TATA AIG INSURANCE
WITH YOU ALWAYS

PROPOSAL FORM

POS PAN No.
(Mandatory for POS Agent)

Intermediary Name;

Proposal no.: _____

Intermediary Code: _____

This is an application for insurance and does not amount to acceptance of coverage by us. Commencement of risk under this proposal is subject to we accepting it and receipt of full premium.

The information declared by you in this form is the basis for issuance of the policy. Please answer all questions carefully. Any incomplete, incorrect or partially correct answers may lead to rejection of the proposal and also might lead to cancelation of policy.

Please fill-up this form in CAPITAL LETTERS

1. PROPOSER'S DETAILS

Name (Mr/Mrs/Ms/Dr):

Date of Birth: D D M M Y Y Y Y Gender: ☐ Male ☐ Female

Marital Status: ☐ Married ☐ Single ☐ Others Mobile No.:

Occupation: ☐ Pvt Service ☐ Govt Service ☐ Business Monthly income:

E-Mail ID:

Address:

Permanent Address ☐ If same as Residential Address in India, please tick here

Landmark:

Area:

City/Town: Pin Code:

District: State:

PAN No. Unique Govt. ID

2. OTHER DETAILS

Plan Type: ☐ Floater ☐ Individual

Sum Insured: Rs._____ 100,000 to 500,000 (in multiples of Rs. 50,000)

Premium payment mode: _____ (Yearly / Half yearly /Quarterly /Monthly)

3. DETAILS OF THE PROPOSED PERSON(S) TO BE INSURED

Sr No.	Name of the Proposed Insured Person	Gender	Relationship with Proposer*	Date of Birth	Unique ID	Height	Weight	Sum Insured#	ABHA Number (14 digits)^^
1.		M / F		DD|MM|YYYY		(cms)	(Kgs)		
2.		M / F		DD|MM|YYYY		(cms)	(Kgs)		
3.		M / F		DD|MM|YYYY		(cms)	(Kgs)		
4.		M / F		DD|MM|YYYY		(cms)	(Kgs)		
5.		M / F		DD|MM|YYYY		(cms)	(Kgs)		
6.		M / F		DD|MM|YYYY		(cms)	(Kgs)		
7.		M / F		DD|MM|YYYY		(cms)	(Kgs)		
8.		M / F		DD|MM|YYYY		(cms)	(Kgs)		

* Allowed relations (Spouse, children and Parent and Parent in law)
# Same Sum Insured for all members in floater option
^^Note: If ABHA Number is not available, we urge you to visit https://abdm.gov.in/ for creation of ABHA ID and inform the same to us once created.

URN No. AH/2019-20/HL-21

4. NOMINEE DETAILS

In the event of the death of the Proposer any payment due under the Policy shall become payable to the nominee in accordance with the Policy terms and conditions. The nominee must be an immediate relative of the Proposer. The nominee for all other Insured Persons proposed to be insured shall be the Proposer himself/ herself

Details/Particulars	Nominee 1	Nominee 2
Date of Birth*		
Relationship		
Present Address of the Nominee		
Permanent Address of the Nominee	☐ If same as Present Address, please tick here	☐ If same as Present Address, please tick here
Mobile		
Email ID		
Percentage Share for Claim Amount Payable		
Bank Details of the Nominee		
Name of the account holder		
Name of the bank		
Branch Bank		
Account no.		
Bank IFSC code		
Account Type	☐ SB Account ☐ Current Account ☐ Others (please specify)	☐ SB Account ☐ Current Account ☐ Others (please specify)

*If the Nominee is minor, Name and relationship with Minor

Appointee Name	Relationship	Address of the Appointee

5. EXISTING/PREVIOUS INSURER DETAILS

Is the proposer or any of the persons proposed to be insured, already Insured under a health plan with TATA AIG General Insurance Company Ltd. or any other insurer or is a proposal pending for Policy issuance? If yes, please indicate the Policy/ Application number(s): _____

Since when continuously insured: D D M M Y Y Y Y

Do you want Us to consider these details for portability*? ☐ Yes ☐ No

** In case of portability, please fill up IRDAI portability form. Please note that continuity of benefits shall NOT be considered if the details are not provided. You need to approach us at least 30 days prior to your expiry date to avoid any break in coverage. Please submit all previous year insurance policy copies.*

Policy No.	Name of the Proposed Insured Person	Insurer	Period of Insurance		Sum Insured & Cumulative bonus / (₹)		Claims lodged during the preceding years along with the diagnosis
			From DD/MM/YYYY	To DD/MM/YYYY			
			DD/MM/YYYY	DD/MM/YYYY			
			DD/MM/YYYY	DD/MM/YYYY			
			DD/MM/YYYY	DD/MM/YYYY			
			DD/MM/YYYY	DD/MM/YYYY			
			DD/MM/YYYY	DD/MM/YYYY			
			DD/MM/YYYY	DD/MM/YYYY			

6. MEDICAL AND LIFESTYLE DETAILS

A. Medical History:

Please answer the below mentioned questions individually in Yes (Y) / No (N):
You must answer the questions truthfully. Not doing so would lead to termination of your policy.

URN No. AH/2019-20/HL-21

Please answer each of the following questions individually for each Insured Person by ticking the relevant box.	Proposed Insured Person							
	1	2	3	4	5	6	7	8
Have you or any of the persons proposed for insurance, ever suffered from or taken treatment, or hospitalized for or have been recommended to take investigations / medication / surgery or undergone a surgery for the following medical conditions?								
☐ Chest Pain / Heart Disease	Y/N	Y/N	Y/N	Y/N	Y/N	Y/N	Y/N	Y/N
☐ Arthritis	Y/N	Y/N	Y/N	Y/N	Y/N	Y/N	Y/N	Y/N
☐ COPD	Y/N	Y/N	Y/N	Y/N	Y/N	Y/N	Y/N	Y/N
☐ Kidney Failure, Dialysis	Y/N	Y/N	Y/N	Y/N	Y/N	Y/N	Y/N	Y/N
☐ Liver Cirrhosis/Hepatitis B or C	Y/N	Y/N	Y/N	Y/N	Y/N	Y/N	Y/N	Y/N
☐ Cancer	Y/N	Y/N	Y/N	Y/N	Y/N	Y/N	Y/N	Y/N
☐ Stroke, Epilepsy, Paralysis	Y/N	Y/N	Y/N	Y/N	Y/N	Y/N	Y/N	Y/N
☐ Ulcerative Colitis/Crohn's disease	Y/N	Y/N	Y/N	Y/N	Y/N	Y/N	Y/N	Y/N
☐ Auto-immune diseases	Y/N	Y/N	Y/N	Y/N	Y/N	Y/N	Y/N	Y/N
Any other illness/disease/injury/disability in the past other than for childbirth, flu or for minor injuries that have completely healed?	Y/N	Y/N	Y/N	Y/N	Y/N	Y/N	Y/N	Y/N
Are you or any persons proposed on regular medication (including any Ayurvedic treatment) or awaiting any procedure /treatment?	Y/N	Y/N	Y/N	Y/N	Y/N	Y/N	Y/N	Y/N
Have you ever been diagnosed with any of these medical conditions with or without any follow-up tests/medications? – ☐ Elevated Blood Sugar ☐ Diabetes ☐ Elevated Blood Pressure ☐ Hypertension ☐ High Cholesterol ☐ Hypothyroidism	Y/N	Y/N	Y/N	Y/N	Y/N	Y/N	Y/N	Y/N
Has any application for life, Health or critical illness insurance ever been declined, postponed, loaded or been made subject to any special conditions by any insurance company?	Y/N	Y/N	Y/N	Y/N	Y/N	Y/N	Y/N	Y/N
Has any health or life insurance policy ever been terminated in the past?	Y/N	Y/N	Y/N	Y/N	Y/N	Y/N	Y/N	Y/N
Is any of the proposed insured pregnant currently? If yes, please mention expected date of delivery (EDD). Any history of pregnancy related complications?	Y/N	Y/N	Y/N	Y/N	Y/N	Y/N	Y/N	Y/N
EDD:	DD/MM/YYYY							

B. Detailed information in case any of the questions in section 6 (A) is ticked 'Yes'.

(Please send us medical documents along with this proposal form.)

Proposed Insured Person Name	Diagnosis as per documents	Treatment details	Diagnosis date/ Surgery Date	Date of last consultation	Doctor/Hospital Name and Phone No.

URN No. AH/2019-20/HL-21

C. Lifestyle Information

Does any person proposed to be insured smoke or consume Gutka/Pan Masala or Alcohol? ☐ Yes ☐ No

If yes please indicate the name and quantity.	Proposed Insured Person							
	1	2	3	4	5	6	7	8
Alcohol (equivalent of 30ml Pegs of hard liquor/ bottles of beer/wine) • Per day • Per week • Per month • Occasionally								
Smoking (No of Cigarettes or Bidis) • Per day • Per week • Per month • Occasionally								
Pan Masala/Tobacco (no. of small -5gms-Packets) • Per day • Per week • Per month • Occasionally								
Others habit forming substances/ addictive (Quantity consumed) • Per day • Per week • Per month • Occasionally								

7. PAYMENT DETAILS

Name of the Premium Payer:
(if different from proposer)

Relationship with the proposer:
(if different from proposer)

Premium Amount (in ₹)

Instrument type: ☐ Cash ☐ Cheque ☐ Debit Card ☐ Credit Card ☐ Others

Please make a Crossed Cheque/DD/Pay Order in favour of 'TATA AIG General Insurance Company Limited' only.

Sources of funds: ☐ Salary ☐ Business ☐ Other _____

AML guidelines:

1. I/we hereby confirm that all premiums paid / payable in future will be from bonafide sources and not paid out of proceeds of crime and that such premiums are not disproportionate to my/our income. I / we understand that the Company has the right to call for documents to establish sources of funds and to cancel the insurance policy in case I / we are found guilty by any competent court of law under any of the statutes, directly or indirectly governing the prevention of money laundering law in India.
2. I / we are not Politically Exposed Persons ** nor are their close relatives / family members / associates . I / we shall keep the company informed if we subsequently become a Politically Exposed Person / close relative / family member / associate of Politically Exposed Persons.

**"Politically Exposed Persons" shall have the meaning assigned to it under Prevention of Money-Laundering (Maintenance of Records) Amendment Rules, 2023 as amended from time to time.

Nationality: ☐ Indian ☐ Non-Indian

If Non-Indian, please specify Country:_____

URN No. AH/2019-20/HL-21

Type of Organization making the payment (Please tick)

☐ Limited company	☐ Government organization	☐ Non-Governmental Organization (NGO)
☐ Society	☐ Trust	☐ Partnership
☐ International Organization	☐ Cooperatives	☐ Section 8 Company

Signature of Proposer: _____ Date: _____

8. BANK DETAILS (REQUIRED FOR REFUND/CLAIMS)

As per Regulatory requirements, we can effect payment of refund / claims only through Electronic Clearing System (ECS) / National Electronics Funds Transfer (NEFT) / Real Time Gross Settlement (RGTS) / Interbank Mobile Payment Service (IMPS)

For this purpose, please submit the following details of the proposer's bank account.

Name of the account holder:	
Name of the bank:	
Branch Name:	
Account no.:	
Bank IFSC code:	
Account Type:	☐ SB Account ☐ Current Account ☐ Others (please specify)

☐ I hereby provide my consent for deducting the premium amount from my bank account/Credit Card/any other mode as recognized by the Reserve Bank of India once the proposal is accepted by TATA AIG General Insurance Company Ltd.

9. DECLARATION & WARRANTY ON BEHALF OF ALL PERSONS PROPOSED TO BE INSURED

☐ I 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 am 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 insurer and that the policy will come into force only after full payment of the premium chargeable.

☐ I further declare that I 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 declare that I consent to the company seeking medical information from any doctor or hospital who/which at any time has attended on the person to be insured/proposer or from any past or present employer concerning anything which affects the physical or mental health of the person to be insured/proposer and seeking information from any insurer to whom an application for insurance on the person to be insured /proposer has been made for the purpose of underwriting the proposal and/or claim settlement.

☐ I authorize the company to share information pertaining to my proposal including the medical records of the insured/proposer for the sole purpose of underwriting the proposal and/or claims settlement and with any Governmental and/or Regulatory authority.

Date: D D M M Y Y Y Y Signature of the Proposer: _____

☐ Ayushman Bharat Health Account (ABHA) Declaration: I on behalf of all proposed insured person(s) provide consent to access the medical and personal records/details [of all proposed insured person(s)], as are available in my/ our Ayushman Bharat Health Account (ABHA) and share the same with Third Party Administrators, Reinsurer (if applicable), Service Provider(s) of TATA AIG General Insurance Company Ltd and/or with any Governmental and/or Regulatory authority for the sole purposes of underwriting my/ our proposal and/ or for checking the authenticity of claims lodged by me/ us and/ or to comply with the applicable Law/ Regulations.

☐ I understand that I will receive digital copy of my policy and service-related communication. However, I would prefer to also receive the physical copy of my policy and service-related communication and I want these documents to be shared via postal mail to the address as mentioned in this proposal form. For detailed terms, conditions, exclusions and policy wordings please refer our website www.tataaig.com

10. DECLARATION/VERNACULAR DECLARATION/DISABILITY DECLARATION

The content of this form along with product benefits, terms/conditions and exclusions have been clearly explained to me. I/we have understood these and confirm to abide by the policy terms & conditions.

Signature of the Proposer: _____

Name & Signature of agent/intermediary: _____ **Code:** _____

URN No. AH/2019-20/HL-21

Disability Declaration:

(Note: The below must be witnessed by someone other than the Advisor/Intermediary/Employee of the Company)

I certify that the replies in the Proposal Form have been recorded as per the information provided by me. I, (Full name of the representative) _____ (Relationship with the Proposer) _____ ,adult and inhabitant of (City) _____ residing at _____ do hereby certify that I have read out and explained the contents of the Proposal Form and all other documents incidental to availing the Insurance Policy from TATA AIG General Insurance Company Ltd., to the Proposer and they have understood the same. I declare that the facts stated herein are true and correct to the best of my knowledge and belief.

Signature of the Authorized Person: _____

Name & Signature of agent/intermediary: _____

Vernacular Declaration *(Certification in case the proposer has signed in vernacular/thumb print)*

The content of this form along with product benefits, terms/conditions and exclusions have been clearly explained by me in vernacular to the proposer who has understood and confirmed the same.

Signature/Thumb impression of the Proposer: _____

Name & Signature of agent/intermediary: _____

11. AGENT 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 favor 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. (Intermediary/Corporate Agent/Broker/Relationship Officer): | | | | | | | | | | | | | | |

Name of the specified Person and code: | | | | | | | | | | | | | | | | | | | |

Place:_____

Date: _____ Signature of Agent: _____

12. PROHIBITION OF REBATES: Section 41 of the Insurance Act, 1938 as amended by Insurance Laws (Amendment) Act, 2015

1. 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 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 prospectuses or tables of 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.

13. FOR OFFICE USE ONLY

TATA AIG Office Code: _____ Intermediary Code and Name: _____

Branch Receipt Date: _____ Channel Type: _____

Business Type: ☐ Urban ☐ Rural ☐ Social Customer ID: _____

TATA AIG General Insurance Company Limited.

Insurance is the subject matter of the solicitation. For more details on risk factors, terms and conditions, please read prospectus/policy wordings carefully, before concluding a sale.

URN No. AH/2019-20/HL-21

14. ACKNOWLEDGEMENT (TO BE GIVEN TO CUSTOMER)

Proposal Number: _____ Date: _____

Name of the Proposer _____

We acknowledge with thanks the receipt of your proposal for Arogya Sanjeevani Policy, TATA AIG General Insurance Company Ltd. and amount by ☐ cash ☐ cheque ☐ Demand Draft others _____ of amount of ₹_____. Neither the submission to us of a completed proposal for insurance nor any payment towards this proposal obliges us to agree to issue a policy, this decision is and always shall be in our sole and absolute discretion. 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 if proposal is not accepted by us or you do not accept the terms of counter offer or premium is not received by us in full and in time, or non-fulfillments of Pre-Policy Checkup and/or additional information requested by us. We shall have no liability to make any payment under the Policy if proposal is under-process & claim arises in the interim period before the decision on the proposal is given by us. In case of counter offer you need to revert to Us with consent and additional premium (if any), within 30 days of the issuance of such counter offer letter. In case, You neither accept the counter offer nor revert to Us within 30 days, we shall cancel proposal and refund the premium paid without interest subject to deduction of the Pre Policy Check up charges, as applicable. If we do not accept the proposal, we will inform you and refund any payment received from you without interest within next 10 days subject to deduction of the Pre-Policy Check up charges, as applicable.

URN No. AH/2019-20/HL-21