

SmartHealth Insurance Policy - Proposal Form

Important Note

Issuance of this form is not to be taken as admission of liability. Please fill this form in **Block Letters** and **Tick the Boxes** where appropriate. Please answer all questions completely and do not leave any blanks; in case any question is not relevant, please mention "Not applicable"; The insurance is not effective until the proposal is accepted and premium received; Income tax benefits under Section 80D of the Income Tax Act 1961 would be applicable subject to premium for this policy being paid by cheque/credit card/DD.

1 Staff details

Branch name Code

Sales Manager's name Code

Initiative name Code

Business indicator Rural indicator Yes No Intermediary code

2 Proposer's details

Name Mr./Mrs./Ms./Dr.

Profession or Occupation

Communication (postal) address

Pin code State

Contact nos. Mobile no. Office +91 S T D

Residence +91 S T D E-mail ID

(Please mention at least one of your contact numbers)

3 Family doctor's details

Name

Contact nos. Mobile no.

Clinic/Hospital/Nursing Home no. +91

Registered Office Address :

Bharti AXA General Insurance Co. Ltd.
First Floor, Ferns Icon, Survey No. 28, Doddanekundi, Bangalore- 560 037. IRDA Registration No.139.
ST Registration No.: AADCB2008DST001 Co. Registration No.: U66030KA2007PLC043362

4 Details of the person(s) to be insured

Sl. No.	Name	Gender	Height	Weight	Date of Birth	Sum Insured Opted	Relationship with the Proposer	Occupation/ Profession	Nationality
1.		M/F			DD/MM/YYYY				
2.		M/F			DD/MM/YYYY				
3.		M/F			DD/MM/YYYY				
4.		M/F			DD/MM/YYYY				

5 Nominee details

In the event of the death of an Insured Person any payment due under the Policy shall become payable to the nominee in accordance with the Policy terms and conditions. The nominee must be an immediate relative of the Proposer. Nominee for any of the persons proposed to be insured shall be the Proposer.

Nominee Name	Relationship	Address of the Nominee

Name and Address of appointee if the nominee in minor _____

6 Medical and Life Style Information

- a. Has the insured or any of the insured person(s) ever suffered/currently suffering from any disease/illness/injuries/pain/symptoms. Yes No
- b. Has the insured or any of the insured person(s) ever been under any regular medication (self/prescribed)? Yes No
- c. Undertaken any lab/blood tests, imaging tests viz. scans/MRI/CT in the last 5 years other than routine health check-up or pre-employment check-up? Yes No
- d. Is any of the insured/insured members currently pregnant? Yes No

If yes, please mention the expected date of delivery _____

Please provide details _____

Have any person proposed to be insured received any advice/ treatment / consultation for any medical condition. <input type="checkbox"/> Yes <input type="checkbox"/> No					
If yes, please specify details of Illness/ Medicine/Test/Surgery/Injury below:					
Insured Name	Name of Pre-Existing Diseases/ Illness/ Surgery	Diagnosis Date	Date of last consultation	Treatment Inpatient / Outpatient	Doctor/Hospital Name & Phone No.
		DD/M M/YYYYY	DD/M M/YYYYY		
		DD/M M/YYYYY	DD/M M/YYYYY		
		DD/M M/YYYYY	DD/M M/YYYYY		
		DD/M M/YYYYY	DD/M M/YYYYY		

Does any person proposed to be Insured smoke or consume gutkha/ Pan Masala /alcohol? If yes, please indicate the name and quantity per week	Smoke	Alcohol	Pan Masala	Others
Insured 1:				
Insured 2:				
Insured 3:				
Insured 4:				



redefining /
general insurance

Note: The insured person(s) has to undergo medical examination in the following condition(s).

Plan	Sum insured (Rs.)	Age band of insured person	Without any pre-existing condition	With pre-existing condition
			Medical examination required?	Medical examination required?
Smart Health Basic	2,00,000	02 Years to 55 Years	No	Yes
		56 Years to 65 Years	Yes	Yes
	3,00,000	02 Years to 45 Years	No	Yes
		46 Years to 55 Years	Yes	Yes
	5,00,000	02 Years to 45 Years	No	Yes
		46 Years to 55 Years	Yes	Yes
Smart Health Premium	3,00,000	02 Years to 45 Years	No	Yes
		46 Years to 55 Years	Yes	Yes
Smart Health Optimum	4,00,000	02 Years to 45 Years	No	Yes
	5,00,000	02 Years to 45 Years	No	Yes

"In case any of the Insured Person(s) is required to undergo medical examination, the Company shall request the Insured Person to undergo Medical Examination at designated Hospital/ Diagnostic centre. The Company shall confirm the insurance coverage after scrutiny of medical examination reports and health profile of the Insured Person. It may be noted that Insured Person need to pay for the cost of medical examination/ tests. However 50% of the medical expense would be reimbursed if the proposal is accepted"

7 Plan details

Please tick against the plan/sum insured. (Please refer to our plan benefits for various coverage options available).

Smart Health Basic		
<input type="checkbox"/> Rs. 2,00,000	<input type="checkbox"/> Rs. 3,00,000	<input type="checkbox"/> Rs. 5,00,000

Smart Health Premium
<input type="checkbox"/> Rs. 3,00,000

Smart Health Optimum	
<input type="checkbox"/> Rs. 4,00,000	<input type="checkbox"/> Rs. 5,00,000

Period of insurance: From : To :

8 Existing / Previous Insurance Details

Is the proposer or the persons proposed, already insured under a plan with Bharti Axa General Insurance Company Limited or any other insurance company? If yes, please share below the Policy/ Application number(s). Please mention application number in case of pending proposal.

Do you want that these details should be considered for portability or continuity? Yes No

Name of the Insurer	Policy / Application No.	Period of Insurance												Sum Insured	Claims lodged/Paid	Cumulative Bonus				
		From Date						To Date												
		D	D	M	M	Y	Y	Y	Y	D	D	M	M	Y	Y	Y	Y			
		D	D	M	M	Y	Y	Y	Y	D	D	M	M	Y	Y	Y	Y			
		D	D	M	M	Y	Y	Y	Y	D	D	M	M	Y	Y	Y	Y			
		D	D	M	M	Y	Y	Y	Y	D	D	M	M	Y	Y	Y	Y			

9 Payment Details

Kindly select one Cheque D.D./P.O. Cash Credit/Debit card Net Banking

Cheque/D.D./P.O. no. Dated

Bank Name

Premium Amount Rs.

In words _____

10 Bank Details of the Insured (In case of any dues from the company, the amount will be credited to this bank account)

Bank Name

Account Number

IFSC Code

Branch Name & Address

11 Declaration

Please let us know if the below statement is applicable to you :

“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.” Yes No

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 the information provided by me will form the basis of 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 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.

I/We declare and consent to the company seeking medical information from any doctor or from a hospital who at anytime has attended on the life to be insured/proposer 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 Governmental and / or Regulatory authority.

Date: _____

Place: _____

Signature of the proposer

12 Prohibition of rebates (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 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 policy accept 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 punishable with fine, which may extend to five hundred rupees.

13 For office use only

1. Whether medical test required? Yes No

If yes, please mention date of medical examination

2. Whether proposal has been approved? Yes No

a. If yes,

i. Please indicate premium _____

ii. Date of approval

iii. Period of insurance _____

iv. Special conditions, if any _____

b. If no, please mention the reason for not accepting the proposal _____

For more details on risk factors and terms & conditions, please read the sales brochure carefully before concluding a sale. PF/SHIP/THINQ/10-14. Insurance is the subject matter of solicitation.

