoimmune/ genetic disorder	Y N	1 2 3 4 5 6 7
Foll	owing Questions are to be answered if Personal Accident benefit is opted for:		
20.	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?	Y N	1 2 3 4 5 6 7
21.	Does your job require you to be involved with any hazardous activity, significant manual labor, operating heavy machinery, handling hazardous material, working at heights/underground /construction sites, oil rigging, high voltage, high temperature, working in aircrafts or sea-going vessels or adventure /extreme sports or armed forces? Please specify if any other profession	YJ N	1 2 3 4 5 6 7
22.	Have you ever been diagnosed with or consulted a doctor or advised surgery for any of the following? Paralysis, Epilepsy/Fits/Seizures, Physical disability/defects/ deformity, Psychiatric disorder, defect in sight/hearing/ speech. or any terminal illness or any illness or disease causing restriction to activities. If yes, then please furnish disease name, date of diagnosis, disability %, Last consultation date, name of the surgery, details of treatment taken.	Y N	1 2 3 4 5 6 7
Note	e: The above list of questions is subject to modification as per the requirement.		

SECTION B: Name and details of Illness / Medicine / Test / Surgery / Diopter grade (for questions answered as yes in SECTION A above)	Date of Last Consultation	Doctor's Name	Hospital Name & Phone No.
Insured 1:			
Insured 2:			
Insured 3:			
Insured 4:			
Insured 5:			
Insured 6:			
Insured 7:			,

### **IMPORTANT NOTES**

- The information that you give to us on this proposal form or in any supplementary Information form or documentation supplied by you or on your behalf will influence
  our decision to offer insurance and the terms upon which to offer it. Further, any policy we issue will be based on what you have communicated to us. It is therefore
  important that your answer are complete and accurate in all respect.
- 2. The question in this proposal are indicative rather then exhaustive. You must provide us with all information relevant to the risk to be insured, even if it is not the subject of a question in this proposal. If you are in any doubt as to what information should be given, you should liaise with your insurance advisor/ company.
- 3. Acceptance of your proposal would be subject to receipt of complete medical reports(wherever applicable), medical underwriting and realization of full premium amount by the company and the insurance coverage will commence from the date of underwriting by the company.
- 4. The list of exclusions/ inclusions and other policy details are indicative, for complete list and comprehensive details kindly refer policy wordings.
- 5. 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 or anyone acting on beneficiary's behalf to obtain insurance.
  - \*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.

#### 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 policyaccept 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.

#### **Terms and Conditions**

- Initial waiting period of 30 days for all illnesses (except Hospitalization due to injury or Accident)
- · As per plan opted specific waiting period of up to 2 years for specific illnesses and treatment will be applicable.
- As per plan opted PED declared and accepted by Us will be covered after PED waiting period of 0 months/24 months.
- Maternity benefit will have a waiting period of 9 Months/24 Months.
- Worldwide cover will have a waiting period of 2 years.
- · BeFit cover will have a waiting period of 30 days.
- Reset benefit will trigger only once for policies with Annual Sum Insured less than Rs. 10 Lakhs and unlimited times for policies with Annual Sum Insured Rs. 10 Lakhs and above for any illness/disease/injury.
- If Royal Plus/Apex Plus plan is opted:
  - Claim protector is in-built in policies with Annual Sum insured 15Lakhs and above, optional for policies with Annual Sum Insured Rs 5Lakhs to 10 Lakhs
    and not available for Annual Sum Insured options Rs 3 Lakhs and Rs 4 Lakhs.
  - Room rent Capping is in-built for Annual Sum insured 5 Lakhs to 20 Lakhs only.
- Sum Insured can be changed at the time of renewal only. Company reserves right to approve/reject the change in Sum Insured. Fresh waiting period as per the terms of the policy will be applicable to the enhanced limit from the effective date of such enhancement.
- Factors determining the renewal premium are (i) age of insured members at the time of renewal (ii) any change in the renewing policy.
- . The liability of the Company does not commence until this Proposal has been accepted by the Company and premium realised.

#### DECLARATION

I/We 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/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 the 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 of 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/proposal after the proposal has been submitted but before communication of the risk acceptance by the company.

I/We declare and consent to the company seeking medical information from any doctor or from a hospital who at any time has attended on the life to be insured/proposed or from any past or present employer concerning anything which affects the physical or mental health of the life to be assured/proposer and seeking information from any insurance company to which an application for 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 Government and /or Regulatory authority.

I/We authorize IL or any of its Agents and/service representatives/affiliates to contact me via SMS/Email/Phone/WhatsApp/ Social Media or any other modes on my registered phone number over-riding my 'DND' registration to make welcome calls/SMS, service calls/SMS, policy related information or any other commercial communication

I/We authorize IL or any of its service representatives/health service providers to contact me via SMS/Email/Phone/WhatsApp/ Social Media or any other modes and I/We have no objection to my/our medical information being saved for internal use.

I/We hereby give my/our consent to the Company to verify and obtain my/our identity/address proof for the purpose of undertaking KYC.

I/We hereby declare and confirm that the premium has been paid out of legally acquired sources of income and the subsequent premiums if any, will continue to be paid out of legally declared and assessed source of income.

I/We understand that the Company has right to call for documents to establish source of funds

I/We hereby declare that the details furnished above are true and correct to the best of my/our knowledge and belief and I/we undertake to inform you of any changes therein, immediately and not later than 30 days.

In case any of the above information is found to be false or untrue or misleading or misrepresenting, I/We am/are aware that I/We may be held liable for it. Further, the Company has a right to cancel the insurance contract in case, I am/have been found guilty by any competent court of law under any statutes, directly or indirectly governing the prevention of money laundering.

Signature of the proposer/customer:	Place:	Date: DD/MM/YYYY
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## Declaration when the proposal form is filled by a person other than the proposer/ the proposer signs in a vernacular language/ proposer is illiterate I hereby declare that I have read out and explained the content of this proposal form and all other connected documents incidental to availing the insurance policy from ICICI Lombard GIC Ltd. to the proposer and that he/ she confirmed that he/ she has understood the same and that he/ she agrees to abide by all the terms & conditions of the same. I hereby declare that I have fully explained to the proposer the answers to the questions that form the basis of the contract of insurance have also explained the contents in this form to the proposer in language, that I have truly and correctly recorded the answers give by the proposer and that the proposer has affixed his/ her thumb impression on the proposal form in my presence, after fully understanding the contents thereof. Further, this declaration does not confirm issuance of policy or assumption of risk thereof. I hereby state that the contents of the form and documents have been fully explained to me and that I have fully understood the significance of the proposed contract. Name of Proposer: Name of Witness: Signature of Proposer: Signature of Witness: Date: DDJ/MM/ Relationship with Proposer: Address of Witness: AGENT DECLARATION full name in my capacity as an Insurance Advisor/ Specified Person (SP) of the Corporate Agent/Authorized employee of the Broker/Relationship Officer/Insurance Sales Persons (ISP) of Insurance marketing Firm, Rural Authorised Person (RAP) and Village Level Entrepreneur - Ins (VLE- Ins) of Common Public Service Centre, 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 the 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 cancel the policy at its discretion. Further, this declaration does not confirm issuance of policy or assumption of risk thereof. Agent Name:

Place:

Signature: SP Name

License No. (Advisor/Corporate Agent/Broker/Relationship Officer/SP/ISP/RAP/VLE)

