



National Insurance Company Limited

Regd. Office 3, Middleton Street, Post Box 9229, Kolkata 700 071

National Mediclaim Policy

Proposal Form

(For office use only)

Agency Code :		Issuing office code	
Development :		Issuing office address	
Officer Code :			
Policy Number :			

IMPORTANT INSTRUCTIONS

- (a) This Proposal Form will be the basis of the policy to be issued. It is therefore essential that all the information requested in this Proposal Form and all additional information relevant to the risk to be insured is provided fully & accurately. Please do not leave any space blank, or put dashes
- (b) The Company will not be on risk until the Proposal have been accepted by the company and communication of the acceptance has been given to the proposer in writing after full payment of premium
- (c) Details of upto 8 Insured Persons, including the proposer, can be filled in this Proposal Form. For additional members, please use a fresh form. Two stamp size photograph of each person are to be submitted, one of which is to be affixed on the Proposal form
- (d) Persons 50 years of age and above will have to submit pre policy checkup reports upto 1 month old
- (e) Persons porting (switching) from health insurance policies of other non life insurance or stand alone health insurance companies must complete Annexure C (portability form) along with Proposal Form, Annexure A, B (if required)
- (f) Senior citizens covered for SI between ₹ 15,000 and ₹ 45,000, opting for a higher SI between ₹ 50,000 to ₹ 5,00,000 should complete the Proposal Form

1. Proposer details (Please fill up in BLOCK LETTERS.)

Name of the Proposer : Mr./Mrs./Ms _____

Address : _____

City : _____ District : _____

State : _____ PIN : _____

Telephone : _____ Mobile : _____

E-Mail : _____

Occupation : _____ PAN : _____

Period of Insurance (from) _____ (to) _____

Name of the family medical practitioner : _____

Address : _____

Contact no. : _____

Is TPA service required? : Yes No (please strike through the one not required)

Name in Bank Account : _____

Bank Name, Branch : _____

A/C no./MICR/IFSC : _____ / _____ / _____

A/C No. MICR IFSC

2. Insured Person Details

No. of persons covered (including proposer) (in figure), (in words)

Paste one stamp sized photographs and sign below (In case of minor, guardian or proposer may sign):

(Another stamp sized copy of the same photograph is to submitted with this proposal form, with the proposer/ insured person's name written on the reverse)

Proposer	Insured Person 1	Insured Person 2	Insured Person 3	Insured Person 4	Insured Person 5	Insured Person 6	Insured Person 7

All the fields are mandatory. Please do not leave any field blank.

Customer Code	Proposer	Insured Person 1	Insured Person 2	Insured Person 3	Insured Person 4	Insured Person 5	Insured Person 6	Insured Person 7
Name								
Date of Birth (mm/dd/yyyy)								
Age								
Gender (M/F)								
Height (cm)								
Weight (kg)								
Blood Group								
Marital Status								
Relationship with Proposer								
Dependent (Y/N)								
Occupation								
Sum Insured								
Nominee								
Relationship & age of nominee								

3. Is proposer or any insured person an existing health insurance policyholder?
If yes, please give details below and attach policy copies.

	Company	Policy No.	Policy Name	Expiry Date	Sum Insured	Bonus	Last Claimed Date	Claimed Amount	Porting to NIC? (Y/N)
Proposer									
Insured Person 1									
Insured Person 2									
Insured Person 3									
Insured Person 4									
Insured Person 5									
Insured Person 6									
Insured Person 7									

Please fill Annexure C if insured is porting from other Insurance Company to our company

4. Medical history of proposer and insured person. Write Yes/ No.
Please do not leave the spaces blank.

	Proposer	Insured Person 1	Insured Person 2	Insured Person 3	Insured Person 4	Insured Person 5	Insured Person 6	Insured Person 7
Are you in good health, free from physical and mental disease or infirmity or medical complaints?								
Yes/ No	:							
If 'No', have you ever diagnosed with any of the following disease / illness? Write 'Yes' with duration where applicable.								
(a) Psychiatric disorder	:							
(b) Slipped disc or other spinal disorder or paralysis	:							

(c) Fistula, Piles, Hernia, Varicose veins	:								
(d) Disease of bone or joint including rheumatic disease	:								
(e) Disease of uterus, ovaries or breast or any specific gynaecological disorders	:								
(f) Respiratory or allergic disease	:								
(g) Any disorder of the stomach, ulcer, bowel or gall bladder, kidney stones etc.	:								
(h) Cancer, boil, cyst or wound etc. which does not heal or improve despite treatment	:								
(i) Dimness of vision / cataract	:								
(j) Disease of ears or difficulty with hearing	:								
(k) Diabetes or urinary disease	:								
(l) Any other illness, disease, accident or operation sustained	:								
(m) Any complaint that may necessitate treatment in the future	:								

5. If diagnosed with any of the following diseases or any other pre existing disease/ condition, write Yes/ No. If 'Yes' please fill Annexure A & B separately for each individual with adverse medical history or pre existing disease/ condition.

	Diabetes	Hypertension	Chest pain	Coronary insufficiency	Myocardial infarction	Any other condition?
Proposer						
Insured Person 1						
Insured Person 2						
Insured Person 3						
Insured Person 4						
Insured Person 5						
Insured Person 6						
Insured Person 7						

6. In case the Proposer/ Insured Person is 50 years of age and above pre policy checkup reports dated not more than 30 days prior to date of proposal for the following test are submitted? Write Yes/ No. (Not applicable to senior citizens covered for SI between ₹ 15,000 and ₹ 45,000, opting for a higher SI between ₹ 50,000 to ₹ 5,00,000)

	Physical examination (signed by Doctor with min MD (Medicine) qualification)	Blood sugar (fasting & post prandial)	Urine routine and microscopic examination	Lipid profile	Serum creatinine	ECG	Eye check up including retinoscopy
Proposer							
Insured Person 1							
Insured Person 2							
Insured Person 3							
Insured Person 4							
Insured Person 5							
Insured Person 6							
Insured Person 7							

7. 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 policy 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 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 proposer or from any past or present employer concerning anything which affects the physical or mental health of the proposer and seeking information from any insurance company to which an application for insurance on the 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.

Place :

Date :/...../.....

.....

Signature of Proposer

Name of the Proposer (in BLOCK LETTERS)

Certificate from proposer in case proposal form is not filled by him/ her

The proposal form is filled up by my representative, but the contents of the documents have been fully explained to me and I am willing to accept the coverage subject to terms, conditions and exceptions prescribed by the Insurance Company therein.

Place :
Date : Signature of Proposer

Name of the Proposer (in BLOCK LETTERS)
N.B. : This should necessarily be signed by proposer, and not by his/her representative.

**Section 41 of Insurance Act, 1938
PROHIBITION OF REBATES**

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 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 prospectus or tables of the Insurers.
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.

FOR OFFICE USE ONLY

Premium	:	₹
Family Discount at %	:	₹
Net Premium	:	₹
Staff Discount	:	₹