Policy Issuance Documents

- **Documents generally required for policy issuance along with filled proposal form**

List 1 - Identification Documents
AML Documents:
1. PAN Number
2. ID Proof Required (any one)
o Pan Card
o Passport
o Voter ID card
o Driving license
o Job Card issued by NREGA duly signed by Govt. Officer
o Letter issued by National Population Register
o Aadhar Card
o Letter from Gazetted Officer with duly attested photograph of customer
3. Valid Address Proof (any one)
o Passport
o Voter ID card
o Driving license
o Recent Telephone Bill / Postpaid Mobile Bill (not older than 2 months)
o Bank Passbook/Statement
o Utility Bills (Electricity, Piped Gas, Water Bill - not older than 2 months)
o Aadhar Card
o Accommodation allotment letter from Govt. Dept.
o Property or Municipal tax receipt
4. Photo Required
o Passport Size Photograph

List 2 - Underwriting Documents:
1. Medical Underwriting Documents
o Declared Medical Conditions - Doctor consultation papers, diagnostic reports, treatment records
o Past Hospitalization / Surgery - Discharge summary, investigation reports, operative notes
o Chronic Conditions - (Diabetes, HTN, etc.) Latest reports (HbA1c, BP records, etc.), current medication details
o PED (Pre-existing Disease) - History, treatment documents, follow-up reports
o Tele/Pre-policy Medical Tests- Reports from empanelled diagnostic centres (if triggered)
o High Sum Insured / Age Band Cases- Mandatory medical screening reports as per underwriting guidelines
2. Portability / Migration Cases
o Previous Policy Copy - Last 1–3 years policy documents
o Portability Form- IRDAI portability form duly signed
o Claim History- Claims summary / declaration
3. NRI / PIO / OCI Customers
o Identity Proof - NRI- Passport (mandatory)
o Identity Proof - OCI / PIO / FN- OCI Card / Foreign passport
o Overseas Address Proof - Utility bill / bank statement from country of residence
o Visa / Residency Status - Valid visa / residency proof
o Income Proof (if required) - Pay slip / bank statement
o Medicals in India - May be required depending on underwriting guidelines
o Travel Declaration - Stay duration / frequency of visits to India