



THE ORIENTAL INSURANCE COMPANY LIMITED Regd. Office: Oriental House,
P.B.No.7037,A-25/27,Asaf Ali Road, New Delhi-110 002
CIN No. U66010DL1947GOI007158

MEDICLAIM INSURANCE POLICY (GROUP)

PROPOSAL FORM

Name of the Intermediary:		Mobile Number:	
Intermediary Code:		Email ID:	

The Company shall not be on risk until the proposal has been accepted by the Company and communications of acceptance has been given to the proposer in writing on full payment of premium.

Complete details of each person to be covered should be furnished.

Non-disclosure of facts material to the assessment of the risk, providing misleading information, and/or misrepresentation, fraud or non-cooperation by the insured will nullify the cover under the policy.

1. PROPOSER'S DETAILS:

Name of the Proposer (As per the Id Card)			
Address (Permanent)	Landmark/Area/City/Town:		
	District:	State:	Pin:
Address for Correspondence	Landmark/Area/City/Town:		
	District:	State:	Pin:
Email Id			
Landline/Mobile Number			
PAN Card No		GST No (If applicable)	

2. BRIEF DETAILS OF THE PROPOSER'S BUSINESS :

3.TOTAL NUMBER OF PERSONS TO BE COVERED -----

(Please attach the list of persons to be covered as per the format attached vide ANNEXURE 1)

4. SUM INSURED :

The policy is available for Minimum sum insured of Rs 50,000/- and in multiples of Rs 25,000/- up to Rs 2, 00,000/-. Beyond the Sum Insured of Rs. 200000/- in multiples of Rs. 50000/- up to Rs 500000/- on INDIVIDUAL or FAMILY FLOATER basis.

5. Please Confirm whether all eligible members of the Group/ Association/ Institution/ Corporate Body are proposed for Insurance? YES { } NO { }

6. Are there any additional facts affecting the proposed Insurance, which should be disclosed to insurer? If yes, Please give details below:

8. PROPOSED PERIOD OF INSURANCE :

FROM _____ TO _____

9. IMPORTANT :

a) The information that you give to us on this proposal form or in any supplementary Information form or documentation supplied by you or on your behalf will influence our decision to offer insurance and the terms upon which to offer it. Further, any policy we issue will be based on what you have communicated to us. It is therefore important that your answer is complete and accurate in all respect.

b) The question in this proposal are indicative rather than exhaustive. You must provide us with all information relevant to the risk to be insured, even if it is not the subject of a question in this proposal. If you are in any doubt as to what information should be given, you should liaise with your Agent/Insurance advisor/ Insurance Company.

c) The list of exclusions/ inclusions and other policy details are indicative, for complete list and comprehensive details kindly refer policy wordings.

d) The Policy shall become voidable at the option of the Company, in the event of any untrue or incorrect statement, misrepresentation, non- description or non-disclosure of material particulars in the Proposal Form/personal statement, declaration and connected documents, or any material fact* information has been withheld by beneficiary or anyone acting on beneficiary's behalf to obtain insurance.

*A material fact will mean and include all important, essential and relevant information, pertaining to the questions made in this proposal form, that are likely to influence company's acceptance or assessment of the proposal.

10. PROPOSER DECLARATION:

I declare that the persons proposed for insurance are my/our employees and his/her family members and I also declare that (Tick on YES or NO for i & ii)

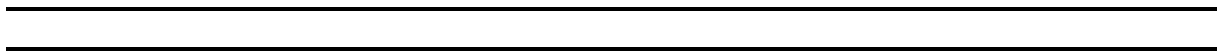
i. Is the insured or any of the family members, proposed to be covered under this insurance, suffering from any pre-existing diseases.

YES/NO

ii. I have given explicit information of such sickness/disease/injury sustained in the above columns where the information has been sought.

YES/NO

ii. If Yes, Please give complete details of such pre existing diseases.



- a) "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.
- b) 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.
- c) 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.
- d) 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.
- e) I/We declare that all information of all pre existing diseases is provided by me/us and give consent that the pre existing diseases falling under the clause "6" of Policy document/Prospectus will be permanently excluded from the cover of this policy.

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 Governmental and/or Regulatory authority."

Signature of Proposer _____

Date: _____/_____/_____

Place: _____

11. STATUTORY WARNING :

Section 41 of 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 or 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 in the policy, nor shall any person taking out of renewing or continuing a policy accept any rebate except such rebate as may be allowed in accordance with the prospectus or table of the Insurer.

Any person making default in complying with the provisions of this section shall be punishable with fine which may extend to ten lakh rupees.

12. VERNACULAR DECLARATION:

(The Company requires that this proposal is completed by the proposer himself. However, if this is not possible as the proposer does not read, write or speak English, then this proposal form can be completed by another person who can read, speak and write English and who is not connected to the company either as an agent/employee or Insurance Intermediary)

I have explained the contents of this proposal to the proposer and done my best to ensure that the contents have been fully understood by the proposer. I have accurately recorded the proposer's responses to the information sought by the proposal form and I have read the responses back to the proposer and he/she has confirmed that they are correct.

Name of the Witness:

The Oriental Insurance Company Limited

Mediclaim Insurance Policy (Group)
 UIN: OICHLGP449V022021
 Proposal Form

Signature of the Witness

Thumb Impression/Signature of the Proposer:

Date:

Place :

13. AGENT DECLARATION:

I, _____ in my capacity as an Agent/ 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 cancel the policy at its discretion. Further, this declaration does not confirm issuance of policy or assumption of risk thereof.

Name of the Agent:

Date:

Place:

Agent Code:

Signature of the Agent.....

ANNEXURE 1 - LIST OF Employees PROPOSED FOR INSURANCE

Note: This list will be attached to and forming part of the proposal form and policy to be issued.

Sr. No.	Name of the Employee / Member	Worker/Employee code or Number	Names of Employee's/ Member's family members to be covered	Relationship of the dependant members to the Employee/ Member	Age/ Date of Birth	Gender (M/F/TG)	Sum Insured
1							
2							
3							
4							
5							
6							
7							
8							
9							
10							
11							
12							
13							
14							
15							
16							
17							
18							
19							
20							
21							

1. Please attach additional sheets, if space not sufficient to complete details.
2. Names of the family members to be covered should be mentioned immediately after the name of each employee/ Member.