oposal Form No.:	Corpo Gorega Call (T	erly known as Cigna I I rrate Office: 401/402, aon (E), Mumbai - 400 Foll Free): 1800-102-4 I: customercare@man	Raheja Titanium, We 1063. IRDAI Registrat 462 <b>Visit:</b> www.man	stern Express Hig ion No. 151. palcigna.com	hway,	-	oal <b>Cigr</b>
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Photograph of Insured 5		Photograph Insured 6	of		ograph of ured 7		Photograph of Insured 8
Branch Name:			FOR OFFICE U	SE ONLY  Branch Co	de:		
termediary Name:				Intermedia	ry Code: Agent C	ode / Broker Code / CA C	Code
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	fill the form in { LETTERS.		CIGNA PRO PROPOSAL	FORM	ELECT 3	Ref. C  The Proposer must auth cancellations/alterations	
e issuance of this form by Man	ipalCigna Health Ins		ne Company) does not am	ount to acceptance of	proposal. The actual		
cosal has been accepted by the Staff Rebate please provide:	. , .			Name of th	e Employee:	Employe	e ID.
cable only if Proposer or any Insured person under the poli	Ü			Name of an	o Employee.		
ROPOSER DETAIL		or group or munipuloigray					
le*	: Mr. Mr	rs. Ms.	Gender*	: Male	Female	Others	Tick if
ate of Birth*	D D M N	M Y Y Y	Marital Status*	: Married	Single	Others	Employer is the Payor:
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	State*:					Pin Code*:	
	Gram Panchayat	t:					
rrespondence Address' ame as above, please tick he							
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	Gram Panchay	yat:					
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ManipalCigna Health Insurance Company Limited

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Would you like to subscribe to important alert on Whatsapp?

Yes

Policyholders have the option to access their Policy documents through DigiLocker with no additional charges.

No

INSURED DETAIL	(Deductif	DIE AND SUM MISU	1	uiviuuai cover)				_
Sr No.			1		2	3	4	5
Name (First*, Middle, Last*)								
Gender*								
DOB*								
Relationship with Prop	oser*							
ABHA Number^^								
Height* (Cms)								
Weight* (Kgs)								
Occupation/ Industry T	ype/ Nature of	Job*						
City*								
Deductible								
Sum Insured*	ManipalCigna Select A HMB							
HMB		el will be displayed						
Deductible	in the table.							
Sum Insured* (only for individual cover)	ManipalCigna Select B	ProHealth						
Deductible								
If PEP/Relatives of PE	P ^ (Y / N)							
Insured address if different from Proposer (Address, Gram Panchayat, City, Town (District), State/Pin Code)								
C-KYC number								
l.ManipalCigna	Critical Illness  ProHealth	Select A	inimum age a	t entry under this p	policy is 18 yea	ars and maximum age at e	entry is 65 years.	
Plan Type*: Indivi	dual Flo	ater						
Sum Insured*:						LCOVERS	7	
₹50,000 ₹7	Lacs	Deductible:(ca	nnot be higher th	an the Sum Insured)	Removal	of Room Rent Limit		Bonus Booster
₹1 Lac ₹1	0 Lacs	₹1 Lac	₹4 Lacs		Health Ch	eckup	Option A	ım Insured, maximum up to
₹2 Lacs ₹1	5 Lacs	₹2 Lacs	₹5 Lacs		Re-Assura	ance	100%, irrespective of	of a claim under the Policy)
₹3 Lacs ₹2	20 Lacs	₹3 Lacs			Disease S	pecific Sub Limits	Option B	ım Insured, maximum up to
₹4 Lacs ₹2	25 Lacs	Voluntary Co-p	ay	_	Α	В С	100%. irrespective of	of a claim under the Policy
₹5 Lacs		10%	20%		Health Ma	intenance benefit	Option C	ım Insured, maximum up to
		(Deductible and Volu	untary Co-pay ca	nnot be opted under	500	1000	100%. irrespective of	of a claim under the Policy)
		the same plan)			Worldwid	e Emergency Cover	Option D	ım Insured, maximum up to
							200% irrespective o	f a claim under the Policy)
ManipalCigna	Critical Illness	Add On Cover [	UIN: MCIHLI	P21128V022021				
ManipalCigna	Health 360 A	Add on cover						
ManipalCigna	Health 360-Si	hield Add On Co	ver [LIIN: MC	IHLIA23023V012	2231			
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			£40 000	₹100,000				

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order. In case of credit card/ debit card transactions, Policy period will start from date of debit of requisite premium from the Proposer's card/ bank account.

ManipalCigna ProHealth Select Proposal Form | UIN: MCIHLIP26037V052526 | URN: 2025/PSLT/V5.01 | July 2025

### IV. MEDICAL AND LIFESTYLE INFORMATION\*:

Me	dical questions	Inci	ırod 1	Incured 2	Incured 3	Incured 4	Insured 5	Insured 6	Incured 7	Incured 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 Epilepsy or Fits 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 Intestitial Lung Diseases or Pneumoconiosis or Emphysema. (If Yes, tick against the disease)		YES NO	YES NO						
i	Cancer		YES NO	YES NO	YES NO	YES	YES NO	YES NO	YES NO	YES NO
ii	Rheumatoid Arthritis / Ulcerative Colitis / Crohn's disease		YES NO	YES NO	YES NO	YES	YES NO	YES	YES NO	YES NO
iii	Chronic Liver Disease, Hepatitis B, Cirrhosis		YES NO	YES NO	YES NO	YES	YES	YES	YES	YES
iv	Chronic Kidney Disease / Kidney failure		YES NO	YES NO	YES NO	YES	YES NO	YES	YES NO	YES
٧	Diseases of the Brain - Epilepsy/Fits/Stroke/Paralysis/Parkinsonism /Alzheimer's/Multiple sclerosis/Brain Tumor/ Cerebral Palsy		YES							
vi	Diseases of Heart - Heart Failure/Heart Attack/Angina/Coronary Artery Disease/Ischemic Heart Disease		YES							
vii	Chronic diseases of the Lungs - Chronic Bronchitis/ Intestitial Lung Diseases/Pneumoconiosis/Emphysema		YES							
Q2	Has any member ever suffered or currently suffering from or under treatment (operated, hospitalised, investigated) or been under medication for more than a week for any medical condition.		YES							
i	Diabetes Mellitus		YES	YES	YES	YES NO	YES	YES	YES	YES NO
1	How does the applicant manage his/her diabetes / pre-diabetes?									
а	Insulin									
b	Oral diabetic medication									
С	No medicine									
d	Any other treatment									
2	How many medicines does the applicant take to manage his/her diabetes/pre-diabetes?									
а	No medicine									
b	One medicine									
С	Two medicines									
	Three or more medicines		_							
d 3	When was the applicant first diagnosed with diabetes / pre-diabetes?									
а	1-5 years									
b	5-10 Years									
С	10 - 15 years									
d	More than 15 Years									
ii	Hypertension		YES							
1	How does the applicant manage his/her Hypertension / High Blood Pressure?									
а	No medicine									
b	One medicine									
С	Two medicines									
d	Three or more medicines									
2	When was the applicant first diagnosed with Hypertension / High Blood Pressure?									
а	1-5 years									
b	5 - 10 Years									
С	10 - 15 years									
d	More than 15 Years									
iii	High Cholesterol		YES							
1	Is any of the applicant under medication for high cholesterol/high triglycerides									

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а	Yes																
b	No												1		7		
			YES		YES	Y	ΈS		YES		YES		YES		YES		YES
iv	Thyroid disorders		NO		NO		10		NO		NO		NO		NO		NO
1	Which thyroid disorder is the applicant suffering from?								1 -								
a	Goitre			Г									1				
b	Hyperthyroidism (high thyroid activity)				_										=		
С	Hypothyroidism (low thyroid activity)												1		=		_
	Other thyroid disorders			L	_									L	_		
d	-			L								<u>_</u>		L	_		<u> </u>
е	Thyroid Nodule			L								L		L			
f	Thyroditis																
g	Any other																
	Head and Luna discarders		YES		YES	Y	ΈS		YES		YES		YES		YES		YES
V	Heart and Lung disorders		NO		NO		10		NO		NO		NO		NO		NO
1	Asthma																
2	Tuberculosis																
3	Upper Respiratory Tract Infection			Г													
4	Lower Respiratory Tract Infection												1				
5	Varicose veins			Г									1	Г	=		
															_		_
6	DVT (Deep vein thrombosis)	+			_								1	L	=		
7	Syncope			L	_							_	_	L	_		
8	Hypotension (Low Blood Pressure)	+	<u> </u>	L					<u> </u>			L		L			<u> </u>
9	Varicocele			L		L						L		L			
10	Lung Abscess																
11	Allergic Bronchitis																
12	Any other heart and lung condition																
			YES		YES	Y	ΈS		YES		YES		YES		YES		YES
vi	Digestive system disorders (Stomach and related organs)		NO		NO		10		NO	Ē	NO		NO		NO		NO
1	Peptic ulcer (Ulcer in stomach or duodenum)											T	1				
2	Appendicitis																
3	Cholecystitis/Cholelithiasis (Gall Bladder stones)												1		= 1		Ħ
4	Hemorrhoids(Piles)														=		$\equiv$
5	Anal Fissure				_								1		=		$\equiv$
6	Anal Fistula												1		=		
7	Pancreatitis				_								1				_
8	Umbilical Hernia (Hernia at navel)																
9	Inguinal Hernia (Hernia in groin)				_								1		_		
10	Irritable bowel syndrome												1				_
11	Fatty liver												1		=		=
12	Any other																
12	Arry other	-	\/F0		\/F0		/E0	<u> </u>	\/F0	7	\/F0		VE0	<u> </u>	lv=0	<u> </u>	
vii	Brain, nerve and Psychiatric (Mental) disorders		YES		YES		'ES		YES	F	YES		YES	L	YES		YES
		$\perp$	NO	Ļ	NO		10		NO	L	NO	닏닏	NO		NO		NO
1	Recurring or severe headaches / Migraine	-		L								L		L	_		
2	Febrile Convulsions			L	_							<u> </u>		L	_		
3	Vertigo (Recurrent dizziness)	-	<u> </u>	L					<u> </u>			<u> </u>		L			<u> </u>
4	Encephalitis			L								L	_	L	_		
5	Mental Retardation		<u></u>	L								<u> </u>		L			<u> </u>
6	Anxiety			L								L		L			
7	Depression			L								<u> </u>		L			
8	Psychosis			L	_							L		L	_		
9	Any other psychological disorders	_		L		<u> </u>			<u> </u>			<u> </u>		L			<u> </u>
10	Dementia (Memory loss)		<u> </u>	L								L		L			<u>Ш</u>
11	Attention deficit Disorder					L						L					
12	Any other	Ш.		Ш_		Ш		Ш_		Ш		Ш_		Ц.		Ш	
,,,,,,	Other Endocrine (Hermanal) discrete:		YES		YES	Y	ΈS		YES		YES		YES		YES		YES
viii	Other Endocrine (Hormonal) disorders		NO		NO	N	10		NO		NO		NO		NO		NO
1	Parathyroid gland disorders																
2	Adrenal Disorder			Г										Г			
3	Pituitary Disorders			Ī										Ī			
	·	1	YES		YES	Y	ΈS		YES		YES		YES		YES		YES
ix	Bone, joints and muscle disorders		NO		NO		10		NO	F	NO		NO	-	NO		NO

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1	Gout / Hyperuricemia (high uric acid in blood)															$\overline{}$
2	Osteoarthiritis															=
3	Shoulder Dislocation												Ī			_
4	Spondylitis / Spondylosis				_					_		_		_		_
5	Osteoporosis				_					_		_		_		_
6	Prolapse of Inter-vertebral disc (disc prolapse)				_					_		_		_		+
7	Total Knee Replacement											_				=
8	Total Hip Replacement				_					_		_	<u>L</u>	_		+
9		-										_				
x	Any other  Ear, nose, eye and throat disorders		YES	Ē	YES	YES	Ē	YES	Ē	YES		YES	L.	YES		YES
^			NO		NO	NO		NO		NO		NO		NO		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	Glaucoma			[												
10	Vocal Cord Nodule															
11	Any other															
хi	Genito-urinary and Gynaecological disorders		YES		YES	YES		YES NO		YES NO		YES NO		YES		YES NO
1	Kidney/bladder stones													110		
				L						_		_			L	_
2	Recurrent Urinary tract infection			L	_						<u>_</u>	_		_	L	
3	Stricture Urethra		Ш	L				Ш			L		L		L	
4	Cytitis/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 cyst															
12	Endometriosis															
13	Fibroid Uterus											1				$\overline{1}$
14	Menstrual disorder / irregular or excessive bleeding											7			Г	=
15	Bartholin's abscess/cyst											_				=
										_		_			L	=
16	Vaginal prolapse				_					_		_		_	L	+
17	Cervical polyp															
18	Any other	Ш		Ш_			Ш.		Ш.		Ш_		Ш.		Ш_	
<u>, ,                                 </u>	Die od and valete d die and		YES		YES	YES		YES		YES	'	YES		YES		YES
xii	Blood and related disorders		NO		NO	NO		NO		NO		NO		NO		NO
1	Anaemia															
2	Thalassaemia			[												
3	Sexually transmitted diseases			[												
4	HIV / AIDS (Acquired Immuno-deficiency syndrome)															
			YES		YES	YES		YES		YES		YES		YES		YES
xiii	Skin disorders		NO		NO	NO		NO		NO		NO	П	NO		NO
1	Psoriasis															
2	Eczema															
3	Dermatitis															
4	Urticaria											1	Г			Ŧ
5	Vitiligo															=
6	Cyst/ lump/ growth / polyp / tumour	+		-						=	-		Г			_
7	Any other															
'	7 try Out-OI	111		<u> </u>			Ш-		<u> </u>				<u> </u>		<u> </u>	
			YES		YES	YES		YES		YES		'ES		YES		′ES
xiv	Any other condition / illness / disorder / surgery		NO		NO	NO NO		NO		NO		10		NO	\	NO
		1		1			1		1		I					

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Q3	Has any of the applicants recommended to undergo or has undergone any pathologic or radiologic tests for any illness other than the ones listed above and routine or annual health check-up?		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						
Habi	ts and Lifestyle questions	Ins	ured 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? Please tick the relevant box(es) below		YES NO	YES NO	YES	YES NO				
Α	Smoke		YES NO	YES NO						
1	Since how long does the applicant smoke									
а	<=20 years									
b	>20 years									
В	Tobacco		YES NO	YES NO	YES NO	YES	YES	YES NO	YES	YES NO
1	How many Pan masala/gutka packets does the applicant has in a day									
а	1-3 packets/day									
b	4-6 packets/day									
С	>6 packets/day									
С	Alcohol		YES NO	YES NO						
1	How frequently does the applicant consume alcohol									
а	1-3 days/week									
b	3-6 days/week									
С	Daily									
For I	ManipalCigna Critical Illness Add on Cover	Ins	ured 1	Insured 2	Insured 3	Insured 4	Insured 5	Insured 6	Insured 7	Insured 8
Q6	Have any first degree relatives (i.e. parents, brothers, sisters or children) of any of the applicants (who are not themselves applicants for this insurance policy) had cancer, motor neuron disease or any other hereditary disorders		YES NO	YES NO	YES NO	YES NO	YES NO	YES	YES NO	YES NO

# V. ADDITIONAL MEDICAL INFORMATION:

If answers to Q2 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:**

Pease 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)?

rease in the following details with respect to health insurance policies(s) currently of heid with the Company of any other insurance co										imparty (individual of Group):					
Insured	Policy No.	Type of Policy e.g. Mediclaim, PA, CI, Hospital Cash	Insurer Name	From Date	To Date	Sum Insured	С	laim Details	Cumulative Bonus Earned			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			
							Claim Claimed Ailment Number Amount			%	Amount	to any special conditions such as exclusions by any insurance company?			
Insured 1												Yes No			
Insured 2												Yes No			
Insured 3												Yes No			
Insured 4												Yes No			
Insured 5											Yes No				

### 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	Sum Insured	Cumulative	Bonus Earned
						%	Amount
Insured 1							
Insured 2							
Insured 3							
Insured 4							
Insured 5							
For active police	ries nlease attach no	licy conies					

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

### **VIII. PAYMENT DETAILS\*:**

Premium Paid by : <	<first></first>	<middle></middle>	<last></last>	Relationship to Pro	oposer:	
Premium Amount : _		in V	Vords	•	·	
Signature : _						
Payment Option: Cheque	Demand Draft	Pay Order	Credit Card	Debit Card	BASBA <sup>\$</sup>	Cash
For Cheque / DD / Credit Card/ D	ebit Card/ PO/ Others (Please	e specify)	_(Payable in favour of	"ManipalCigna Health	Insurance Compan	y Limited" –
Proposal form No	)					
I hereby give my consent acceptance of my Proposa	and authorize my Bank to bloo al for Insurance by ManipalCiç	ck the premium amou gna Health Insurance	nt payable and debit the Company Limited.	e same from my Accou	unt under Bima-ASB	A* facility on
BASBA/ Bima-ASBA - Bim	na Applications Supported by	Blocked Amount				
Instrument / Transaction Number	<u>:</u>		Instrument/Transacti	on Date:	M M Y Y Y	Y
Instrument /Transaction Amount	:					
Bank Name	:					
Payment to be collected only from Propos	sers Card/Bank Account					

# ManipalCigna ProHeatth Select Proposal Form | UIN: MCIHLIP26037V052526 | URN: 2025/PSLT/V5.01 | July 2025

# 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. NEET 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: | | | | | | | | | | | | | |

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 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 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 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 to the Terms and Conditions of the policy/ies. Signature of Proposer \*: Place: (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, I have fully explained the contents of the proposal form and terms and conditions of the Policy to the Proposer in the language understood to him/her and that the Proposer has affixed the thumb impression above after fully understanding the contents thereof. Signature of Proposer \*: Date: D D M M Y Y Y (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\*: (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 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. **ACKNOWLEDGEMENT**: (Tear Off) Received from Ms / Mrs / Mr through Cash/Cheque/DD/Credit Card/Debit Card No\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.