

Proposal Form No.: _____

FOR OFFICE USE

Branch Name*:	Branch Code:	Business Type:	Urban/ Social/ Rural
Intermediary Name:	Sourcing Department:	Intermediary Code*:	Agent Code / Broker Code / CA Code
Ops Tags	Employee DMS Code*:	Partner Vertical Name*:	Partner Branch ID*:
	ManipalCigna Employee DMS Code	Partner Business Vertical Code	Partner Branch Code

ManipalCigna Group Overseas Travel Insurance Policy

Proposal Form

1	This form should be filled by the Corporate or any person authorised by the Corporate to sign on their behalf.	2	Please fill the form in BLOCK LETTERS .	3	Please submit the proposal form in original, photo copies will not be accepted by the Company.	4	Kindly contact the Company's Office for any doubt or clarification on the Proposal Form.
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Note: The liability of the Company does not commence until this proposal is accepted by the Company and premium received.

I. PROPOSER (CORPORATE) DETAILS: All invoices will be raised to the following address and addressed to the Principle contact person mentioned below

Proposer Name : _____

 First* Middle* Last*

Principle Contact Person's Name : _____

Type of Business : _____

Correspondence Address for all documentation : Block No./Flat No.: _____ Floor No.: _____ Building Name: _____
 Street Name: _____
 Locality: _____
 Landmark: _____ City/Village: _____
 State: _____ Pin code: _____

Contact Number : Landline: _____ Mobile Number: _____

Email Address: _____

PAN No/ TAN No. : _____ Aadhaar No. _____

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

Period of Insurance : From: DD MM YYY Y To: DD MM YYY Y

Plan Type : Corporate Overseas- Single Trip Overseas Multi Trip (days) Student

Policy Type : Fresh Renewal Extension

Please state whether all eligible employees/families, members/families of the Group/Association/Institution/Corporate Body are proposed for Insurance?
 Yes No

Total Number of Employees/Members to be covered (including families/dependents wherever covered): _____

II. INSURED DETAILS:

Is the Address of insured different from that of the Proposer? Yes No. If Yes please provide:

Please provide details of Insured Persons and of benefit and coverage required (Attach separate sheet with the following data elements)

Details	Insured 1	Insured 2
Unique identification No./Employee No./ membership no.		
Name of Insured member		
Relationship to the Proposer		
Date of Birth		
Height		
Weight		
Gender		

Nationality		
Passport No.		
Passport Expiry Date		
Profession/Designation/ Category/ position		
Nature of Duty		
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))		
Aadhaar No.		
Email ID		
Mobile No.		
Mobile No./ Any other contact no. while overseas		
Pre-existing Diseases		
Plan Name		
Waiting Period/s		
Sum Insured		
Deductible and other limits, Sub Limits and condition		
Optional Covers		
Sum Insured		
Deductible and other limits, Sub limits and condition		
<< If 'Travel Loan Secure' is opted >> Travel Loan Amount	-----	-----
Travel Loan issuing Financial Institution Details	-----	-----
Loan Account number	-----	-----
<<If Return of minor children is opted>> Details of Legally appointed guardian		
<<For Student Policy>> Name of Student, Date of Birth, Copy of Admission letter, Name of University, Course Name, Course duration, Date of commencement of course, Date of conclusion of course, University Address, Number of semesters, Tuition fee Structure, Fees paid by (Self, Parents, Others (give details),	----- ----- ----- ----- ----- ----- D D M M Y Y Y Y D D M M Y Y Y Y ----- ----- ----- ----- -----	----- ----- ----- ----- ----- ----- D D M M Y Y Y Y D D M M Y Y Y Y ----- ----- ----- ----- -----

<< Any Medical information which you may want insurer to know?>>		
<<if Sponsored >> Name of Sponsor, Address, Contact No., Date of Birth of Sponsor, Email id	----- ----- ----- -----	----- ----- ----- -----
Nominee Name and Relationship with Insured#		
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
Are You suffering from or have You ever suffered from any of the following (please encircle): arthritis, allergies, circulatory disorder, cancer of any kind, diabetes, disorders of the spinal cord or vertebral column like slipped disc etc, disorders of the stomach / large or small intestine, high blood pressure, heart condition, hernia of any kind, hemorrhoids, hematological (blood) disorder, mental / Psychatric condition, nervous disorder, fainting episode, blackouts, fits, paralysis of any kind, respiratory disorder, urinary disorder, varicose veins, Hypertension, Osteoporosis, Disease of bones/ joints or any diseases or injury requiring surgical or medical treatment.	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: _____ _____
Do you have any physical deformity?	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 ever been hospitalized for treatment/ observation?	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: _____ _____
Are you currently or in past were on medication?	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 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.

If Minor is declared as nominee, please provide details of Appointee.

III. PLAN DETAILS:

Note: Additional insurances (optional covers) can be purchased only in addition to base cover 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>>
Plan Type	
No. of Travel days <<For corporate Policy>>	
Sum Insured/s	<<Currency>> <<Amount>>
Area/s of Cover	<< Area of Cover>>

	Name of the Cover	Sum Insured	Aggregate Limit	Sub Limit/s	Deductible/s	Other Limits & Conditions
Base Cover/s (Sum Insured, Sub Limit, Deductible/ Sub-limit/ Waiting Period/ Other Limits & Condition)						
Optional Cover/s (Sum Insured, Sub Limit, Deductible/ Sub-limit/ Waiting Period/ Other Limits & Conditions)	Name of the Cover	Sum Insured	Aggregate Limit	Sub Limit/s	Deductible/s	Other Limits & Conditions

IV. Details of previous insurer(s) (if renewal)

Are your employees/members at present insured under any Domestic / International Health Insurance?	Yes <input type="checkbox"/> No <input type="checkbox"/>
If 'Yes' Please provide the details 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 is 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 (in Rs.):	_____	Payment Option (pl. tick (√)):	Cheque / DD/Other (Specify)_____
Amount In words			

Payment Frequency : Monthly/ Quarterly/ Half Yearly/ Yearly/Single					
For Cheque / DD (Payable in favour of "ManipalCigna Health Insurance Company Limited")					
Instrument no.		Instrument Date		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 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.

Date: _____ Time: _____ Place: _____

Signature of Proposer

VII. Intermediary Declaration:

I, _____ (Full Name) in my capacity as an Insurance Advisor/ Specified Person of the Corporate Agent/Authorized 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 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 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: _____ 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.