HeartBeat Proposal Form





URN: 010

1. Pro	oser Details:
	,
Title	Name
DOB	D D M M Y Y Y Y Gender: Male Female Other
Curre	address
1 1 -	
Landn	ark City
Distri	State State Pincode Pincode
Landli	e number [] Mobile number []
Email	D [
Aadha	r Number (Optional) PAN Number
Natio	ality [
Emplo	ment Salaried Self-employed Student Mousewife Other, please specify
Premi	m paid by Relationship with Proposer
Are yo	or any of the proposed applicants a PEP#? The Yes West No
	Exposed Persons (PEP) are individuals who are or have been entrusted with prominent public functions i.e. Heads/ministers of central or state government, senior politicians, senior government, judicial or ficials, senior executives of government companies, important party officials. (If you have ticked against PEP, kindly fill the separate PEP questionnaire)
Rural	nd Social Sector Category (if applicable): ASHA Worker MGNREGA Worker
Do yo	want the Physical Copy of the Policy Kit Yes No
Bank	etails:
Bank	ame [] The state of the state
Accou	t number [
Accou	t type: Savings Current Branch City
	of Electronic Insurance Account (eIA) wish to have this Policy credited to an eIA? (Please select any one)
[]]	o, I do not have an eIA and do not wish to open one Yes, Credit this Policy to my e-Insurance account
If yes,	lease share existing e-Insurance Account No.
	select Insurance Repository Name (you have opened your account with)
1	NSDL [] 2. CIRL [] 3. KARVY [] 4. CAMS (Please select any one)
Or	o not have existing e-Insurance account and I am interested in creating a new e-Insurance account
	ease submit electronic insurance account opening form (eIA form) along with relevant documents).
2 Doi	ils Of Applicants For Insurance:
Z. Det	is of Applicants For insurance.
	Name
nt 1	Gender Male Female Other Height (ft) (inch) Weight (kg)
Applicant 1	Date of Birth [DIDIMINIYIYIY] Please tick if not Indian [
` V	Relationship to Proposer (Please tick option): Self/Spouse/Son/Daughter-in-law/Daughter/Son-in-law/Father/Mother/Father-in-law/Mother-in-law/Grandfather/Grandmother/Grandson/Granddaughter/Brother/Sister/Sister-in-law/Brother-in-law/Nephew/Niece/Employer-Employee

	Name			
t 2	Gender [] Male [] Female [] Otl	ner Height	[] (ft) [] (inch)	Weight (kg)
Applicant 2	Date of Birth DDDMMMYYYY	Please tick if not India	n []	
Ap	Relationship to Proposer (Please tick optio in-law/Grandfather/Grandmother/Grands			
	Name [
ıt 3	Gender [] Male [] Female [] Otl	ner Height	(ft) (inch)	Weight (kg)
Applicant 3	Date of Birth DDDMMYYYY	Please tick if not India	n []	
Ą	Relationship to Proposer (Please tick optio in-law/Grandfather/Grandmother/Grands			
	Name []]]		, , , , , , , , , , , , , , , , , , ,	
nt 4	Gender [] Male [] Female [] Oth	ner Height	[] (ft) [[] (inch)	Weight [] (kg)
Applicant 4	Date of Birth DIDIMIMIYIYIY	Please tick if not India	n []	
ΑF	Relationship to Proposer (Please tick optio in-law/Grandfather/Grandmother/Grands			
	Name			
t 5	Gender Male Female Ot			Weight (kg)
Applicant 5	Date of Birth DiDiMiMiyiyi			
Ap	Relationship to Proposer (Please tick optio in-law/Grandfather/Grandmother/Grandso			
	Name			
nt 6	Gender []] Male []] Female []]Ot	ner Height	[] (ft) [[]] (inch)	Weight [
Applicant	Date of Birth DDMMMYYYY	Please tick if not India	n [_]	
Ā	Relationship to Proposer (Please tick optio in-law/Grandfather/Grandmother/Grands			
3. Co	verage Selection:			
Please Base	ou applying for portability: e tick the relevant boxes: coverage: y type: Individual Family Floater	Family First	separate portability form also). Plan type: [] Silver [] Go	old [] Platinum nly for 'Family First' policy type)
Numl	per of lives to be covered: Adults		Troce Silver plan is available of	iny for running ringer policy type,
Cove	rage for Individual or Family Floater policy	type: Base Sum Insured		
Cove	rage for Family First policy type: Individua	Sum Insured	Floater Sum I	nsured [
Policy	coverage for silver and gold plan:	Zone 1: All India cover	age	
			age with co-payment applicable ai & Thane), Delhi NCR, Kolkata	
	u select Zone 2, then 20% co-payment will apply fo nium for platinum plan is based on the address pro	r treatment in Mumbai (includin	g Navi Mumbai & Thane), Delhi NCR, K	Colkata & Gujarat State.
	nal co-payment: No [] 10% [20%[]] 30%*[40%*[] 50%*[]	
		r 1		* Co-payment options are being offered from SavePlus Add-on

Op	tional coverage:						
				Please ti	ick to opt	t	
1.	Hospital Cash		r 1 1	Yes	[]] N	О	
2.	Please tick 'Yes' if opting for Enhanced Geographical Scope by including USA & Canada for Specified Illness cover, Emergency Medical Evacuation and Emergency Hospitalization (Available under platinum plan only)		[Yes	[] N	О	
3.	e-consultation		F 1 1	Yes	[] N	0	
4.	Premium waiver Note – a) This option is not applicable to individual policy type. b) Proposer has to be an insured person for choosing this optional benefit.		, , , , , , , , , , , , , , , , , , ,] Yes	[] N	lo	
5.	Annual Aggregate Deductible		No [] 1	0,000	20,000	30	,000
	(Not applicable for Family First Policy Type)	[]	50,000	1 Lac	[] 2	Lac	3 Lac
		[]	4 Lac	 } 5 Lac	10) Lac	1
				Applican	t Numbe		
		1	2	3	4	5	6
6.	Please tick if opting for 'Personal Accident cover'	1 	[]	[]	[]	r 7	r 1
	(This option is available only to Applicants of age 18 years or above). If 'Personal Accident cover' is opted, please tick if the Applicant is involved in a job or an occupa	ntion [[]	51	[1	[1	[]	r 1
	related to working as a staff in an aircraft or a sea going vessel, underground mining or tunnelin armed forces or security forces, participating in any adventure sports (including motor speed contests).		illi	11	ii	ij	ij
•	Personal Accident Cover Sum Insured (1X, 2X 3X, 4X or 5X of base sum insured as opted; applicable for all members opting for Personal Accident Cove	er) INR					•
7.	Please tick if opting for 'Critical Illness cover'		[]		[]		
	(This option is available only to Applicants of age 18 years or above) If 'Critical Illness cover' is opted, please tick if the Applicant have been diagnosed or undergoing	[1	51	r 1	; <u>1</u>	r1	r 1
	treatment for any chronic condition related to heart, brain, lungs, kidneys, liver, pancreas, spleet intestines, blood vessels, bones/joints or any other body organ other than minor medical illness.		[]	11		11	1
8.	Pre-Existing Disease Waiting Time Modification						
•	Silver Variant	[]	No []	1 Year]2 Yea	rs	
•	Gold & Platinum Variant	[]	No []	1 Year] 3 Yea	ars	
9.	Room Type Modification	[]	No []	Standard	d Single F	Room	
•	Gold & Platinum Variant	[-]	Shared Ro	om			
10.	. Safeguard	[]	No [Safegua	ord [Safegua	ard+
* Ap	oplicable for Individual and Fmaily Floater Policies only. For Family First policies, only 5	5X option is a	available.				
4. N	omination						
In th	ne event of the death of the Proposer, any payment due under the Policy shall becon n payment by the Nominee would constitute discharge of the Company's liability un			ninee nar	med belo	w. The re	eceipt of
Suci							
	Nominee Name Date of Relationship with Address, mobile nur Birth the Proposer of Nom		nail ID		intee Nai is than 18		
	Sittle Si			10 100	o triair 1	years s	. uge/
				1			
Ban	k details of Nominee: Beneficiary Name:						
Ban	k name		Account	type [Saving	s [] C	urrent
Acco	ount number	IFSC C	ode [1 1			

5. Medical And Habits Information

IMPORTANT: Please ensure that all the questions in this section are answered truthfully and completely as the information You provide here will form basis of underwriting by Niva Bupa. Please note any incomplete, incorrect, partially correct information may affect your medical claim and/or coverage.

SECTION A: Please share information on medical conditions												
Please answer the following questions for each applicant.	Applicant Number											
Please circle Yes (Y) or No (N)	:	L	2	2	3		4		5		6	
i. Other than common cold, flu, infections, minor injury or other minor ailments; have the Applicant ever been diagnosed with any disease and / or hospitalized for more than 5 days and / or undergone / advised to undergo any surgical procedures and / or taken any medication/ had any symptoms for more than 14 days? Medication is including but not limited to inhalers, injections, oral drugs and external medical applications on body parts.	Υ	N	Υ	N	Υ	N	Υ	N	Υ	N	Υ	N
ii. Have the Applicant ever had adverse findings to any diagnostic tests or investigations related to Thyroid Profile, Lipid Profile, Treadmill test, Angiography, Echocardiography, Endoscopy, Ultrasound, CT Scan, MRI, Biopsy and FNAC?	Υ	N	Υ	N	Υ	N	Υ	N	Υ	N	Υ	N
iii. Does the Applicant have diabetes or high blood pressure?	Υ	N	Υ	N	Υ	N	Υ	N	Υ	N	Υ	N
iv. Have the Applicant ever been diagnosed or treated for any genetic / hereditary disorders or HIV / AIDS?	Υ	N	Υ	N	Υ	N	Υ	N	Υ	N	Υ	N
v. Have the Applicant ever been diagnosed or treated for any mental/ psychiatric disorders?	Υ	N	Υ	N	Υ	N	Υ	N	Υ	N	Υ	N
vi. Is the Applicant currently pregnant and/ or have had any complications in the current or earlier pregnancies or undergone/undergoing any form of fertility treatment? (applicable to females between the age of 18 to 50 years)	Υ	N	Υ	N	Υ	N	Υ	N	Υ	N	Υ	N

SECTION B: (Please fill this section only if the applicant smokes or consumes tobacco/gutkha/pan masala	Pan Mas	le tobacco/Gutkha/ sala. If yes, please number of pouches	ii. Alcohol. ml per w	If yes, please eek	r iii. Cigarettes/Bidi/Cigar If yes, please specify consumption per day				
or alcohol)	1-10	> 10	<= 450	> 450	Daily Drinker	1-10	> 10		
Applicant 1									
Applicant 2									
Applicant 3									
Applicant 4									
Applicant 5									
Applicant 6									

SECTION C: For questions marked Yes (Y) in Section A, please specify following information:										
Applicant Number			or investigat e/surgery un		diagnosis	Medication(s)	Dosage	Current status (e.g. Complete/	Treating doctor's	Documents attached
	If Diabetes HbA1c	If High blood pressure BP Level		Any Other	Onset date			or ongoing treatment)	name & contact details	(Yes/No)
	Level	Systolic	Diastolic	Details	(DD/MM/ YYYY)			treatment	uctans	

6. Past Proposals

Has any proposal for life, health, hospital daily cash or critical illness insurance on the life of the Applicant ever been declined, postponed, loaded or subjected to any special conditions such as exclusions by any insurance company?

	Applicant Number										
:	1		2		3		4 5 6		5 6		5
Υ	N	Υ	N	Υ	N	Υ	N	Υ	N	Υ	N

7. Authorization for electronic Policy fulfillment and service communications	
Would you like to protect the environment and help save paper by authorizing the	Company to send all your Policy and service related communication
to the email ID as mentioned here in the application form? Yes No	0
8. Declaration (Please read carefully and put a check mark against each before s	signing the proposal form)
I hereby declare, on my behalf and on behalf of all persons proposed to b given by me are true and complete in all respects to the best of my knowle persons.	
I understand that the information provided by me will form the basis of the Policy of the insurer and that the Policy will come into force only after full provided by me will form the basis of the Policy of the insurer and that the Policy will come into force only after full provided by me will form the basis of the Policy of the insurer and that the Policy will come into force only after full provided by me will form the basis of the Policy of the Insurer and that the Policy will come into force only after full provided by me will form the basis of the Policy of the Insurer and that the Policy will come into force only after full provided by the Policy of the Insurer and that the Policy will come into force only after full provided by the Insurer and the Policy will come into force only after full provided by the Insurer and the Policy will come into force only after full provided by the Insurer and the Insurer and the Insurer and Insurer	payment of the premium chargeable.
I further declare that I will notify in writing any change occurring in the occurring the proposal has been submitted but before communication of the risk acc	ceptance by the company.
I declare that I consent to the company seeking medical information from a person to be insured/proposer or from any past or present employer conceperson to be insured/proposer and seeking information from any insurer typroposer has been made for the purpose of underwriting the proposal an	erning anything which affects the physical or mental health of the o whom an application for insurance on the person to be insured
I authorize the company to share information pertaining to my proposal in sole purpose of underwriting the proposal and/or claims settlement and w	
I/We authorize the Company to share information pertaining to my / our proposer for the sole purpose of Service Delivery with our empaneled pro	
Date [DIDIMIMIYIYIY] Place	Signature of the Proposer
9. Vernacular Declaration	
(Certification in case the Proposer has signed in vernacular (to be witnessed by s The content of this form and its particulars have been explained by me in vernacular (x,y)	
Name of the certifying Person	
Mobile number of the certifying Person	Signature of the certifying Person
Name of the Witness	
Mobile number of the Witness	
Signature of the Witness	Signature of the Proposer
10. Proposer Declaration	
(Certification where for any reason, the proposal and other connected papers a The contents of the proposal form and connected documents have been fully ex	

Niva Bupa Health Insurance Company Limited

__ under my instruction and I found it to be correct.

Signature of the Proposer

proposed contract. The Proposal Form is filled by

Registered office:- C-98, First Floor, Lajpat Nagar, Part 1, New Delhi-110024

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11. Premium Details (for offi	ce use only)	12. Additional Details For Bancassurance Channe	el Only (For Office Use Only)
Premium payment option	Cheque Demand	Draft Branch Code SP	Code
Credit card [] Cas	sh	RM/LG code	
Premium amount		Customer account number	
Online payment transaction ID):	13. Insurance Intermediary Report (for office us	e only)
Date DIDIMIMIYIY	Y I Y I Y]	1. Are you related to the Proposer? Yes/No; I	
Bank name/branch			
Niva Bupa branch location		2. For how long have you known the Proposer? Ye	ars [] Months []
Code No.		3. Are you satisfied with the identity of the Propos	ser? []Yes [] No
Business sourced by: Advisor/DST/Corporate Agenc	y/Other Channels	4. Does the Proposer or any applicant have any mental retardation?	y physical deformity/defect or Yes No
Intermediary Name		5. Have you explained the terms of the pro	pposed policy, conditions for
Intermediary Code		renewability, exclusions, waiting periods of the personally completed the health declaration?	e Policy and has the Proposer [] Yes [] No
Drangel received on		6. Do you recommend acceptance of this proposal including moral hazard?	form considering all the factors Yes No
Proposal received on: Customer ID:	3 D M M Y Y Y Y	7. Have you dispassionately advised the Propose to enable the Proposer to decide in the best conterest?	· · · · · · · · · · · · · · · · · · ·
			re of the surance mediary
14. Statutory Warning			
insurance in respect of rebate of the premium rebate as may be allowed. Any person making default.	any kind of risk relating to I shown on the Policy, nor sh ed in accordance with the p	ectly or indirectly, as an inducement to any person to tak ives or property in India, any rebate of the whole or part of all any person taking out or renewing or continuing a Policy published prospectuses or tables of the insurer. provisions of this section shall be liable for a penalty which i	the commission payable or any accept any rebate, except such
15. ABHA ID			
Member Name	Do you have ABHA ID?	ABHA ID	Consent to share Medical records with insurers/TPA's through ABHA
	[] Voc	,,,-,,,,,-,-,-,,,-,-,-,-	
	Yes		Yes No
	Yes		Yes No
	Yes No		Yes No
	Yes [] No		Yes [] No
	Yes [] No		[] Yes [] No
	Yes No		Yes No
16. Details for Refund & Pay	ment of Claims		
Option to receive payment:			
	Bank Transfer		
Name of the Beneficiary	Bank Transfer		
Name of the Beneficiary Bank name	Bank Transfer		
	Bank Transfer	IFSC Code	

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Key Feature Document (KFD)- Heartbeat

Niva Bupa is dedicated to being fair and transparent with its customers. This document summarizes the key features of your Policy, however it does not replace your Policy contract and we encourage you to read all the details of your Policy before you conclude the purchase of this product.

'Heartbeat' provides you with a comprehensive range of inpatient benefits. Further, there are some additional benefits under the platinum plan (which are mentioned below) as well as optional benefits for you to buy if you wish to enhance your cover.

The following base benefits are provided, subject to some limits and exclusions as specified in your Policy:

Base benefits under silver, gold and platinum plans

- Inpatient care at a hospital, including room rent (as per your opted plan) and ICU charges
- Pre and post hospitalization expenses for 60 and 90 days respectively
- Day Care Treatments
- Domiciliary Hospitalization
- Alternative Treatments
- Living Organ Donor Transplant
- Emergency Ambulance
- Maternity Benefit is covered for up to 2 pregnancies or terminations post waiting period of 24 months
- New born baby (including vaccinations of the new born baby)
- · Health Check-up, post completion of first policy year
- Refill Benefit up to Base Sum Insured is available only under Individual and Family Floater Plans. Family First plan does not have Refill benefit.
- Pharmacy and Diagnostic booking services
- Loyalty Additions: Post completion of a Policy Year, addition of 10% of the expiring base Sum Insured, subject to a maximum of 100% (50% in case of silver plan) of the base Sum Insured
- Emergency Assistance Services for Medical referral, Emergency medical evacuation, Medical repatriation, Compassionate visit, Care and/or transportation of minor children & Return of mortal remains
- Expenses incurred for Hospitalization (including Day Care Treatment) due to condition caused by or associated with HIV / AIDS are covered under the policy subject to sub-limit as specified in the Policy.
- Expenses incurred for inpatient treatment for mental illness are covered under the policy subject to sub-limit for specific conditions as specified in the Policy.
- Modern Treatments covered, subject to limits

Additional base benefits under the platinum plan

- Second Medical Opinion on the diagnosis of specified illness or planned surgery
- Child Care Benefits (Vaccinations for children up to 12 years including one consultation for nutrition and growth during the visit for vaccination)
- Specified Illness Cover outside India except USA & Canada
- International coverage outside India except USA & Canada for Emergency Hospitalization and Emergency Medical Evacuation
- OPD Treatment and Diagnostic Services

The following optional benefits are provided subject to some limits and exclusions as specified in your Policy:

- Personal Accident coverage against accidental death, permanent total and partial disability
- Critical illness coverage for 20 major critical illnesses
- Daily hospital cash benefit in case of hospitalization
- Unlimited tele / online medical consultations
- Automatic free of charge extension for 1 year if the Policyholder (who should also be an Insured Person) dies or is diagnosed or undergoes treatment for the first time, with any of the Specified Illness during the Policy (not available for individual cover)
- Enhanced Geographical Scope for extending cover to USA & Canada for Specified Illness cover, Emergency Medical Evacuation outside the geographical boundaries of India and Emergency Hospitalization outside the geographical boundaries of India

Please note that an additional annual premium is charged for the optional benefits

Note that waiting periods are applicable as per the Policy:

- Pre-existing Disease waiting period of 24 months (36 months in case of silver plan) since inception of the Policy and subject to continuous renewal.
- Initial Waiting Period of 30 days unless the treatment needed is the result of an Accident.
- Specific Waiting Period of 24 months for some listed illnesses, unless the condition is directly caused by Cancer (covered after Initial Waiting Period of 30 days) or an Accident (covered from day 1). This waiting period is applicable only for persons above 45 years of age.
- Mental disorder treatment benefit will have a waiting period of 36 months from inception of the cover with Us, with Mental Illness covered as a benefit, for the respective Insured Person.
- For HIV / AIDS cover, there will be a waiting period of 48 months from inception of the cover with Us, with HIV / AIDS covered as a benefit, for the respective Insured Person.
- For Critical Illness cover, a 90 days initial waiting period along with the Pre-existing Disease waiting period of 3 Years and Survival Period exclusion of 30 days will apply for all conditions.

Note that standards exclusions are applicable as set out in the Policy contract. In addition, based on the underwriting results, some specific exclusions or personal waiting period might also apply to your Policy.

Other key features of your Policy are as follows:

- Individual or family floater cover (up to 4 children) or Family First cover (up to 19 relationships), with any addition or deletion of member(s) in the Policy being done only at the time of renewal.
- Sum Insured (in case of family first): Your plan offers both individual Sum Insured and floater Sum Insured in the same policy. For example, a Family First policy is chosen for 6 members (say self, spouse, parents and two children) with a Sum Insured of 5 Lacs + 30 Lacs. Any member can claim for up to 5 Lacs from his/her Individual Sum Insured. Any claim exceeding 5 Lacs will get covered through floater Sum Insured of 30 Lacs. Hence, an individual member can claim up to 35 Lacs in a single claim, however the floater Sum Insured can be used only up to 30 Lacs for all members together during the policy year. On a cumulative basis in a policy year, total claims can be made is 60Lacs (i.e. 6 members*5 Lacs each + 30 Lacs floater Sum Insured).
- Lifelong renewability of your Policy subject to your confirmation and timely payment of the due premium.
- Your renewal premium will increase as your age increases but will not alter based on your claim experience. Renewal premium rates for
 the product may be revised in future subject to IRDAI approval and in accordance with the IRDAI's rules and regulations as applicable from
 time to time.
- In case your proposal is declined for issuance, you will bear 100% of the cost incurred towards the cost of Pre Policy Medical Check-up (PPMC).
- Free look provision: If you do not agree to the terms and conditions of the policy, you may cancel the policy, stating your reasons within 15 days of receipt of the policy document provided no claims have been made under any benefits. The premium shall be refunded after deducting charges for medical check-up, stamp duty and proportionate risk premium for the cover period. The free look provision is not applicable at the time of renewal of the policy.

NOTES:

- Premium: kindly deposit the premium amount through a secure mode of payment in the name of Niva Bupa Health Insurance Company Limited.
- In case of any query or claim, please contact our Customer Helpline No: 1860-500-8888

I hereby consent to and authorize the Company to make welcome calls, service calls or any other communication (electronic or otherwise)	se)
with respect to the proposed or existing policy of Company from time to time.	

This Space Has Been Left Blank Intentionally.

Renewal payment sign-up
Payment of renewal premium of your health insurance Policy can be made every year through continuing your existing Automated Clearing House (ACH) / Standing Instructions (SI) with the Company. Under this option, your Policy can be renewed promptly, but subject to you completing all additional requirements of information and documentation as may be required by the Company.
I want to opt for the ACH/SI renewal option.
Date: Signature of Proposer:
Place: Name of Proposer:
Niva Bupa Health Insurance Company Limited Registered office:- C-98, First Floor, Lajpat Nagar, Part 1, New Delhi-110024
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Acknowledgment By The Company
Application No. [Date D M M Y Y Y Y Y
We acknowledge with thanks the receipt of your proposal and amount by Cheque/Demand Draft/Others of amount of Rs dated drawn on Neither the submission to us of a completed proposal for
Insurance nor any payment made towards issuance of a policy obliges us to agree to issue a Policy, which decision is and always shall be in our sole and absolute discretion. If we accept a proposal for Insurance, it shall be subject to the Policy's terms and conditions and we shall have no liability whatsoever if premium is not received by us in full and in time or is not realized. If we do not accept the proposal, we will inform you and refund the payment after deducting cost of medical tests, if any, received from you without interest.
Name and Signature of the receiver and office seal