



IFFCO-TOKIO GENERAL INSURANCE CO. LTD
Regd. Office: IFFCO Sadan, C-1, Distt. Centre, Saket, New Delhi-110017

INDIVIDUAL MEDISHIELD INSURANCE AND SWASTHYA KAVACH POLICY
(UIN: IFFHLIP21329V032021/ UIN: IFFHLIP21325V032021)

PROPOSAL FORM (URN: IMI-SKP/IFFHLIP21329V032021/IFFHLIP21325V032021/PF-01)

PROPOSER DETAILS

Name			
Address			
City		State	
Email Address		Mobile No.	
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)			
<input type="checkbox"/> PAN No.	<input type="checkbox"/> AADHAR No.	<input type="checkbox"/> Any other(Please Specify) _____	
KYC Document Number			
Emergency Contact Person <input type="checkbox"/>		Emergency Contact No <input type="checkbox"/>	

POLICY PLAN

a. Individual Medishield Insurance (IMI) <input type="checkbox"/>	b. Swasthya Kavach (SKP) - Base Plan <input type="checkbox"/>
c. Swasthya Kavach (SKP) - Wider Plan <input type="checkbox"/>	d. Critical Illness Policy (Standalone) (CI) <input type="checkbox"/>

4. Add on Cover for IMI and SKP Wider only

a. Critical Illness Cover Yes No

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	%

Proposed Period of Insurance of Insurance: From _____ to _____
(Subject to acceptance of proposal by Insurer and payment of premium before commencement of Risk)

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			
Occupation			
Sum Insured *			
Fresh / ITGI Renewal /Portability/ Migration**			
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			
Occupation			
Sum Insured *			
Fresh / ITGI Renewal /Portability/ Migration**			
No. Of Years Of Continuous Coverage			
Have You Suffered From Any Disease/ Prolonged Ailment/ Disablement/ Suffered In Past (Please Mark As Yes/No)**			

If it is ITGI Renewal, whether there is change in term/fSum Insured---- Yes No

Whether any Insurance company (including IFFCO TOKIO) has declined to accept the proposal of any of the members earlier? If Yes, please provide details.

Do you want to opt for Automatic Reinstatement of Sum Insured in the event of a claim? If, Yes, applicable premium at short period rates would be deducted from the claim amount due to you. This reinstated sum will not be available for the same hospitalization. It will be available for treatment (other than certain chronic diseases) including the same illness or disease but separate independent case of hospitalization which are not case of relapse within 45 days of first hospitalization. Please contact the agent / our office for further details: Yes No

DECLARATION

1. 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.
2. 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 insurer and that the policy will come into force only after full payment of the premium chargeable.
3. 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 the company.
4. I declare that I consent to the company 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.
5. I authorize the company to share information pertaining to my proposal including the medical records of the insured/proposer for the sole purpose of underwriting the proposal and/or claims settlement and with any Governmental and/or Regulatory authority.

I, hereby declare and warrant that the above statements are true and complete. I agree that this proposal shall form the basis of the contract should the insurance be effected. 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 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

Date

Signature of Proposer:

Signature of the witness

Place:

Name of Proposer:

Name and address of the witness

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. _____

Date:

Place:

Signature of Agent

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

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:**→ Add on Covers for Critical Illness Policy Only**

a. Education Cost:	SI-	Max.Rs. 30,000/- (school) Rs. 60,000/- (college)
b. Expenses for boarding & lodging	SI-	Max.Rs. 10,000/- per week x 8 weeks
c. Cost of travel for self	SI-	Max. Rs. 7,500/-
d. Cost of travel for relation	SI-	Max.Rs. 15,000/-
e. Ambulance charges	SI-	Fixed Rs. 1,000/-
f. Cost of supporting items	SI-	Max. Rs.10,000/-

If education cost cover is required, please fill in the below table

Name of the Insured Child	Age	Which class/ semester he/she is studying	Annual expenses				Sum Insured
			Fees	Boarding/Lodging	Library	Examination Fees	

→ 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)

S. No.	Member 1	Member 2	Member 3	Member 4
Name of Insured Person				
Policy No.				
Type of Policy (Group/ Retail/ Others)				
Name of Insurance Co.				
Sum Insured				

Period of Insurance From				
Period of Insurance To				
Cumulative Bonus, if any				
Do you want to merge Cumulative bonus with Sum Insured (Y/N)				

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

→ 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 2:

2.1 → Medical History: Please tick if the answer is YES (to be filled for each member separately):

Section A : Have any of the persons proposed to be insured ever suffered from/ are currently suffering from any of the following :	Member Name
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/Fibro adenoma or any other Gynaecological/Breast disorder	
vi. Asthma / COPD or any other lung/Breathing disorder	
vii. Tuberculosis	
viii. Ulcer (stomach/duodenal), hepatitis, cirrhosis or any other Digestive or Liver/Gall bladder 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	

2.2 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)

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?

ANNEXURE 3:

PAYMENT DETAILS:					
Mode of payment.		<input type="checkbox"/> CHEQUE	<input type="checkbox"/> DD No.	Transaction ID.	
Bank		Date		Rs.(Including Tax)	

BANK DETAILS TO RECEIVE PAYMENT FROM INSURER			
Payee Name			
Account No.		IFSC/NEFT/RTGS Code:	
Bank Name:		Branch Address	