

I have read the prospectus/sales literature and am willing to accept the coverage subject to the terms, conditions and exceptions prescribed by the insurance company therein. The policy Coverage and exclusions, Rates, terms & Conditions have been explained to me in my language and have been understood by me

Date: _____
Place: _____

Signature of Proposer: _____
Name of Proposer: _____

Signature of the witness _____
Name and address of the witness _____

- Note:**
- Please fill in the proposal for carefully and answer all the questions honestly.
 - Please do not leave any question blank or write "-". This will only be construed as a "No" or "NIL" (or similar) declaration from the Insured
 - Incorrect or non-disclosure of facts will make the contract void and all the benefits under the policy including the premium paid shall be forfeited.
 - People above the specified age should submit the prescribed test reports also along with proposal form. Please check with your agent for the details.
 - Insurance Company reserves the right to seek additional information, diagnostic reports, Certificate from a doctor etc any time before the acceptance of the proposal / inception of cover.
 - Company will reimburse 50% of the cost of prescribed tests, subject to a maximum of Rs.1000/- in case the proposal is accepted.
 - Acceptance of the proposal is purely at the discretion of Insurance Company.
 - Insurance company may accept the proposal at revised terms and / or rates. In such case the Insured reserves the right to decline before commencement of policy.
 - Insured has a free-look period of 15 days from the inception of the policy subject to the guidelines of IRDA
 - Submission of this proposal does not entail the proposer any rights. The liability of the insurer commences only after the proposal is accepted by the Insurer, payment of premium before commencement of risk and/or the date of inception of risk mentioned in the policy (whichever is later)

SECTION 41 OF THE INSURANCE ACT 1938

PROHIBITION OF REBATES

Payment of rebates is expressly prohibited under Section 41 of the Insurance Act, 1938.

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 prospectus or tables of the insurer. Provided that acceptance by an insurance agent of commission in connection with a policy of life insurance taken out by himself on his own life shall not be deemed to be acceptance of a rebate of premium within the meaning of this sub-section if at the time of such acceptance the insurance agent satisfies the prescribed conditions establishing that he is a bona fide insurance agent employed by the insurer.
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."

Agent's declaration

I, _____ (Full Name) in the capacity of Insurance Advisor/ Specified Person of the Corporate Agent/Authorised employee of the Broker/Relationship Officer, do hereby declare that I have explained (in vernacular/local language as well) to the proposer all the contents of this Proposal Form including the nature of the question(s), statement(s), information and response(s) submitted by him/her. Any detail submitted through this proposal form will be considered as the basis of the Contract of Insurance between the Insurer and the Proposer, subject to the acceptance of the proposal. I have further explained that in case of any untrue statement(s)/information/misrepresentation is/are contained in this Proposal Form/including addendum(s), affidavits, statements, submissions, furnished/to be furnished, the Company shall have the right to reject the proposal or limit benefits under the policy at its sole discretion. Also, in case of non-disclosure of any material fact, the policy issued to his/her favour based on the Proposal form may be treated by the Company as null and void and all premiums paid under the Policy may be forfeited by the company.

Signature of the Advisor/Corporate Agent/Broker/Relationship Officer)

License No. and Agency Code/Broker Code/ Employee No. _____

Date: _____ Place: _____ Signature of Agent

For Office Use Only

Checklist :

- | | |
|---------------------------------------|--|
| 1. Date of Acceptance: | _____ |
| 2. Medical Reports attached | Yes / No No of Reports () |
| 3. Approving Authority: | SBU/ Regional Office/ Corporate Office |
| 4. Approval /E-mail Approval attached | Yes / No Date of Approval _____ |

Name of the Accepting Officer:

Signature of the Accepting Officer



IFFCO-TOKIO GENERAL INSURANCE CO. LTD.

Corporate Office: IFFCO Tower, Plot No-3, Sector-29, Gurgaon-122001, Haryana
Phone: +91-124 – 2850100

Registered Office: "IFFCO Sadan", C-1, Distt. Centre, Saket, New Delhi - 110017
CIN: U74899DL2000PLC107621

HEALTH DECLARATION

Medical History: Please tick against the relevant insured if the answer is YES:

Section A : Have any of the persons proposed to be insured ever suffered from/ are currently suffering from any of the following :	Insured Person				
	1	2	3	4	5
i. High or low blood pressure					
ii. Diabetes					
iii. Chest pain, Ischemic heart disease or any other Heart disorder, Valve Related Disorder					
iv. Arthritis, Spondylosis or any other disorder of the muscle/bone/joint like ligament/meniscus tear etc					
v. DUB, Fibroid, Cyst/Fibroadenoma or any other Gynaecological/Breast disorder					
vi. Asthma / COPD or any other lung/Breathing disorder					
vii. Tuberculosis					
viii. Ulcer (stomach/duodenal), hepatitis, cirrhosis or any other Digestive or Liver/Gallbladder Disorder					
ix. Renal failure, Kidney /ureteric stone or any other Kidney/Urinary tract or Prostate disorder					
x. Dizziness, Stroke, Epilepsy(fits) , Paralysis or other brain/ nervous system disorder/ Multiple Sclerosis					
xi. Thyroid disorder or any other endocrine disorder					
xii. Tumor-benign or malignant, any ulcer/growth/cyst /mass or cancer					
xiii. Diseases of the Nose/Ear/Throat/Teeth/ Eye (please mention Diopters for refractive errors					
xiv. HIV/AIDS or sexually transmitted diseases or any immune system disorder					
xv. Anaemia, Leukaemia or any other blood/lymphatic system disorder					
xvi. Psychiatric/Mental illnesses or Sleep disorder					
xvii. Any Congenital / Genetic disorders					
xviii. Undertaken any surgery or a surgery been advised in the last 10 years or is a surgery still pending					
xix. Undertaken any lab/blood tests, imaging tests viz. scans/MRI in the last 5 years					
xx. Been under any regular medication (self/ prescribed)					
xxi. Any other ailment / injury / sickness for which underwent treatment or undergoing /contemplating					
xxii. Any type of organ transplanted					

Section B : RISK FACTORS							
i. Do you Smoke?							
if Yes, Number of cigarettes / day							
For how many years							
ii. Do you consume Alcohol?							
if Yes, Quantity per week (in ml)							
For how many years							
iii. Do you have the habit of chewing tobacco etc							
if Yes, Quantity per week							
For how many years							
iv. Family history of Hypertension / diabetes / heart attack (if Yes Please provide details below)							
S. No.	Relationship	Details					

Date:

Place:

Signature: