



**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

**ORIENTAL CRITICAL ILLNESS POLICY**

**PROPOSAL FORM**

<b>Name of the Intermediary:</b>		<b>Mobile Number:</b>	
<b>Intermediary Code:</b>		<b>Email ID:</b>	

Oriental Critical Illness Policy is a benefit policy available under two plans for single insured as well as to family on Floater basis.

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. Two Stamp size photograph of each person are to be submitted, one of which is to be affixed on the proposal.

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.

**A. POLICY TYPE: (Please tick the relevant Box)**

<b>1. Individual Plan</b>		<b>2. Family Floater Plan</b>	
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**B. POLICY PLAN: (Please tick the relevant Box): For details please refer policy document**

<b>Plan A: (11 Critical Illness)</b>		<b>Plan B: (22 Critical illness)</b>	
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**C. POLICY TERM: (Please tick the relevant Box)**

<b>1. Annual Policy(1 Year)</b>		<b>2. Long Term Policy (3 Years)</b>	
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**1. PROPOSER'S DETAILS:**

<b>Name of the Proposer (As per the Id Card)</b>		<b>Date of Birth:</b>	
<b>Gender (Male/Female/Third Gender)</b>		<b>Educational Qualifications</b>	
<b>Residential Address (Permanent )</b>	<b>Landmark/Area/City/Town:</b>		
	<b>District:</b>	<b>State:</b>	<b>Pin:</b>
	<b>Address for Correspondence</b>		
	<b>Landmark/Area/City/Town:</b>		

	<b>District:</b>	<b>State:</b>	<b>Pin:</b>
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The Oriental Insurance Company Limited

UIN:OICHLIP21578V012021

Oriental Critical Illness Policy  
**OICHLIP21578V012021**

Email Id		Occupation	
Landline/Mobile Number		Family Income	
Nature of Id	Adhaar card/PAN Card/Voter Id/Passport/Any other	Id Card No	
PAN Card No		GST No (If applicable)	
Proof of age of the proposer			
Nominee Name			
Relationship with Nominee		Age in completed years	Date of Birth
<b>*If the Nominee is minor, Name of Appointee and Relationship with Minor</b>			
Appointee Name		Relationship with the Appointee	

2. Has any application or proposal for life, health, accident or critical illness including renewal and reinstatement ever been declined, deferred, withdrawn or accepted at special rates or terms by The Oriental Insurance Co. Ltd or any other insurance company. (Yes/No)

If Yes, Please give details:

**3. DETAILS OF PERSONS TO BE INSURED :**

Member 1	Name:		Date of Birth	
Gender		Relationship with the policy holder	Occupation	
Nature of Id	Adhaar card/PAN Card/Voter Id/Passport/Any other		Id Card No	
PAN Card No			Proof Of Age	
Member 2	Name:		Date of Birth	
Gender		Relationship with the policy holder	Occupation	
Nature of Id	Adhaar card/PAN Card/Voter Id/Passport/Any other		Id Card No	
PAN Card No			Proof Of Age	
Member 3	Name:		Date of Birth	
Gender		Relationship with the policy holder	Occupation	

Nature of Id	Adhaar card/PAN Card/Voter Id/Passport/Any other		Id Card No	
PAN Card No			Proof Of Age	
Member 4	Name:		Date of Birth	
Gender		Relationship with the policy holder	Occupation	
Nature of Id	Adhaar card/PAN Card/Voter Id/Passport/Any other		Id Card No	
PAN Card No			Proof Of Age	
Member 5	Name:		Date of Birth	
Gender		Relationship with the policy holder	Occupation	
Nature of Id	Adhaar card/PAN Card/Voter Id/Passport/Any other		Id Card No	
PAN Card No			Proof Of Age	
Member 6	Name:		Date of Birth	
Gender		Relationship with the policy holder	Occupation	
Nature of Id	Adhaar card/PAN Card/Voter Id/Passport/Any other		Id Card No	
PAN Card No			Proof Of Age	

#### **4. SUM INSURED :**

ORIENTAL CRITICAL ILLNESS POLICY can be issued under both policy types as an Individual Policy as well as on Family floater basis and eligibility of the Sum Insured is based on your age, please choose your Sum Insured accordingly.

<b>AGE</b>	<b>ELIGIBLE SUM INSURED (INR)</b>
<= 50 years	Minimum 2 lacs and Maximum 50 Lacs(In multiples of Rs.2.0 lacs upto Rs.20.0 lacs, and thereafter in multiples of Rs.5.0 lacs upto Rs.50.0 lacs)

ABOVE 50 Years	Minimum Sum Insured is Rs.2.0 lacs, and maximum Rs.20.0 lacs, in multiples of Rs.2.0 lacs.
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**5.** Are you at present or have you been at any other time in the past covered under any other Insurance (PA, Cancer Insurance, Hospitalization Insurance or other Medical Insurance), either by us or by any other Insurer. If so, give particulars of:

Sr. No	Insured Name	Policy No. / Proposal No	Period of Insurance		Sum Insured	Claims lodged during policy period (Yes/No)	If Yes, Ailment for which Claim was made
			From	To			
1							
2							
3							
4							
5							
6							

Pre health Check-up: (For all persons of age 45 years and above):

Tests	Member 1	Member 2	Member 3	Member 4	Member 5	Member 6
1. Complete Blood count						
2. Fasting Blood Sugar						
3. ESR						
4. Serum Creatinine						
5. SGPT						
6. Urine Routine						
7. ECG						
8. Medical Examination Report with BP recordings – By a medical practitioner						

**6. MEDICAL HISTORY:**

Please answer the following questions carefully:

Medical Questionnaire	Member 1	Member 2	Member 3	Member 4	Member 5	Member 6
Have you or any of the members proposed for Insurance ever have noticed and/or suffered from any of the following?						
I. Any change in your bowel or bladder habits (YES/NO)						
II. A sore anywhere on the body that does or did not heal within a fortnight (YES/NO)						
III. Unusual bleeding or discharge of any kind from anybody -opening (YES/NO)						
IV. Thickening or lump in the breast or anywhere else in the body (YES/NO)						
V. Persistent indigestion or difficulty or obstruction in swallowing for over a fortnight (YES/NO)						
VI. Any obvious change in a wart or mole such as shape, size, Colour, discharge or bleeding (YES/NO)						
VII. Cough or hoarseness, for a fortnight (YES/NO)						
VIII. Have you experienced any abnormal weight loss in the past two years (5kg or more)? (YES/NO)						
IX. Has any of your parents or siblings ever been diagnosed with any form of cancer? (YES/NO)						
X. Ever been diagnosed with, operated for, investigated for or underwent chemotherapy/Radiotherapy for any reason whatsoever (YES/NO)						
XI. If You have marked yes for any of the above questions, please give the complete details here. If the space provided is not sufficient please provide the same in a separate sheet.						

**7. LIFESTYLE INFORMATION:**

Please answer the following questions with Yes or No (A dash is not sufficient and give full details in respect of all the persons to be insured).

\*\* Tobacco users in any form shall be considered as Aggregate (including Smokers)

Lifestyle Information	Member 1	Member 2	Member 3	Member 4	Member 5	Member 6
Are you A smoker (aggregate) (YES/NO)						
Are you in the habit of chewing Tobacco/Pan Masala or any other						

intoxicant? (YES/NO)						
Are you an Alcoholic? (Yes/No)						

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

**9. PROPOSED PERIOD OF INSURANCE :**

FROM \_\_\_\_\_ TO \_\_\_\_\_

**10. 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.

**11. PROPOSER DECLARATION:**

I declare that the persons proposed for insurance are my family members and I also declare that ( Tick on Correct or Incorrect for i & ii )

i. None of them suffer from any pre-existing conditions **CORRECT / INCORRECT**

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

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 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: \_\_\_\_\_

**PHOTOGRAPHS OF THE INSURED PERSONS:**

PHOTO	PHOTO	PHOTO	PHOTO	PHOTO	PHOTO
Insured 1	Insured 2	Insured 3	Insured 4	Insured 5	Insured 6
Signature	Signature	Signature	Signature	Signature	Signature

**Bank Details of the Proposer:**

<b><u>Name:</u></b>	
<b><u>Account Type(Savings/Current)</u></b>	
<b><u>Account No.</u></b>	
<b><u>IFSC Code</u></b>	
<b><u>MICR Code</u></b>	
<b><u>Name of the Bank</u></b>	
<b><u>Address of the Bank</u></b>	

**12. 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.

**13. 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:

Signature of the Witness

Thumb Impression/Signature of the Proposer:

Date:

Place :

**14. 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.....

**15. FOR OFFICE USE ONLY:**

Sr. No.	Name of insured person	Date of Birth	Sex(M/F/T)	Sum Insured	Premium
1					
2					
3					

4					
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5					
6					
<b>Remarks of Underwriter:</b>				<b>Total</b>	
				<b>GST</b>	
				<b>Gross Total</b>	