Arogya Sanjeevani Policy, Royal Sundaram General Insurance Co. Limited PROPOSAL FORM



Proposal No.

	FOR OFFICE USE ONLY							
Branch Name:	Branch Code:							
Intermediary: Agency	☐ Direct ☐ Corporate Agency ☐ Other Intermediaries							
Intermediaries Name:	Intermediary Code:							
Proposal Received On:								
Processed By:	Date D D M M Y Y Y Y Approved By: Date D D M M Y Y Y Y Y Y Y Y							
Customer ID:								
	GUIDELINES FOR COMPLETION OF THE FORM (TO BE FILLED BY PROPOSER)							
Please answer all the questions fully and correctly. This proposal will be the basis of any insurance policy that We may issue. You must disclose all facts relevant to all persons proposed to be insured that may affect our decision to issue a policy or its price, terms, conditions and exclusions. The policy shall become void at our sole discretion, in the event of any untrue or incorrect statement, misrepresentation, non-description or non-disclosure in any material particular in the proposal form/personal statement, declaration and connected documents or any material information having been withheld by the Proposer or any one acting on his behalf.								
If there is insufficient space for you to provide information whether as requested or otherwise, please attach a separate sheet. If you are in any doubt, please seek the help of our company representative or your insurance advisor. If We accept a proposal for insurance, it shall be subject to the Policy terms and conditions and We shall have no liability to make any payment under the Policy if premium is not received by us in full (in line with mode of payment opted by you) and in time, or is not realized or non-fulfillment of pre-policy medical check-up.								
	PROPOSER DETAILS							
Please fill up this form in	n CAPITAL LETTERS for yourself and each proposed insured person							
Mr. Mrs. Miss	Others Gender Male Female 3 rd Gender PAN Number							
Name of the Proposer	First Name Middle Name Last Name							
Address for Correspondence								
	City State							
Landmark	Pincode							
Telephone								
Date of Birth DDDM	1 M Y Y Y Y Y Marital Status: Married Single Nationality: Indian NRI Foreigner							
Education Qualification	☐ Lesser than matriculation ☐ Matriculation ☐ Graduate ☐ Post Graduate ☐ Professional Course							
Occupation	☐ Salaried ☐ Self employed ☐ Student ☐ House wife ☐ Others							
If salaried, specify designa	ation							
If self employed, specify b	ousiness/occupation							
Annual Gross Income (₹)	☐ Up to 5 lakhs ☐ 5 to 10 Lakhs ☐ 10 to 25 Lakhs ☐ 26 to 50 lakhs ☐ 50 Lakhs to 1 Crore ☐ Above 1 Crore							
E-mail*								
Ayushman Bharat Health	Account (ABHA)							
Please specify if you fall	under any of the listed categories. (please tick and give details where ever required)							
1. Non Resident Indi								
2. Member of any Tr								
3. Politically Exposed	d Person (PEP): ☐ Senior Politician ☐ Senior Government ☐ Judicial ☐ Military Officer ☐ Senior Executive of State Owned Corporation ☐ Important Political Party Official							
	☐ Head of State or of Government.							

			K	(NC	W	YC	UI	R C	CU	STO	OM	IER	(K	YC)	DETAILS					
	se provide your Central Know Your Customer	reg	gist	trati	on i	nur	nbe	er b	elc	OW.										
1. 3.																				
	☐ Any other officially valid document (plea	ise	spe	ecify	y)															
4.	Identity Proof (only for those submitting	For	m	60)	· 		Dri	vin	g I	Lice	nse			/oter	's Identity (Card	☐ Passport	Сору	☐ NRE	GGA Card
	Any other officially valid document (please specify)																			
						(CO	VE	RA	AGE	E SI	ELE	CT	ION						
1.	Policy Type: Individual Family Fl	oat	ter						2.	Pr	ор	ose	ed P	olic	y Tenure:	_ 1	Year			
If Fa	mily Floater*, number of persons to be cover	ed:	A	dulı	s:									_ C	hildren:			((* - Max	ximum 6 Adults
Are y	you covering all children	No	ote:	Prop	oser	has	to be	e ma	and	atori	ly co	vere	d in t	he pol	licy					
3.	Sum Insured □ 1 Lakh □ 1.5 Lakhs □ 5.5 Lakhs □ 6.5 Lakhs □ 6.5 Lakhs			2 La 7 La						akh:				akhs akhs	☐ 3.5 I		☐ 4 Lakhs		5 Lakhs 5 Lakhs	
Plea	se select your choice of TPA (Third Party A	dm	ini	stra	tor)	to	sei	rvic	e y	you	r ca	ıshl	ess	clain	ns.					
	Paramount Health Services (TPA) Pvt Ltd. The above is in compliance with ENo. IRDAI / Reg/15/166	/201	9.Ir										Vt.				Health Insur			
				DE	ΓAΙ	LS	OF	7 P	ER	SO	NS	S TC) B	E CO	OVERED					
Sl. No	Insured Name (First, Middle, Last)			Da	ite o	f bi	rth						Ge	ender			ionship with proposer	Height (cm)	Weight (kg)	Profession/trade/ occupation
1.		D	E	М	М	Υ	Υ	Υ	Υ		M	. [F		3 rd Gender					
2.		D	E	M	М	Υ	Υ	Υ	Υ		M	. [F		3 rd Gender					
3.		D	E	M	М	Υ	Υ	Υ	Υ		M	. [F		3 rd Gender					
4.		D	+	+	М	Υ	Υ	Υ	Υ		M	. [_ F		3 rd Gender					
5.		D	+	+	\vdash	Υ	Υ	Υ	Y	L	M		_ F		3 rd Gender					
6.		D	+	+		Y	Y	Y	Y	H] M] F		3 rd Gender					
7.		D D	+	+	\vdash	Y Y	Y 37	Y 37	Y	╠] M] F		3 rd Gender					
8. 9.		D	+	+	\vdash	v	V	V	V	<u> </u>] M	_] F F		3 rd Gender 3 rd Gender					
10.		+	+) M	\vdash	V	V	V	V	 -	M		r F		3 rd Gender					
10.				1111	171	_		_							3 Gender					
In th	nination e event of the death of the proposer any payme ch nominee would be sufficient discharge to bwing section to be filled by the proposer:																			
	Nominee Name (First, Middle, Last)]	Rela	tion	shi	p w	ith	the	pro	opos	ser			Addre	ss and contact	details o	f Nomine	ее
														Ad	ldress					
														Ph	none Numb	er				
Elec	tronic Insurance Account Number																			
Ifves	s, please mention account number																			

4. Medical Questions

Please answer the below mentioned questions accurately to the best your knowledge in respect of each person proposed to be insured. If the answer to any of these questions is Yes, please provide the complete details in the table for additional medical information (Important-You must answer these questions truthfully.)

Please ensure that you are fully informed about the standard waiting periods and permanent exclusions that apply to the Arogya Sanjeevani Policy, Royal Sundaram General Insurance Co. Limited.

Sl.	Questions (please answer Yes/No)		Proposed Insured Name(s)												
No	Questions (piease answer res/No)	1	2	3	4	5	6	7	8	9	10				
1	Within the last 2 years have you consulted a doctor or healthcare professional? (other than Preventive Health Check-up or Pre Employment Health Check-up)	☐ YES	☐ YES	☐ YES	☐ YES	☐ YES	☐ YES	☐ YES	☐ YES	☐ YES	☐ YES				
2	Within the last 2 years have you underwent for any detailed investigation (e.g. X-ray, CT Scan, biopsy, MRI, Sonography, etc) (other than Preventive Health Checkup or Pre Employment Health Check-up)	☐ YES	☐ YES	☐ YES	☐ YES	☐ YES	☐ YES	☐ YES	☐ YES	☐ YES	☐ YES				
3	Within the last 5 years have you been to a hospital for an operation/medical treatment?	YES NO	☐ YES ☐ NO	YES NO	YES NO	☐ YES ☐ NO	☐ YES	YES NO	☐ YES	YES NO	☐ YES ☐ NO				
4	Do you take tablets, medicines or drugs on a regular basis?	YES NO	☐ YES ☐ NO	☐ YES	YES NO	☐ YES	☐ YES ☐ NO	YES NO	☐ YES ☐ NO	YES NO	☐ YES ☐ NO				
5	Within the last 3 months have you experienced any health problems or medical conditions which you/proposed insured person have/has not seen a doctor for	☐ YES ☐ NO	☐ YES ☐ NO	☐ YES	☐ YES	☐ YES ☐ NO	☐ YES ☐ NO	☐ YES	☐ YES ☐ NO	YES NO	☐ YES ☐ NO				
6	Have any of the person proposed to be insured ever suffered from or taken treatment, or hospitalized for or have been recommended to take investigations/medication/surgery or undergone a surgery for any of the following – Diabetes; Hypertension; Ulcer/Cyst/Cancer; Cardiac Disorder; Kidney or Urinary Tract Disorder; Disorder of muscle/bone/joint; Respiratory disorder; Digestive tract or gastrointestinal disorder; Nervous System disorder; Mental Illness or disorder, HIV or AIDS	☐ YES	☐ YES ☐ NO	☐ YES	☐ YES ☐ NO	☐ YES ☐ NO	☐ YES ☐ NO	☐ YES	☐ YES ☐ NO	☐ YES ☐ NO	☐ YES ☐ NO				

Lifestyle questions:

Does any person proposed to be insured consume any of the following:

Çul-	ostance	Proposed Insured Name(s)											
Sui	ostance	1	2	3	4	5	6	7	8	9	10		
			YES NO										
Alcohol	Quantity**												
	No. of Years												
		YES NO	YES NO	YES NO	YES NO	YES NO	YES NO	YES NO	YES NO	YES NO	YES NO		
Smoking	Quantity (No./Day)												
	No. of Years												
Any other substance		YES NO	YES NO	YES NO	YES NO	YES NO	YES NO	YES NO	YES NO	YES NO	YES NO		
like Tobacco/ Guthka/Pan/	Quantity (Pouch/Day)												
Pan Masala, etc	No. of Years												
		YES NO	YES NO	YES NO	YES NO	YES NO	YES NO	YES NO	YES NO	YES NO	YES NO		
Narcotics	Quantity												
	No. of Years												

If any of these habits has been in the past please mention the year of stopping it and the reason for doing the same ___

habit

5. Additional Medical Information

If you have answered yes to any of the questions in section 5, please give full details here. If you need more space please use extra sheets. If you are unsure whether any details are relevant, please include them.

Substance	Insured 1	Insured 2	Insured 3	Insured 4	Insured 5	Insured 6	Insured 7	Insured 8	Insured 9	Insured 10
Name of illness/injury suffering from or suffered in the past										
Date of first diagnosis (Month & Year)										
Treatment/medication received/ receiving										
Treatment outcome (fully cured/ partially cured/ ongoing, etc)										

N.T	_	_

Company may apply an exclusion/risk loading on the premium payable (based upon the declarations made in the proposal form and the health status of the members proposed to be insured). These loadings would be applied from the Policy Period State Date including all subsequent renewals with the company

applied from the Policy Period State Date inc Any exclusion/loadings, if applicable, shall I stipulated time of such intimation. Compan reason, Company shall cancel your proposal	be suitably intimated to the proposer based ny shall not be at any risk during this period.	d on the assessment of t l. In the event of the decl	ine of proposal due to not			
		GENERAL INFO	RMATION			
1. Family Physician details:						
Family Physicians name						
Contact Number						
2. Existing Insurance Details Is the proposer or any of the per Insurance Co. Limited or any othe If YES, please indicate below the	er insurance company	□NO				Sundaram General
Since when have you been contin	nuously insured DD MM YYYY					
Insured Name (First, Middle, Last)	Insurer Name	Policy No./ Application No.	Period of From	Insurance To	Sum Insured (₹)	Claims details if any
			D D M M Y Y	D D M M Y Y		
			D D M M Y Y	D D M M Y Y		
If you want to avail the portability documents relating to the existing 3. Caution You are obliged to make a full any would influence our decision to is the policy is issued and does not information comes to light before additional information, whether render any policy issued void.	g policy in addition to the information of the information of the frank disclosure of all facts may sue policy or the terms on which of end with the submission of the the policy is issued, then you	ation given above terial to the assum it is issued and you this proposal form must inform us o	nption of risk in rela u must not misrepre n. If therefore, there of the same in writi	ntion to you and eve esent any informatic e is any change in ng without delay. I	ery person proposed on to us. The obligati the information giv f there is insufficien	I to be insured that ion continues until ven herein or new nt space to provide
4. Authorization for electronic	policy fulfillment and service co	ommunications (Please read carefully	y and put a check ma	ark against each befo	ore signing)
☐ I hereby consent that the police	cy documents may be sent to me l	by email at			(Please provide	e us your e-mail id)
☐ I hereby consent to and au communication (electronic of What's App)	athorize Royal Sundaram Gener or otherwise) with respect to th		, -			· ·
Date: DDMMYYYY	Y	Signature of	the Proposer :			
Place :		Name of Pro	oposer :			



5.	Declaration								
	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 undertake that the loadings applicable have been informed and understood by me.								
	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.								
Date	e: DDMMYYYYY Signature of the Proposer:								
Plac	e:Name of Proposer:								
6	Vernacular Declaration								
Sun hav Deci	ereby declare that I have fully explained the contents of the proposal form and all other documents incidental to availing the health insurance from Royal adaram General Insurance Co. Limited to the proposer in the language understood by him/her. The same have been fully understood by him/her and the replies to been recorded as per the information provided by the proposer and the replies have been read out to fully understood and confirmed by the proposer. Alarants Name								
Sign	sature of declarant : Signature of applicant in vernacular :								
7.	Payment Details: Please tick (√) payment option Premium Amount (₹)								
	Cash								
	Cheque/NEFT/DD Payment Option: Cheque/NEFT/DD Number								
	Cheque/NEFT/DD Date DDMMYY Bank Bank								
	Payment options: Annual Monthly Quarterly Half-yearly In case of installment payment options i.e. monthly, quarterly and half-yearly, ECS (Auto-debit is must) For Auto-debit facility, you are required to submit Auto-debit authorization form separately.								
	Card Payment Option : Charge the premium to my								
	Visa / Master Card No.								
	Name of the Bank I hereby authorize Royal Sundaram General Insurance Co. Limited to charge applicable premium for me and my family members policy to my above mentioned Visa/Master Card.								
8.	For payment of claims/refund through direct bank transfer, please provide the following details: (please enclose a cancelled cheque along with the proposal form)								
	Name of Bank Branch City								
	IFSC Code Account Number Account Number								
Sign	Please tick ($$) if you want to opt for Auto Renewal (If yes, please fill the ECS Mandate Form) a Here								
X	Place : Signature of Applicant								
Inte	ermediary Declaration								
Ι,	(Full Name) in my capacity as an Insurance Advisor/Specified Person of the								
the Pro if th con vary Pro	reporate Agent/Authorized employee of the Broker/Relationship Officer, do hereby declare that I have explained all the contents of this Proposal Form, including nature of the questions contained in this Proposal Form to the Proposer including statement (s), information and responses(s) submitted by him/her in this posal 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, his 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 tained in this Proposal Form / including addendum(s), affidavits, statements, submissions, furnished/ to be furnished, the Company shall have the right to be the benefits which may be payable and furthermore, if there has been a non-disclosure of any material fact, the Policy issued to his/her favour pursuant to this posal may be treated by the Company as null and void and all premium paid under the Policy may be forfeited to the Company.								
	ense No./ID (Advisor/Corporate Agent/Broker/Relationship Officer) D D M M Y Y Y Y Y								
Date	e: D D M M Y Y Y Y								

5

SECTION 41 OF THE INSURANCE ACT, 1938 - PROHIBITION OF REBATES

- No person shall allow or offer to allow either directly or indirectly as an inducement to any person to take out or renew or continue an insurance in respect of any kind of risk relating and the continue and insurance in respect of any kind of risk relating and the continue and insurance in respect of any kind of risk relating and the continue and the continuto 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 $continuing \ the \ policy \ accept \ any \ rebate \ except \ such \ rebate \ as \ may \ be \ allowed \ in \ accordance \ with \ the \ published \ prospectus \ or \ tables \ of \ the \ Insurer.$
- $2. \quad If any person fails to comply with sub-regulation (1) above, he shall be liable to payment of a fine which may extend to Ten Lakh Rupees.\\$



Royal Sundaram General Insurance Co. Limited

Vishranthi Melaram Towers, No. 2 / 319, Rajiv Gandhi Salai (OMR), Karapakkam, Chennai - 600097. Registered Office: 21, Patullos Road, Chennai - 600 002. Royal Sundaram IRDAI Registration No.102 | CIN:U67200TN2000PLC045611



(*) 1860 425 0000 | 🖂 customer.services@royalsundaram.in | 🕂 www.royalsundaram.in





Arogya Sanjeevani Policy, Royal Sundaram General Insurance Co. Limited



ACKNOWLEDGMENT

Proposal No.	Date DDMMYYYY
We acknowledge with thanks the receipt of your proposal and amount by Cash/Cheque/NEFT/DD/Others_	of
amount of ₹.	_dated
drawn on	
Neither the submission to us of a completed proposal for Insurance nor any payment for any policy sought of and always shall be in our sole and absolute discretion. If we accept a proposal for Insurance, it shall be subject no liability whatsoever if premium is not received by us in full (in line with mode of payment opted by you) a proposal, we will inform you and refund the payment, if any, received from you without interest.	to the policy terms and conditions and we shall have
Signature of the receiver and office seal	



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Insurance is the subject matter of solicitation

URN: RS/Retail Health/ASP/002 | UIN: RSAHLIP20177V011920



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Royal Sundaram IRDAI Registration No.102 | CIN:U67200TN2000PLC045611







Auto-Debit/ECS Authorization Form

Proposal No.

GUIDELINES FOR COMPLETION OF THE FORM (TO BE FILLED BY PROPOSER)

Please furnish all requested details fully and correctly. This information will be used as the basis for initiating the necessary procedures to complete your mandate authorization with your chosen bank, for providing you with an auto debit facility, to pay your Renewal premium/Balance insurance premium through instalment facility to Royal Sundaram General Insurance Co. Limited.

This service is provided by National Payment Corporation of India (NPCI) through their Online Mandate Approval Gateway Service. (OnMAGS)

	PROPOSER DETAILS					
Please fill up this fo	orm in CAPITAL LETTERS for yourself and each proposed insured person PAN Number					
Mr. Mrs. N	Miss Others Gender Male Female 3 rd Gender Aadhaar Number					
Name of the Proposer	First Name Middle Name Last Name					
Marital Status	☐ Married ☐ Single Nationality Date of Birth ☐ ☐ ☐ M M Y Y Y Y Y					
Policy Type Opted	☐ Individual ☐ Family Floater					
Sum Insured Opted	□ 1 Lakh □ 1.5 Lakhs □ 2 Lakhs □ 2.5 Lakhs □ 3 Lakhs □ 3.5 Lakhs □ 4 Lakhs □ 4.5 Lakhs □ 5 Lakhs					
Policy Tenure	☐ 1 Year					
Auto Debit for	Renewal Premium Balance insurance premium through instalment					
Instalment Opted	☐ Half Yearly ☐ Quarterly ☐ Monthly					
Annual Premium						
Instalment Premium	Number of Instalments					
Initial Payment						
Balance Premium to be paid						
Your Bank Name						
Branch						
A/c Number						
Name as in bank records						
Account Type	IFSC Code					
Disclaimer:						
	ur chosen bank A/c is adequately funded, to ensure successful debit of the instalment premium amount, when it becomes due.					
2) We will make the	1st attempt to debit, on or a few days before your installment due date.					
3) In the event of a fa	ailed attempt, we will try for a debit again, once during the grace period.					
4) There will be a 15	5-daysgraceperiod,attheendofyourchoseninstalmentperiod.However,therewillbenocoverageduringthisperiodofbreakininsurance.					
5) If the instalment a	amount is not paid within the grace period, your policy will lapse.					
6) You will then lose	e continuity benefits, if any, and will need to opt for a fresh policy again.					
7) You have the opti-	ion to stop this auto debit facility, 15 days before the instalment due date by approaching our customer services team.					
8) There will be no c	3) There will be no charges or penalty levied, if you choose to cancel this mode of payment.					
9) You will have the	9) You will have the option to pay for the balance premium due, fully through any convenient mode of your choice.					
10) On submission o	of this form, you will get an SMS / email, with a link to enable you to authorize the auto debit mandate through your online banking facility.					
Date: DDMM	Date: DDDMMYYYYY					
	Royal Sundaram General Insurance Co. Limited					

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