Proposal Form No.: _____

ManipalCigna Health Insurance Company Limited
(Formerly known as CignaTTK Health Insurance Company Limited)
Corporate Office: 401/402, Raheja Titanium, Western Express Highway, Goregaon (E), Mumbai - 400063. IRDAI Registration No. 151.
Call (Toll Free): 1800-102-4462 **Visit:** www.manipalcigna.com
E-mail: customercare@manipalcigna.com **CIN No**.: U66000MH2012PLC227948

ManipalCigna Health Insurance

Photograph of Insured 1	Photograph of Insured 2	Photograph of Insured 3	Photograph of Insured 4
Photograph of Insured 5	Photograph of Insured 6	Photograph of Insured 7	Photograph of Insured 8

FOR OFFICE USE ONLY

Branch Name:	Branch Code:	
Intermediary Name:	Intermediary Code: Agent Code / Broker Code / CA Code	
Business Type:	Urban/ Rural	Social: Yes ☐ No ☐
Ops Tags: Employee DMS Code: ManipalCigna Employee DMS Code	Partner Vertical Name: Partner Business Vertical Code	Partner Branch ID: Partner Branch Code
Sub Intermediary Name <<For POSP>>	Sub Intermediary PAN <<For POSP>>	Other Details <<For POSP>>

Ref. A

Ref. B

Ref. C

MANIPALCIGNA SARVAH - PARAM
PROPOSAL FORM

1 Please fill the form in BLOCK LETTERS.
2 All details marked with * are mandatory.
3 The Proposer must authenticate the cancellations/alterations in this form.

For Staff Rebate# please provide: Name of the organization: _____

Name of the Employee: _____ Employee ID: _____

#(Applicable only if Proposer or any Insured person under the policy is employee of: ManipalCigna, Promoter group of ManipalCigna)

The issuance of this form by ManipalCigna Health Insurance Company Limited (the Company) does not amount to acceptance of proposal. The actual liability of the Company does not commence until this proposal has been accepted by the Company and premium realized

I. PROPOSER DETAILS*:

Title* : Mr. ☐ Mrs. ☐ Ms. ☐ Gender* : Male ☐ Female ☐ Others ☐ Tick if Employer is the Payor: ☐

Date of Birth* : D D M M Y Y Y Y Marital Status* : Married ☐ Single ☐ Others ☐

Name*(as in bank account): F I R S T N A M E* M I D D L E N A M E S U R N A M E*

Permanent Address*:
(As per the KYC proof submitted):

Landmark:

City*: Town (District):

State*: Pin Code*:

Gram Panchayat:

Village Name: Village LGD Code:

Correspondence Address*:
If same as above, please tick here ☐

Landmark:

City* : Town (District):

State*: Pin Code*:

Gram Panchayat:

Village Name: Village LGD Code

The Proposer confirms that the residential address provided in the proposal form to the company is true and updated at all times. The Proposer agrees to promptly notify the Company of any change in address to ensure uninterrupted communication and claim processing.)

Email Address* : Address 1* Address 2

Telephone Number(s) : Mobile*: Residence (Optional):

Office(Optional):

Would you like to subscribe to important alert on Whatsapp? Yes No

Policyholders have the option to access their Policy documents through DigiLocker with no additional charges.
Commercial communications (SMS/voice/WhatsApp) will be sent only pursuant to valid digital consent obtained/recorded under TRAI's Digital Consent Acquisition (DCA) framework and may be revoked at any time. Transactional/servicing messages needed to run your policy may continue as permitted by law

To learn more about DigiLocker, please visit https://www.manipalcigna.com/video/

Would you prefer to receive all policy document digitally (via email/soft copy)?

Yes (I would like to receive policy document digitally). No (I prefer to receive policy document in hard copy).

Occupation* : Government Service Private Service Self Employed Others

Do you come under the below mentioned social sector classification? Yes No

("Social Sector" includes Unorganised Sector, Informal Sector, Economically Vulnerable or Backward Classes and Other Categories of Persons, residing in both rural and urban areas.

(a) "Unorganised sector" means an enterprise owned by individuals or self-employed workers and engaged in the production or sale of goods or providing service of any kind what soever, and where the enterprise employs workers; the number of such workers is less than ten.

(b) "Informal Sector" includes small scale, self-employed workers typically at a low level of organisation and technology, with the primary objective of generating employment and income, with heterogeneous activities like retail trade, transport, repair and maintenance, construction, personal and domestic services and manufacturing, with the work mostly labour intensive, having often unwritten and informal employer-employee relationship.

(c) "Economically Vulnerable or Backward Classes" means persons who live below the poverty line.

(d) "Other Categories of Persons" includes persons with disability as defined in Rights of Persons with Disabilities Act, 2016 and who may not be gainfully employed; and also includes guardians who need insurance to protect spastic persons or persons with disability.)

Social Sector Card/Document:

(Please submit a copy of selected proof)

- BPL Card
- MNREGA Card
- eShram Card
- PM Vishwakarma Yojana
- Jan Dhan Account Holder
- DBT (Direct Benefit Transfer) Beneficiaries
- PM Kisan Sanman Yojana
- PM Awas Yojana
- Pradhan Mantri Jan Arogya Yojna
- Pradhan Mantri Mudra Yojna
- Any other document issued by State/Central Government

Please specify_____

Document Number*: _____

(Please specify the selected document number)

Annual Income* : Up to ₹ 50,000 ₹ 5 Lacs to ₹ 10 Lacs ₹15Lacs to ₹20 Lacs

₹ 50,000 to ₹ 5 Lacs ₹ 10 Lacs to ₹15 Lacs Above ₹ 20 Lacs

Educational Qualification* : Less than class X Class X Class XII Graduate Post Graduate Professional Degree

Customer Goods & Service Tax Identification Number (if any):

Residential status* : Indian NRI If NRI, Please mention country Others (Please specify)

PAN Card Number* :

Form 97* (only in case where PAN number is not available) Yes No

Identity Document Type : Aadhaar Card Driving License Passport Voter's ID card Others

Aadhaar number^^/ (VID number) :

CKYC number : EIA number: (Electronic Insurance Account Number)

Politically Exposed Person PEP or relative of PEP: Yes No

Family Physician Details:

Name : FIRST NAME MIDDLE NAME SURNAME

Contact number : Email id:

Address :

Do you wish to assign a Caregiver for your Policy/ies: Yes No If Yes, please provide:

Name* : FIRST NAME MIDDLE NAME SURNAME*

Mobile number* : Relationship with Proposer:

Age (in Years) : Email id:

Caregiver can be a close family member who would take care of the Insured Person in any kind of health care event, whether emergency or planned. The Caregiver might not be the SOS contact.

^ Politically Exposed Persons (PEPs) are individuals who have been entrusted with prominent public functions by a foreign country, including the heads of States or Governments, senior politicians, senior government or judicial or military officers, senior executives of state-owned corporations and important political party officials

If PEP details are not provided, we will consider the same as "No".

^^Please provide the details to enable us to serve you better.

II. NOMINEE DETAILS*:

Is the Nominee same as Caregiver (if provided above)? ☐ Yes ☐ No.

S. No.	Particulars	Nominee 1	Nominee 2	Nominee 3
1	Name			
2	Age			
3	Mobile No.			
4	Email ID			
5	Correspondence Address			
6	Permanent Address	☐ Same as above	☐ Same as above	☐ Same as above
7	Relationship with Proposer			
8	Specify the percentage (%) of the claim amount payable to each nominee in the event of the policyholder's death. The total percentage of contribution across all the nominee must not exceed 100%			
9	Bank Details of Nominee Account No. IFSC/MICR Code Name of Bank Account Holder Name			
10	Appointee Details (Required only if nominee is a minor)	Name Age# Mobile No. E-mail ID Relationship with Nominee	Name Age# Mobile No. E-mail ID Relationship with Nominee	Name Age# Mobile No. E-mail ID Relationship with Nominee

As per recent regulatory mandate, nomination details are mandatory to be provided by the customers.

In the event of death of the Proposer, any payment due under the Policy shall become payable to the nominee, as per the 'Nomination' clause defined by the IRDAI and the receipt of the proceeds by such nominee would be sufficient discharge to the Company. For all other persons covered under the Policy, the Proposer will be the nominee.

#A Minor should not be declared as Appointee.

III. POLICY/PLAN DETAILS*:

Tenure*: 1 Year ☐ 2 Years ☐ 3 Years ☐	**Proposed Policy Period:** From D D M M Y Y Y Y at : **Hrs** (Must be on or later than instrument date/ premium payment date)

INSURED DETAILS*: (Deductible and Base Sum Insured only for Individual & Multi-Individual Policy)

Particulars	Insured 1	Insured 2	Insured 3	Insured 4	Insured 5
Name (First*, Middle, Last*)					
Gender*					
DOB*					
Relationship with Proposer*					
ABHA Number^^^					
Height* (Cms)					
Weight* (Kgs)					
Gainful Annual Income* (Only if Personal Accident Cover is opted) (Note:Gainful Annual Income(GAI) means income earned through lawful and regular means of employment, trade, profession, or business, which is verifiable and provides evidence of sustained earning capacity)					
Occupation/ Industry Type/ Nature of Job* (Only if Personal Accident Cover is opted)					
City*					
Deductible					
Do you fall under the category of Differently Abled Persons? If Yes, please enclose Disability Certificate mentioning the Percentage of disability wherever applicable Please enter the Unique Disability ID (UDID) Number Specify the percentage of Impairment	Yes ☐ No ☐ UDID Number _____ % of impairment _____	Yes ☐ No ☐ UDID Number _____ % of impairment _____	Yes ☐ No ☐ UDID Number _____ % of impairment _____	Yes ☐ No ☐ UDID Number _____ % of impairment _____	Yes ☐ No ☐ UDID Number _____ % of impairment _____
Base Sum Insured* (only for individual cover and multi-individual cover)					
Address if different from Proposer (Address Line 1* & Line 2 / Gram Panchayat Village Name Village LGD Code _____ City */Town (District) /State*/ Pin Code*)					
If PEP/Relatives of PEP ^ (Yes / No)					
CKYC Number					

Optional Covers	Insured 1	Insured 2	Insured 3	Insured 4	Insured 5
Personal Accident Cover (AD, PTD & PPD)	☐ ₹10L, ☐ ₹15L, ☐ ₹20L, ☐ ₹25L, ☐ ₹30L, ☐ ₹40L, ☐ ₹50L ☐ ₹1Cr ☐ ₹2Cr ☐ ₹3Cr	☐ ₹10L, ☐ ₹15L, ☐ ₹20L, ☐ ₹25L, ☐ ₹30L, ☐ ₹40L, ☐ ₹50L ☐ ₹1Cr ☐ ₹2Cr ☐ ₹3Cr	☐ ₹10L, ☐ ₹15L, ☐ ₹20L, ☐ ₹25L, ☐ ₹30L, ☐ ₹40L, ☐ ₹50L ☐ ₹1Cr ☐ ₹2Cr ☐ ₹3Cr	☐ ₹10L, ☐ ₹15L, ☐ ₹20L, ☐ ₹25L, ☐ ₹30L, ☐ ₹40L, ☐ ₹50L ☐ ₹1Cr ☐ ₹2Cr ☐ ₹3Cr	☐ ₹10L, ☐ ₹15L, ☐ ₹20L, ☐ ₹25L, ☐ ₹30L, ☐ ₹40L, ☐ ₹50L ☐ ₹1Cr ☐ ₹2Cr ☐ ₹3Cr
Temporary Total Disablement (TTD) (per week Benefit Amount options)	☐ ₹5,000 ☐ ₹10,000 ☐ ₹15,000 ☐ ₹20,000 ☐ ₹25,000 ☐ ₹50,000 ☐ ₹1,00,000	☐ ₹5,000 ☐ ₹10,000 ☐ ₹15,000 ☐ ₹20,000 ☐ ₹25,000 ☐ ₹50,000 ☐ ₹1,00,000	☐ ₹5,000 ☐ ₹10,000 ☐ ₹15,000 ☐ ₹20,000 ☐ ₹25,000 ☐ ₹50,000 ☐ ₹1,00,000	☐ ₹5,000 ☐ ₹10,000 ☐ ₹15,000 ☐ ₹20,000 ☐ ₹25,000 ☐ ₹50,000 ☐ ₹1,00,000	☐ ₹5,000 ☐ ₹10,000 ☐ ₹15,000 ☐ ₹20,000 ☐ ₹25,000 ☐ ₹50,000 ☐ ₹1,00,000
Personal Accident Plus	☐ Only Accidental Death Cover, OR ☐ Only PTD / PPD with a benefit amount OR ☐ Common benefit amount for Both Accidental Death Cover & PTD / PPD	☐ Only Accidental Death Cover, OR ☐ Only PTD / PPD with a benefit amount OR ☐ Common benefit amount for Both Accidental Death Cover & PTD / PPD	☐ Only Accidental Death Cover, OR ☐ Only PTD / PPD with a benefit amount OR ☐ Common benefit amount for Both Accidental Death Cover & PTD / PPD	☐ Only Accidental Death Cover, OR ☐ Only PTD / PPD with a benefit amount OR ☐ Common benefit amount for Both Accidental Death Cover & PTD / PPD	☐ Only Accidental Death Cover, OR ☐ Only PTD / PPD with a benefit amount OR ☐ Common benefit amount for Both Accidental Death Cover & PTD / PPD
	Benefit amount range: ₹ 5L to ₹10Cr Opted:_____	Benefit amount range: ₹ 5L to ₹10Cr Opted:_____	Benefit amount range: ₹ 5L to ₹10Cr Opted:_____	Benefit amount range: ₹ 5L to ₹10Cr Opted:_____	Benefit amount range: ₹ 5L to ₹10Cr Opted:_____
Maternity & Newborn Hospitalization Expenses (Yes/No)	Yes ☐ No ☐	Yes ☐ No ☐	Yes ☐ No ☐	Yes ☐ No ☐	Yes ☐ No ☐

^Politically Exposed Persons (PEPs) are individuals who have been entrusted with prominent public functions by a foreign country, including the heads of States or Governments, senior politicians, senior government or judicial or military officers, senior executives of state-owned corporations and important political party officials

If PEP details are not provided, we will consider the same as **"No".**

^^^ABHA is optional. If you wish, you may create it and share it with your consent to enable ABDM-linked services. Learn more/create at the official ABDM portal. Web link: https://healthid.ndhm.gov.in/register

Consent for Good Health Declaration for Personal Accident Plus

☐ "I hereby declare that none of the proposed insured members has ever suffered or is currently suffering from any seizure disorder, physical or mental impairment, infirmity, deformity, or any condition affecting mobility, sight, hearing, or speech, nor any illness that may influence health or work capacity as of today.

Furthermore, I confirm that as of today none of the proposed members' occupations involve:

i. Manual labour,

ii. Handling hazardous substances or chemicals (such as inflammables or combustibles, carcinogens, allergens, irritants, asphyxiants, toxic gases, pesticides, poisonous substances, compressed gases, explosives, etc.),

iii. Hazardous activities (such as working underground, at heights, with high voltage, high heat, or high-pressure gases, as flight or marine crew, or armed forces, Supervisors involved in work in underground mining, tunnelling, manufacturing , construction, dealing with heavy machines, Workers involved in mining , construction, mineral processing , any manufacturing work, plant operation work in chemical plants, plant operation work in rubber, textile plants, Technicians working in High electrical voltage and related occupation),

iv. Adventure sports, Instructors or related occupation, Acrobats, professional sportsmen, Jockey, Film Stuntman, Racing Drivers and circus professionals, Workers involved in wildlife, forestry & fisheries ,

v. Drivers of heavy trucks and vehicles (eg . JCB), Drivers of commercial vehicles, Aviation, Railways, Shipping crew & related workers, Armed forces, Police, State & Central reserve police, Homeguards,

vi. All self employed , businessmen in hazardous business,

vii. Working with heavy vehicles"

Consent for Good Health Declaration for Temporary Total Disablement

☐ "I hereby declare that all members opting for Temporary Total Disability are gainfully employed. Any discrepancy identified shall be treated as misrepresentation and may lead to claim rejection, as per the applicable policy terms and conditions"

*Are all insured Indian National and Indian Residents? ☐ Yes ☐ No If No, Please mention country _____

Plan Type* : Individual ☐ Floater ☐ | **Portability*:** Yes ☐ No ☐ (If yes portability form to be completed and attached) | **Migration*:** Yes ☐ No ☐ (If yes migration form to be completed and attached)

Base Sum Insured (for individual or floater policy

₹ 5 Lacs ☐ ₹ 7.5Lacs ☐ ₹ 10Lacs ☐ ₹ 15Lacs ☐ ₹ 20Lacs ☐ ₹ 25Lacs ☐ ₹ 50Lacs ☐ ₹ 100Lacs ☐ ₹ 200Lacs ☐ ₹ 300Lacs ☐

Premium payment mode: ☐ Monthly^ ☐ Quarterly ☐ Half yearly ☐ Single

^3 months premium to be paid in advance and instalment/renewal premium payment through NACH or standing instruction (where payment is made either by direct debit of bank account or credit card).

Optional Covers

1. **Air Ambulance**
   ☐ Yes ☐ No
2. **Room Rent Modification**
   ☐ Option 1: Any room; ICU Covered up to Sum Insured
   or
   ☐ Option 2: Twin Sharing AC room; ICU Covered up to Sum Insured
3. **Surplus Benefit**
   ☐ Yes ☐ No
4. **Shakti**
   ☐ Yes ☐ No
   If yes, kindly select from below
   ☐ 100% of Base Sum Insured
   ☐ 200% of Base Sum Insured
5. **Anant** (This optional cover is available only at policy inception for Base Sum Insured 10Lac and above)
   ☐ Yes ☐ No
6. **Deductible**
   ☐ **Option - 1: Aggregate Deductible**
   ☐ ₹10,000 ☐ ₹25,000 ☐ ₹50,000 ☐ ₹1,00,000 ☐ ₹2,00,000 ☐ ₹3,00,000 ☐ ₹4,00,000 ☐ ₹5,00,000 ☐ ₹10,00,000
   or
   ☐ **Option - 2: Daily Deductible**
   ☐ ₹1,000/day ☐ ₹2,000/day ☐ ₹3,000/day ☐ ₹4,000/day ☐ ₹5,000/day
7. **Voluntary Co-Payment**
   ☐ 10% ☐ 20% ☐ 30%
8. **Coverage for Non-Medical Items and Durable Medical Equipment's**
   ☐ Yes ☐ No
9. **Pratiksha**(This optional cover is available only at policy inception and not applicable for Portability / Migrated Policy)
   ☐ Yes ☐ No

Note

- Personal Accident Cover: The minimum entry age is 5 years and maximum age at entry is 65 years.
- In case of Family Option – Benefit Amount for Non-earning spouse/live-in partner will be limited to 60% of the coverage amount chosen by the Proposer and for Dependents (Children/Parents/In-laws) it will be limited to 30% of the coverage amount chosen by the Proposer, subject to maximum 30 Lacs.
- Eligibility of the benefit amount shall be limited to a maximum of 20 times of the Gainful Annual Income for age up to 60 years, and up to 10 times of the Gainful Annual Income above 60 Years of age
- TTD Cover: This will be available if Personal Accident Cover or Personal Accident Plus is opted. This can be opted only by the Earning Member insured in the policy.
- Voluntary Co-payment and Deductible cannot be opted for at same time.
- Surplus Benefit and Shakti cannot be opted for at same - time
- Personal Accident Plus: The Minimum/Maximum entry age of any Individual at the time of opting for this cover cannot be less than 18 years/ greater than 65 years respectively. If any insured person is above 75 years of age at the time of renewal, then for all future policy years maximum payout under Personal Accident Plus for that insured person will be limited to ₹10 lakh or the applicable Benefit Amount, whichever is lower. Premium shall be charged according to such applicable Benefit Amount.The insured members opting for this cover will have to opt for the same option of cover along with the same benefit amount..

IV. MEDICAL AND LIFESTYLE INFORMATION*:

	Medical questions	Insured 1	Insured 2	Insured 3	Insured 4	Insured 5	Insured 6	Insured 7	Insured 8
Q1	Has any of the applicant ever been diagnosed with or suspected to have Cancer or Rheumatoid Arthritis or Ulcerative Colitis or Crohn's disease or Chronic Liver Disease, Hepatitis B, Cirrhosis or Chronic Kidney Disease or Kidney failure or Stroke or Paralysis or Parkinsonism or Alzheimer's or Multiple sclerosis or Brain Tumor or Cerebral Palsy or Heart Failure or Heart Attack or Angina or Coronary Artery Disease or Ischemic Heart Disease or Chronic Bronchitis or Interstitial Lung Diseases or Pneumoconiosis or Emphysema. (If Yes, tick against the disease)	☐ YES ☐ NO	☐ YES ☐ NO	☐ YES ☐ NO	☐ YES ☐ NO	☐ YES ☐ NO	☐ YES ☐ NO	☐ YES ☐ NO	☐ YES ☐ NO
i	Cancer/Tumor/ Lump	☐ YES ☐ NO	☐ YES ☐ NO	☐ YES ☐ NO	☐ YES ☐ NO	☐ YES ☐ NO	☐ YES ☐ NO	☐ YES ☐ NO	☐ YES ☐ NO
ii	Rheumatoid Arthritis / Ulcerative Colitis / Crohn's disease	☐ YES ☐ NO	☐ YES ☐ NO	☐ YES ☐ NO	☐ YES ☐ NO	☐ YES ☐ NO	☐ YES ☐ NO	☐ YES ☐ NO	☐ YES ☐ NO
iii	Chronic Liver Disease, Hepatitis B, Liver Cirrhosis	☐ YES ☐ NO	☐ YES ☐ NO	☐ YES ☐ NO	☐ YES ☐ NO	☐ YES ☐ NO	☐ YES ☐ NO	☐ YES ☐ NO	☐ YES ☐ NO
iv	Chronic Kidney Disease / Kidney failure	☐ YES ☐ NO	☐ YES ☐ NO	☐ YES ☐ NO	☐ YES ☐ NO	☐ YES ☐ NO	☐ YES ☐ NO	☐ YES ☐ NO	☐ YES ☐ NO
v	Diseases of the Brain - Stroke/Paralysis/Parkinsonism/Alzheimer's/ Multiple sclerosis/Brain Tumor/ Cerebral Palsy	☐ YES ☐ NO	☐ YES ☐ NO	☐ YES ☐ NO	☐ YES ☐ NO	☐ YES ☐ NO	☐ YES ☐ NO	☐ YES ☐ NO	☐ YES ☐ NO
vi	Diseases of Heart - Heart Failure/Heart Attack/Angina/Coronary Artery Disease/Ischemic Heart Disease	☐ YES ☐ NO	☐ YES ☐ NO	☐ YES ☐ NO	☐ YES ☐ NO	☐ YES ☐ NO	☐ YES ☐ NO	☐ YES ☐ NO	☐ YES ☐ NO
vii	Chronic diseases of the Lungs - Chronic Bronchitis/ Intestitial Lung Diseases/ Pneumoconiosis/ Emphysema	☐ YES ☐ NO	☐ YES ☐ NO	☐ YES ☐ NO	☐ YES ☐ NO	☐ YES ☐ NO	☐ YES ☐ NO	☐ YES ☐ NO	☐ YES ☐ NO
Q2	Has any member ever suffered or currently suffering from; operated, hospitalized, investigated, under treatment for or been under medication for more than a week for any medical condition.	☐ YES ☐ NO	☐ YES ☐ NO	☐ YES ☐ NO	☐ YES ☐ NO	☐ YES ☐ NO	☐ YES ☐ NO	☐ YES ☐ NO	☐ YES ☐ NO
i	**Diabetes Mellitus**	☐ YES ☐ NO	☐ YES ☐ NO	☐ YES ☐ NO	☐ YES ☐ NO	☐ YES ☐ NO	☐ YES ☐ NO	☐ YES ☐ NO	☐ YES ☐ NO
ii	**Hypertension**	☐ YES ☐ NO	☐ YES ☐ NO	☐ YES ☐ NO	☐ YES ☐ NO	☐ YES ☐ NO	☐ YES ☐ NO	☐ YES ☐ NO	☐ YES ☐ NO
iii	**High Cholesterol**	☐ YES ☐ NO	☐ YES ☐ NO	☐ YES ☐ NO	☐ YES ☐ NO	☐ YES ☐ NO	☐ YES ☐ NO	☐ YES ☐ NO	☐ YES ☐ NO
iv	**Thyroid disorders**	☐ YES ☐ NO	☐ YES ☐ NO	☐ YES ☐ NO	☐ YES ☐ NO	☐ YES ☐ NO	☐ YES ☐ NO	☐ YES ☐ NO	☐ YES ☐ NO
1	Goitre	☐	☐	☐	☐	☐	☐	☐	☐
2	Hyperthyroidism (high thyroid activity)	☐	☐	☐	☐	☐	☐	☐	☐
3	Hypothyroidism (low thyroid activity)	☐	☐	☐	☐	☐	☐	☐	☐
4	Thyroid Nodule	☐	☐	☐	☐	☐	☐	☐	☐
5	Thyroiditis	☐	☐	☐	☐	☐	☐	☐	☐
6	Any other	☐ ____	☐ ____	☐ ____	☐ ____	☐ ____	☐ ____	☐ ____	☐ ____
v	**Heart and Lung disorders**	☐ YES ☐ NO	☐ YES ☐ NO	☐ YES ☐ NO	☐ YES ☐ NO	☐ YES ☐ NO	☐ YES ☐ NO	☐ YES ☐ NO	☐ YES ☐ NO
1	Asthma	☐	☐	☐	☐	☐	☐	☐	☐
2	Tuberculosis	☐	☐	☐	☐	☐	☐	☐	☐
3	Upper Respiratory Tract Infection	☐	☐	☐	☐	☐	☐	☐	☐
4	Lower Respiratory Tract Infection	☐	☐	☐	☐	☐	☐	☐	☐
5	Varicose veins	☐	☐	☐	☐	☐	☐	☐	☐
6	DVT (Deep vein thrombosis)	☐	☐	☐	☐	☐	☐	☐	☐
7	Syncope	☐	☐	☐	☐	☐	☐	☐	☐
8	Hypotension (Low Blood Pressure)	☐	☐	☐	☐	☐	☐	☐	☐
9	Varicocele	☐	☐	☐	☐	☐	☐	☐	☐
10	Lung Abscess	☐	☐	☐	☐	☐	☐	☐	☐
11	Allergic Bronchitis	☐	☐	☐	☐	☐	☐	☐	☐

12	Any other heart and lung condition	☐	☐	☐	☐	☐	☐	☐	☐
vi	**Digestive system disorders (Stomach and related organs)**	☐ YES ☐ NO	☐ YES ☐ NO	☐ YES ☐ NO	☐ YES ☐ NO	☐ YES ☐ NO	☐ YES ☐ NO	☐ YES ☐ NO	☐ YES ☐ NO
1	Peptic ulcer (Ulcer in stomach or duodenum)	☐	☐	☐	☐	☐	☐	☐	☐
2	Appendicitis	☐	☐	☐	☐	☐	☐	☐	☐
3	Cholecystitis	☐	☐	☐	☐	☐	☐	☐	☐
4	Cholelithiasis (Gall Bladder stones)	☐	☐	☐	☐	☐	☐	☐	☐
5	Hemorrhoids(Piles)	☐	☐	☐	☐	☐	☐	☐	☐
6	Anal Fissure	☐	☐	☐	☐	☐	☐	☐	☐
7	Anal Fistula	☐	☐	☐	☐	☐	☐	☐	☐
8	Pancreatitis	☐	☐	☐	☐	☐	☐	☐	☐
9	Hernia	☐	☐	☐	☐	☐	☐	☐	☐
10	Irritable bowel syndrome	☐	☐	☐	☐	☐	☐	☐	☐
11	Fatty liver	☐	☐	☐	☐	☐	☐	☐	☐
12	Any other	☐ ____	☐ ____	☐ ____	☐ ____	☐ ____	☐ ____	☐ ____	☐ ____
vii	**Brain, nerve and Psychiatric (Mental) disorders**	☐ YES ☐ NO	☐ YES ☐ NO	☐ YES ☐ NO	☐ YES ☐ NO	☐ YES ☐ NO	☐ YES ☐ NO	☐ YES ☐ NO	☐ YES ☐ NO
1	Recurring or severe headaches / Migraine	☐	☐	☐	☐	☐	☐	☐	☐
2	Epilepsy	☐	☐	☐	☐	☐	☐	☐	☐
3	Febrile Convulsions	☐	☐	☐	☐	☐	☐	☐	☐
4	Vertigo (Recurrent dizziness)	☐	☐	☐	☐	☐	☐	☐	☐
5	Encephalitis	☐	☐	☐	☐	☐	☐	☐	☐
6	Mental Retardation/ Delayed development	☐	☐	☐	☐	☐	☐	☐	☐
7	Anxiety	☐	☐	☐	☐	☐	☐	☐	☐
8	Depression	☐	☐	☐	☐	☐	☐	☐	☐
9	Psychosis	☐	☐	☐	☐	☐	☐	☐	☐
10	Dementia (Memory loss)	☐	☐	☐	☐	☐	☐	☐	☐
11	Attention deficit Disorder	☐	☐	☐	☐	☐	☐	☐	☐
12	Any other	☐ ____	☐ ____	☐ ____	☐ ____	☐ ____	☐ ____	☐ ____	☐ ____
viii	**Other Endocrine (Hormonal) disorders**	☐ YES ☐ NO	☐ YES ☐ NO	☐ YES ☐ NO	☐ YES ☐ NO	☐ YES ☐ NO	☐ YES ☐ NO	☐ YES ☐ NO	☐ YES ☐ NO
1	Parathyroid gland disorders	☐	☐	☐	☐	☐	☐	☐	☐
2	Adrenal Disorder	☐	☐	☐	☐	☐	☐	☐	☐
3	Pituitary Disorders	☐	☐	☐	☐	☐	☐	☐	☐
4	Any Other	☐ ____	☐ ____	☐ ____	☐ ____	☐ ____	☐ ____	☐ ____	☐ ____
ix	**Bone, joints and muscle disorders**	☐ YES ☐ NO	☐ YES ☐ NO	☐ YES ☐ NO	☐ YES ☐ NO	☐ YES ☐ NO	☐ YES ☐ NO	☐ YES ☐ NO	☐ YES ☐ NO
1	Gout / Hyperuricemia (high uric acid in blood)	☐	☐	☐	☐	☐	☐	☐	☐
2	Osteoarthritis	☐	☐	☐	☐	☐	☐	☐	☐
3	Shoulder Dislocation	☐	☐	☐	☐	☐	☐	☐	☐
4	Spondylitis / Spondylosis	☐	☐	☐	☐	☐	☐	☐	☐
5	Osteoporosis	☐	☐	☐	☐	☐	☐	☐	☐

6	Prolapse of Inter-vertebral disc (disc prolapse)	☐	☐	☐	☐	☐	☐	☐	☐
7	Total Knee Replacement	☐	☐	☐	☐	☐	☐	☐	☐
8	Total Hip Replacement	☐	☐	☐	☐	☐	☐	☐	☐
9	Back and neck problem, sprain, Sciatica, Spinal Disorder, Backache	☐	☐	☐	☐	☐	☐	☐	☐
10	Any history of fracture in past?	☐	☐	☐	☐	☐	☐	☐	☐
11	Any other	☐ ____	☐ ____	☐ ____	☐ ____	☐ ____	☐ ____	☐ ____	☐ ____
x	**Ear, nose, eye and throat disorders**	☐ YES ☐ NO	☐ YES ☐ NO	☐ YES ☐ NO	☐ YES ☐ NO	☐ YES ☐ NO	☐ YES ☐ NO	☐ YES ☐ NO	☐ YES ☐ NO
1	Otitis-media (middle ear infection)	☐	☐	☐	☐	☐	☐	☐	☐
2	Hearing loss	☐	☐	☐	☐	☐	☐	☐	☐
3	Nasal Polyp	☐	☐	☐	☐	☐	☐	☐	☐
4	Sinusitis	☐	☐	☐	☐	☐	☐	☐	☐
5	Deviated Nasal Septum	☐	☐	☐	☐	☐	☐	☐	☐
6	Tonsillitis	☐	☐	☐	☐	☐	☐	☐	☐
7	Pharyngitis (throat infection)	☐	☐	☐	☐	☐	☐	☐	☐
8	Cataract	☐	☐	☐	☐	☐	☐	☐	☐
9	Are you suffering from Dimness/ Blurring of vision in absence of Cataract)	☐	☐	☐	☐	☐	☐	☐	☐
10	Glaucoma	☐	☐	☐	☐	☐	☐	☐	☐
11	Retinal Disorder	☐	☐	☐	☐	☐	☐	☐	☐
12	Vocal Cord Nodule	☐	☐	☐	☐	☐	☐	☐	☐
13	Any other	☐ ____	☐ ____	☐ ____	☐ ____	☐ ____	☐ ____	☐ ____	☐ ____
xi	**Genito-urinary and Gynaecological disorders**	☐ YES ☐ NO	☐ YES ☐ NO	☐ YES ☐ NO	☐ YES ☐ NO	☐ YES ☐ NO	☐ YES ☐ NO	☐ YES ☐ NO	☐ YES ☐ NO
1	Kidney / bladder stones	☐	☐	☐	☐	☐	☐	☐	☐
2	Recurrent Urinary tract infection	☐	☐	☐	☐	☐	☐	☐	☐
3	Stricture Urethra	☐	☐	☐	☐	☐	☐	☐	☐
4	Cystitis/ Infection of urinary bladder	☐	☐	☐	☐	☐	☐	☐	☐
5	Urinary incontinence	☐	☐	☐	☐	☐	☐	☐	☐
6	Benign Hypertrophy of Prostate	☐	☐	☐	☐	☐	☐	☐	☐
7	Hydrocele	☐	☐	☐	☐	☐	☐	☐	☐
8	Torsion of testes	☐	☐	☐	☐	☐	☐	☐	☐
9	Phimosis	☐	☐	☐	☐	☐	☐	☐	☐
10	Breast lump / Cyst / abscess	☐	☐	☐	☐	☐	☐	☐	☐
11	Ovarian Disorders	☐	☐	☐	☐	☐	☐	☐	☐
12	Endometriosis	☐	☐	☐	☐	☐	☐	☐	☐
13	Fibroid Uterus	☐	☐	☐	☐	☐	☐	☐	☐
14	Menstrual disorder / irregular or excessive bleeding	☐	☐	☐	☐	☐	☐	☐	☐
15	Bartholin's abscess / cyst	☐	☐	☐	☐	☐	☐	☐	☐
16	Uterus prolapse	☐	☐	☐	☐	☐	☐	☐	☐
17	Cervical polyp	☐	☐	☐	☐	☐	☐	☐	☐
18	Is insured persons pregnant	☐	☐	☐	☐	☐	☐	☐	☐

19	Any other	☐ ____	☐ ____	☐ ____	☐ ____	☐ ____	☐ ____	☐ ____	☐ ____
xiii	**Blood and related disorders**	☐ YES ☐ NO	☐ YES ☐ NO	☐ YES ☐ NO	☐ YES ☐ NO	☐ YES ☐ NO	☐ YES ☐ NO	☐ YES ☐ NO	☐ YES ☐ NO
1	Anaemia	☐	☐	☐	☐	☐	☐	☐	☐
2	Thalassaemia	☐	☐	☐	☐	☐	☐	☐	☐
3	Sexually transmitted diseases	☐	☐	☐	☐	☐	☐	☐	☐
4	HIV / AIDS (Acquired Immuno-deficiency syndrome)	☐	☐	☐	☐	☐	☐	☐	☐
5	Any other	☐ ____	☐ ____	☐ ____	☐ ____	☐ ____	☐ ____	☐ ____	☐ ____
xiii	**Skin disorders**	☐ YES ☐ NO	☐ YES ☐ NO	☐ YES ☐ NO	☐ YES ☐ NO	☐ YES ☐ NO	☐ YES ☐ NO	☐ YES ☐ NO	☐ YES ☐ NO
1	Psoriasis	☐	☐	☐	☐	☐	☐	☐	☐
2	Eczema	☐	☐	☐	☐	☐	☐	☐	☐
3	Dermatitis	☐	☐	☐	☐	☐	☐	☐	☐
4	Urticaria	☐	☐	☐	☐	☐	☐	☐	☐
5	Vitiligo	☐	☐	☐	☐	☐	☐	☐	☐
6	Cyst/ lump/ growth / polyp / tumour	☐	☐	☐	☐	☐	☐	☐	☐
7	Any other	☐ ____	☐ ____	☐ ____	☐ ____	☐ ____	☐ ____	☐ ____	☐ ____
xiv	**Any other condition / illness / disorder / surgery**	☐ YES ☐ NO	☐ YES ☐ NO	☐ YES ☐ NO	☐ YES ☐ NO	☐ YES ☐ NO	☐ YES ☐ NO	☐ YES ☐ NO	☐ YES ☐ NO
Q3	Has any of the applicants recommended to undergo or has undergone any pathologic or radiologic tests Blood tests, X-Ray/USG/Scan/MRI for any illness other than the ones listed above and routine or annual health check-up?	☐ YES ☐ NO	☐ YES ☐ NO	☐ YES ☐ NO	☐ YES ☐ NO	☐ YES ☐ NO	☐ YES ☐ NO	☐ YES ☐ NO	☐ YES ☐ NO
Q4	Is any applicant currently not in good health and undergoing any investigation or treatment or medication for any illness or medical condition (Physical/ Mental/ Sleep disorders)?	☐ YES ☐ NO	☐ YES ☐ NO	☐ YES ☐ NO	☐ YES ☐ NO	☐ YES ☐ NO	☐ YES ☐ NO	☐ YES ☐ NO	☐ YES ☐ NO
Habits and Lifestyle questions		**Insured 1**	**Insured 2**	**Insured 3**	**Insured 4**	**Insured 5**	**Insured 6**	**Insured 7**	**Insured 8**
Q5	Does any of the insured/s chew tobacco/ smoke/ consume alcohol or use any recreational drugs? Please tick the relevant box(es) below	☐ YES ☐ NO	☐ YES ☐ NO	☐ YES ☐ NO	☐ YES ☐ NO	☐ YES ☐ NO	☐ YES ☐ NO	☐ YES ☐ NO	☐ YES ☐ NO
1	Smoke	☐ YES ☐ NO	☐ YES ☐ NO	☐ YES ☐ NO	☐ YES ☐ NO	☐ YES ☐ NO	☐ YES ☐ NO	☐ YES ☐ NO	☐ YES ☐ NO
2	Tobacco	☐ YES ☐ NO	☐ YES ☐ NO	☐ YES ☐ NO	☐ YES ☐ NO	☐ YES ☐ NO	☐ YES ☐ NO	☐ YES ☐ NO	☐ YES ☐ NO
3	Alcohol	☐ YES ☐ NO	☐ YES ☐ NO	☐ YES ☐ NO	☐ YES ☐ NO	☐ YES ☐ NO	☐ YES ☐ NO	☐ YES ☐ NO	☐ YES ☐ NO
4	Any other type of Drugs	☐ YES ☐ NO	☐ YES ☐ NO	☐ YES ☐ NO	☐ YES ☐ NO	☐ YES ☐ NO	☐ YES ☐ NO	☐ YES ☐ NO	☐ YES ☐ NO
Additional Questions for Personal Accident Cover (if Opted)		**Insured 1**	**Insured 2**	**Insured 3**	**Insured 4**	**Insured 5**	**Insured 6**	**Insured 7**	**Insured 8**
Q6	Has any of the applicant suffered or currently suffering from seizure disorder or any physical or mental defects/ impairment/ infirmity/ deformity or any condition that may effect mobility/ sight/ hearing/speech?	☐ YES ☐ NO	☐ YES ☐ NO	☐ YES ☐ NO	☐ YES ☐ NO	☐ YES ☐ NO	☐ YES ☐ NO	☐ YES ☐ NO	☐ YES ☐ NO
Q7	Does the applicant's occupation require him/her to engage in manual labour or hazardous activities or handling hazardous material or working at heights, as cabin crew, in sea/river faring vessels, with high voltage, or be a part of armed forces?	☐ YES ☐ NO	☐ YES ☐ NO	☐ YES ☐ NO	☐ YES ☐ NO	☐ YES ☐ NO	☐ YES ☐ NO	☐ YES ☐ NO	☐ YES ☐ NO

[##]Hazardous substances/ chemicals: Substances, chemicals, mixtures which pose a significant risk to health and safety (Inflammable or combustibles, carcinogens, Allergens, Irritants, asphyxiants, toxic gases, pesticides, poisonous substances, compressed gases, explosives etc)

**Hazardous activities: Working underground, Flight cabin crew, crew on river/sea faring vessels, manual work at heights (line layers, window cleaners etc), Working with high voltage, working with high heat or high pressure gases, Manual labourers/workers, driving commercial heavy vehicles.

For Personal Accident Plus - Proof of earning status/income (illustrative): ITR/Form 16, recent salary slips, employer certificate, GST returns or audited financials(If required)

V. ADDITIONAL MEDICAL INFORMATION:

If answers to Q2 to Q5 are "Yes", please provide further details below. Please attach extra sheets if required.

Sr.No.	Additional Medical Information	Insured 1	Insured 2	Insured 3	Insured 4	Insured 5	Insured 6	Insured 7	Insured 8
a.	Exact Diagnosis								
b.	Year of diagnosis								
c.	Treatment taken : Surgical/ Medical / No treatment / Defaulter (left treatment on own)								
d.	Current status - Cured/ On treatment / Pending surgery or treatment								
e.	Complications/ Recurrences - Yes/No								
f.	Last consultation date - "Month/Year" to be provided								
g.	Histopathology Examination Report (only for surgical) - No abnormality, Malignancy/ borderline malignancy/Tuberculosis								

Signature of Proposer:_____

(A policyholder or prospect, who is a person with disability, may duly authorize a representative to give declaration on his/her behalf, if required. For further assistance, please visit nearest branch)

VI. PREVIOUS INSURANCE DETAILS:

Please fill the following details with respect to health insurance policies(s) currently or held with the Company or any other insurance company (Individual or Group)?

Insured	Policy No.	Type of Policy e.g. Mediclaim, PA, CI, Hospital Cash	Insurer Name	From Date	To Date	Base Sum Insured	Claim Details			Cumulative Bonus Earned		Coverage amount for maternity in existing policy[v]	Coverage for Maternity benefit under existing policy(number of years)[v]	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 been made subject to any special conditions such as exclusions by any insurance company?
							Claim Number	Claimed Amount	Ailment	%	Amount			
Insured 1														☐ YES ☐ NO
Insured 2														☐ YES ☐ NO
Insured 3														☐ YES ☐ NO
Insured 4														☐ YES ☐ NO
Insured 5														☐ YES ☐ NO

[v]To be filled only if 'Maternity and Newborn Expenses' optional cover is opted

VII. Current Insurance Details

In the unfortunate event of claim, the below information will facilitate Us, in case you have chosen Us as a Primary insurer to coordinate with other insurers to ensure the hassle free settlement of your claim as per the applicable policy terms and conditions

Please fill the following details with respect to health indemnity insurance policies(s) currently with any other insurance company?

Insured	Policy No	Insurer Name	From Date	To Date	Base Sum Insured	Cumulative Bonus Earned	
						%	Amount
Insured 1							
Insured 2							
Insured 3							
Insured 4							
Insured 5							

For active policies, please attach policy copies.

Insured wise information required with all the above information in 'Current Insurance Details'.

VIII. PAYMENT DETAILS*:

Premium Paid by : <First> <Middle> <Last> Relationship to Proposer : _____

Premium Amount : _____ in Words _____

Signature : _____

Payment Option: Cheque ☐ Demand Draft ☐ Pay Order ☐ Credit Card ☐ Debit Card ☐ Cash ☐ BASBA $ ☐

For Cheque / DD / Credit Card/ Debit Card/ PO/ Others (Please specify) _____ (Payable in favour of "ManipalCigna Health Insurance Company Limited" – Proposal form No. _____)

$ ☐ I/We hereby give my/our explicit consent for debiting the insurance premium from my/our bank account.
Where the BASBA option is selected, I/We authorise the Insurance Company and/or the Bank, as applicable, to block or unblock funds in the bank account or UPI-linked account specified in the Proposal Form, and to transfer funds only upon acceptance of the insurance proposal by the Insurance Company.
. BASBA/ Bima-ASBA - Bima Applications Supported by Blocked Amount

Instrument / Transaction Number : _____ Instrument/Transaction Date: D D M M Y Y Y Y

Instrument /Transaction Amount : _____

Bank Name : _____

Payment to be collected only from Proposers Card/Bank Account

Note: Please note that your Policy period will start from premium received date at our branch office in case of cash payments or/ as per instrument date when paying through Cheque/ demand draft/ pay order. In case of credit card/ debit card. Policy period will start from date of debit of requisite premium from the Proposer's card/ bank account. In case of ASBA transactions, Policy period will start from date of acceptance of the proposal irrespective of the debit from the account of the proposer.

IX. BANK ACCOUNT DETAILS*:

Mandatory details required to process all payment due in relation to your policy including refunds (if any) and / or claims directly to your bank account.

Please select any one of the below options as applicable.

☐ **Bank details as per premium cheque to be used for electronic fund transfer/refund.**
Bank account details as mentioned on the cheque being submitted along with the Proposal Form towards premium payment for insurance Policy should be used by the Company for electronic fund transfer as mode of payment.
Please fill the below table if the premium payment cheque does not have all the details required for electronic fund transfer.

Particulars of Bank Account*:

Account Number:	
IFSC / MICR Code:	
Name of the Bank:	
Account Holder Name:	

I agree and undertake to intimate in writing to ManipalCigna Health Insurance Co. Ltd about any change in bank account details. I also hereby certify that the particulars furnished above are correct to the best of my knowledge.

DISCLAIMER: ManipalCigna shall not be liable to anybody, in any manner, whatsoever if the NEFT transaction does not complete for any reason whatsoever including without limitation- failure on part of the Bank/s involved to perform any of their obligations for aforesaid NEFT transaction or incomplete/incorrect information by Customer/Policy Holder.

Aforesaid NEFT transaction shall be governed by applicable Reserve Bank of India rules, directions & guidelines and shall be subject to participating Bank user terms and conditions related to NEFT facility. ManipalCigna shall be indemnified against any loss/damage/claims caused to ManipalCigna in carrying out your aforesaid NEFT instructions.

Instructions:

- It is important for these electronic payment systems that the Policy Holder's name in the Policy must exactly match with the name in the Bank Account records/details given above.
- In cases where beneficiary's bank account number & name is printed on the cheque, bank attestation is not required. For all other cases bank attested NEFT mandate is required.
- The customer who is willing to transfer the funds will be required to provide the 11 digits valid IFS Code, which is applicable for NEFT only. (a number allotted to each participating banks branch) of the branch where the funds need to be transferred.
- Cancelled cheque should be attached along with the NEFT format.
- In case cancelled blank cheque does not bear account holder's name, please provide photocopy of bank statement / passbook with latest entries updated or else Bank attestation is required.
- NEFT Form needs to be complete in all respect.

Signature of Proposer : _____

(A policyholder or prospect, who is a person with disability, may duly authorize a representative to give declaration on his/her behalf, if required. For further assistance, please visit nearest branch)

Date: D D M M Y Y Y Y

X. DECLARATION & AUTHORISATION*:

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 authorised to propose /declare on behalf of all the proposed 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/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 Government and/or Regulatory authority, including seeking and/or sharing of my medical data through ABHA.

☐ I hereby provide my/our explicit and informed consent to Company or its representatives to contact me and members insured under the Policy (including overriding my registration on NCPR/NDNC and/or under any extant TRAI regulations) and / or notify about the services being rendered by the Company.

☐ I/We, hereby agree that the PAN details and other information provided by me/us in the proposal form maybe used by the Company or its authorized representatives to access/download/verify/register/ update my/our KYC documents on/from the CERSAI* CKYC portal for processing this application and for any servicing, claims and other requests. (*Central Registry of Securitisation and Asset Reconstruction and security Interest of India.) I hereby consent that I may receive information from Central KYC Registry through sms / email on the above registered number/email address related to this proposal / policy.

Further, I hereby provide my/our explicit and informed consent to and authorize ManipalCigna Health Insurance Company Limited ("Company") and its representatives to collect, use, share and disclose information including personal information and claim information of all members insured under the Policy ("Personal Information") provided by me, as per the privacy policy of the Company, for the sole purpose of servicing the policy. I also declare that I have the necessary authorization from all members insured under the Policy to collect/ process/ authorize sharing of all Personal Information with the insurance company, insurance intermediaries and associated service providers for sole purpose of insurance policy servicing.

I hereby agree with the Terms and Conditions of the policy/ies.

Date: D D M M Y Y Y Y **Place:** _____

Signature of Proposer* : _____
(A policyholder or prospect, who is a person with disability, may duly authorize a representative to give declaration on his/her behalf, if required. For further assistance, please visit nearest branch)

XI. VERNACULAR DECLARATION:

I hereby declare that the Insurance Advisor/ Specified Person of the Corporate Agent/Authorized employee of the Broker/Relationship Officer has explained the requirements in the proposal form and the terms and conditions of the Policy in the language understood by me. I have affixed my thumb impression/signature below after fully understanding the contents thereof.

Date: D D M M Y Y Y Y **Place:** _____

Signature of Proposer : _____
(A policyholder or prospect, who is a person with disability, may duly authorize a representative to give declaration on his/her behalf, if required. For further assistance, please visit nearest branch)

XII. ADVISOR / INTERMEDIARY DECLARATION*:

I_____(Full Name) in my capacity as an Insurance Advisor/ Specified Person of the Corporate Agent/Authorised employee of the Broker/Relationship Officer, 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 that 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 further confirm that I have explained the product features, terms and conditions to the prospect and the product opted is suitable to the needs of the customer.

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 vary the benefits which may be payable and further more if there has been a non-disclosure of any material fact, the Policy issued to his/her favour pursuant to this Proposal may be treated by the Company as null and void and all premiums paid under the Policy may be forfeited to the company.

License No. / ID (Advisor/Corporate Agent/Broker/Relationship Officer): _____

Date: D D M M Y Y Y Y **Place:** _____ **Signature of Agent:**_____

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 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 liable for a penalty which may extend to ten lakh rupees.

ManipalCigna Sarvah Param_Proposal Form | UIN: MCIHLIP27040V032627 | URN: 2026/SRV-PA/V3.02 | September 2026

ACKNOWLEDGEMENT: (Tear Off)

Received from Ms / Mrs / Mr

a sum of ₹ _____ through Cash/Cheque/DD/Credit Card/Debit Card No./BASBA/Others _____ against your proposal for _____ Policy.

Signature of ManipalCigna official / Intermediary: Date:

ManipalCigna official / Intermediary Name:

Time: Place:

Note: Neither the submission of a completed proposal for insurance or any payment for any Policy sought oblige the Company to agree to issue a Policy, which decision is and always shall be in the Company's sole and absolute discretion.

If ManipalCigna Health Insurance Company Limited accepts a proposal for insurance, it shall be subject to the board approved underwriting policy of the Company and the Policy terms and conditions of this product and the Company shall have no liability to make any payment if premium is not received by ManipalCigna Health Insurance Company Limited in full and in time, or is not realised.

Should you choose to pay premium by Cash, you are advised to do so only at the nearest ManipalCigna branch or its authorised collection points. Handing over cash to any Advisor/ Employee is solely at your own risk and the Company shall in no way be held responsible for any loss in this regard.

Insurance is a subject matter of solicitation.

Note:

1. Proposal form shall be used for multiple partners/channels/platforms and it shall be customized as per the specific requirement/nature of the partners/channels/platforms.
2. Every customized version of the proposal form will have a new version of the URN.
3. Post issuance of the Policy, we will provide a filled copy of this application form to the Policyholder, which may include, sections where the customer has provided any information/details.