

Earning/Non- earning		
Gainful Annual Income		
Passport No.		
Passport Expiry Date		
Profession/ Nature of Duty/ Occupation		
Designation/ Category/ Position		
Out of Country Location		
Date of Enrollment / Joining		
Trip Start date/ Coverage Commencement Date		
Trip End Date		
No. of Travel days		
City of origin		
Place of residence		
Area/s of Cover		
Overseas Address		
Visa Type (Immigrant/ Non-immigrant)		
Visa Validity (From – To)		
Purpose of Visit (Business/ Holiday/ Studies/ Others (specify))		
Email ID		
Mobile No.		
Pre-existing Diseases		
<< Any Medical information which you may want insurer to know?>>		
Plan/ Base Cover/s		
Sum Insured		
Deductible and other limits, Sub Limits and condition		
Optional Covers		
Sum Insured		
Deductible and other limits, Sub Limits and condition		
Nominee Name and Relationship with Insured		
Nominee: Date of birth		
Appointee Name and Relationship with Insured (applicable only if Nominee is a minor)*		

*A Minor should not be declared as appointee.

MEDICAL & LIFE STYLE INFORMATION: (The list is indicative and questions may be added or deleted depending on group basis UW requirement)	Insured 1	Insured 2
<p>Are You suffering from or have You ever suffered from any of the following (please encircle): musculoskeletal diseases, arthritis, disorders of the spinal cord or vertebral column like slipped disc, osteoporosis, disease of bones/ joints etc, circulatory disorder, high blood pressure, heart condition, varicose veins, etc, cancer of any kind, tumor, cyst, ulcer, endocrine disorders, diabetes, thyroid, etc, digestive or gastrointestinal digestive or gastrointestinal disorders, liver disorder, hernia of any kind, hemorrhoids, fistula, hematological (blood) disorder, mental / Psychiatric condition, nervous disorder, fainting episode, blackouts, fits, paralysis of any kind, respiratory disorder, kidney or urinary tract disorder, ENT, eye, dental, allergies, skin disorder, gynecological and breast disorder, alcohol or drug abuse or any diseases or injury requiring surgical or medical treatment.</p>	<p>Yes <input type="checkbox"/> No <input type="checkbox"/> If Your answer is 'yes' to any of the above, please provide details: _____ _____ _____</p>	<p>Yes <input type="checkbox"/> No <input type="checkbox"/> If Your answer is 'yes' to any of the above, please provide details: _____ _____ _____</p>
<p>Do you have any physical deformity, any pre-existing illness / disease / injury / disability / physical or mental illness (psychiatric, sleep disorders) / or any condition that may affect mobility / sight / hearing / speech?</p>	<p>Yes <input type="checkbox"/> No <input type="checkbox"/> If Your answer is 'yes' to any of the above, please provide details: _____ _____</p>	<p>Yes <input type="checkbox"/> No <input type="checkbox"/> If Your answer is 'yes' to any of the above, please provide details: _____ _____</p>
<p>Have you ever been hospitalized for treatment/ observation/ /recommended to take investigation/ surgery?</p>	<p>Yes <input type="checkbox"/> No <input type="checkbox"/> If Your answer is 'yes' to any of the above, please provide details: _____ _____</p>	<p>Yes <input type="checkbox"/> No <input type="checkbox"/> If Your answer is 'yes' to any of the above, please provide details: _____ _____</p>
<p>Are you currently or in past were on medication?</p>	<p>Yes <input type="checkbox"/> No <input type="checkbox"/> If Your answer is 'yes' to any of the above, please provide details: _____ _____</p>	<p>Yes <input type="checkbox"/> No <input type="checkbox"/> If Your answer is 'yes' to any of the above, please provide details: _____ _____</p>

Have you suffered from any illness or had an Accident in the preceding 12 months?	Yes <input type="checkbox"/> No <input type="checkbox"/> If Your answer is 'yes' to any of the above, please provide details: _____ _____ _____	Yes <input type="checkbox"/> No <input type="checkbox"/> If Your answer is 'yes' to any of the above, please provide details: _____ _____ _____
Have you recently (within 60 days) taken any health check-up?	Yes <input type="checkbox"/> No <input type="checkbox"/> If Your answer is 'yes' please attach report. _____ _____ _____	Yes <input type="checkbox"/> No <input type="checkbox"/> If Your answer is 'yes' please attach report. _____ _____ _____
Has any application for life or health ever been declined, postponed, loaded or been made subject to any special conditions by the company or any insurance company?	Yes <input type="checkbox"/> No <input type="checkbox"/> If Your answer is 'yes' please attach report. _____ _____ _____	Yes <input type="checkbox"/> No <input type="checkbox"/> If Your answer is 'yes' please attach report. _____ _____ _____

III. PLAN DETAILS:

Note: Additional insurances (optional covers) can be purchased only in addition to a core plan and not separately. All elements can be chosen per expat group. In case of multiple plans/sum insured requirements please mention the details against each member/family in the attached format.

Please select the required plan(s) (if multiple plans are required for different sets of employees, please fill the relevant plan in the Insured Details section):

Plan Name	<<Plan name with Plan specific criteria- SI, Covers, Eligibility, etc>>
Policy Tenure	1 Year
No. of Travel days <<For corporate Policy>>	
Cover Type	<<Individual >>
Sum Insured/s	<<Currency>> <<Amount>>
Area/s of Cover	<< Area of Cover>>

Base Cover/s (Sum Insured, Sub Limit, Deductible/ Sub-limit/ Waiting Period/ Other Limits & Conditions)	Name of the Cover	Sum Insured	Aggregate Limit (if opted)	Sub-limits/ Sub- options	Deductible/s	Co-pay	Other Limits & Conditions
Optional Cover/s (Sum Insured, Sub Limit, Deductible/ Sub-limit/ Waiting Period/ Other Limits & Conditions)	Name of the Cover	Sum Insured	Aggregate Limit (if opted)	Sub-limits/ Sub- options	Deductible/s	Co-pay	Other Limits & Conditions

Sr. No.	Name of the Waiting Period <<as applicable>>	Waiting Period <<as opted>>
<< >>	<< >>	<< >>
<< >>	<< >>	<< >>
<< >>	<< >>	<< >>

IV. DETAILS OF PREVIOUS INSURER(S) (If renewal):

Are your employees/members at present insured under any Domestic / International Health Insurance? Yes No

If 'Yes' Please provide the details of insurer, type of policy with coverage & sum insured-(attach additional sheet if required)

Name of Insurer: _____

Policy Number : _____

Expiring Terms of cover: _____

Period of Insurance: _____

Premium paid: _____

Claim details: _____
(Please attach separate sheet providing complete details of claims with individual claim records)

Incurred Claims Ratio: _____

Note: Ensure that the information in this form material for assumption of risk is accurate and complete as inaccuracy or non-disclosure of the requested information or other material facts could preclude recovery of any claim under the policy.

V. Premium payment details (Please provide the details of premium payment):

Premium Amount (INR):	_____		
Payment Option (please tick (✓)):	<input type="checkbox"/> Cheque	<input type="checkbox"/> DD	<input type="checkbox"/> Other (Specify) _____
Amount in words	_____		
Payment Frequency :	<input type="checkbox"/> Monthly	<input type="checkbox"/> Quarterly	<input type="checkbox"/> Half Yearly <input type="checkbox"/> Yearly
<i>For Cheque / DD (Payable in favour of "ManipalCigna Health Insurance Company Limited")</i>			
Instrument No.:	_____	Instrument Date:	<input type="text" value="D"/> <input type="text" value="D"/> <input type="text" value="M"/> <input type="text" value="M"/> <input type="text" value="Y"/> <input type="text" value="Y"/> <input type="text" value="Y"/> <input type="text" value="Y"/>
Instrument Amount:	_____		
Bank Name:	_____		
Name of Premium Payer:	_____		

VI. DECLARATION & AUTHORIZATION:

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/We will maintain details of all the individual members covered, which shall also be made available to the insurance company as and when required.

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 any time 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.

I hereby consent to and authorize ManipalCigna Health Insurance Company Limited ("Company") and its representatives to collect, use, share and disclose information provided by me, as per the privacy policy of the Company. Company or its representatives are also hereby authorised to contact me (including overriding my registry on NCPR/NDNC and/or under any extant TRAI regulations) and / or notify about the services being rendered by the Company.

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

Date:

Time: _____ Place: _____

Signature of Proposer

VII. ADVISOR/INTERMEDIARY DECLARATION:

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: Time: _____ Place: _____

Signature of Corporate 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 out 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 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 ten lakh rupees.

INSURANCE IS A SUBJECT MATTER OF SOLICITATION

Note: Proposal form shall be used for group policy and it shall be customized as per the coverage and benefits offered under the product for the group as per their requirement

