

Senior First Proposal Form

URN: 017

Insurance contract is a legal contract too and it's based on TRUST and We TRUST You.

We understand you may not know how relevant is the information on your health and it's impact on your policy. Hence it's very important that you disclose all health information and we would decide how relevant it is (we call it 'material fact').

We would cancel your policy, will not pay any claim, will not refund any premium paid and have right to take all possible legal action against you including for recovery of benefits paid earlier, if correct and complete information is not provided about all members proposed to be insured.

Regulations mandate that the coverage can start only after we have received the full premium and have explicitly accepted the risk.

1. Proposer Details:

Title	Name		F I R S T		M I D D L E		L A S T	
DOB	D D M M Y Y Y Y		Gender:	Male	Female	Other		
Current address								
Landmark								
City/Town					Pincode			
District			State			Pincode		
Mobile number			Telephone with STD code					
Email ID								
PAN Number			(Mandatory for premium above Rupees 50,000 in cash and Rupees 1 lac through other modes)					
Annual income (Rs)			Nationality					
Occupation			Salaried	Self-employed	Student	Housewife	Other, please specify	
CKYC number (optional):								

☐ I will do my bit to preserve the planet for children. I will go green. Send me soft copy only. Strictly no paper please

☐ I wish to have this Policy credited to an eIA.

Existing E-Insurance Account No.

Insurance Repository Name (you have opened your account with)

<input type="checkbox"/> M/s NSDL Database Management Limited	<input type="checkbox"/> M/s Central Insurance Repository Limited
<input type="checkbox"/> M/s Karvy Insurance Repository Limited	<input type="checkbox"/> M/s CAMS Repository Services Limited (Please select any one) Or

☐ If you wish us to help open an eIA account for you, please fill details in sec 9, NEFT & Bank details Or

☐ I do not have an eIA and do not wish to open one

☐ I authorize Niva Bupa Health Insurance or any of its Agents and/or third party(ies)/affiliates to contact me via SMS/Email/Phone/WhatsApp/Facebook or any other modes on my registered phone number over-riding my 'DND' registration to make welcome calls/SMS, service calls/SMS, policy related information or any other commercial communication.

Are you or any of the proposed applicants a politically exposed person (PEP) ☐ Yes ☐ No

Rural and Social Sector Category (if applicable): ☐ ASHA Worker ☐ MGNREGA Worker

*PEP is someone who are or have been entrusted with prominent public functions i.e. Heads / ministers of central or state government, senior politicians, senior government, judicial or military officials, senior executives of government companies, important party officials. (If you have ticked against PEP, kindly fill the separate PEP questionnaire)

2. Details of applicants & plan selection

Choose your plan: Platinum ☐ Gold ☐ Policy Term: ☐ 1 Year ☐ 2 Years ☐ 3 Years

Base Sum Insured: ☐ 5 Lacs ☐ 10 Lacs ☐ 15 Lacs ☐ 20 Lacs ☐ 25 Lacs *Sum Insured Type: Individual ☐ Floater ☐

Applicant 1	Name								
	Gender	Male	Female	Other	Height	(ft)	(inch)	Weight	(kg)
	Date of Birth	D D M M Y Y Y Y		Mobile number					
	Relationship to Proposer (Please tick option): Self / Spouse / Father / Mother / Father-in-law / Mother-in-law / Son / Daughter								

Applicant 2	Name								
	Gender	Male	Female	Other	Height	(ft)	(inch)	Weight	(kg)
	Date of Birth	D D M M Y Y Y Y		Mobile number					
	Relationship: Spouse of Applicant 1 <input type="checkbox"/>								

*Floater sum insured is the same for all insured members. Floater means individually or collectively all insureds can claim to this limit

Senior First v1, Oct 2020

Emergency contactName Contact No with STD code Mobile number **Optional feature**Co-payment (Base policy has 50% co-payment, however you can reduce it up to 20%) 20% 30% 40%Annual Aggregate Deductible (Deductible amount will be 1/5th of the Base Sum Insured) Yes NoAdd-on(s): Safeguard Yes No**3. Portability**

Policy No	Insurance company	Risk start date	Risk end date	Reasons for Porting

Name of proposed insured for whom portability is requested	First policy start date	No of years of continuous coverage for which portability is requested	Claims in past policies	Current No claim Bonus	Sum insured – Year 1 (Oldest)	Sum insured- Year 2	Sum insured – Year 3	Sum insured – Year 4 (Expiring policy)

4. Nomination

In the event of the death of the Proposer, claim shall be paid to the Nominee. For other insured persons, Proposer is the nominee. Payment to the nominee constitutes discharge of the Company's full liability.

Nominee Name	Date of Birth	Relationship with the Proposer	Address and contact details of Nominee	Appointee Name (if nominee is less than 18 years of age)

5. Medical, habits and past proposal information

Section A: In respect of any of the persons proposed to be insured:	Applicant 1	Applicant 2
Has any application for life, health, hospital daily cash or critical illness insurance ever been declined, postponed, loaded or been made subject to any special conditions by any insurance company?	Yes <input type="text"/> No <input type="text"/>	Yes <input type="text"/> No <input type="text"/>

Section B: Has any of the person proposed to be insured ever been diagnosed with:	Applicant 1	Applicant 2
i. Heart disease like Heart attack, Heart failure, Ischemic heart disease or Coronary heart disease, Angina etc	Yes <input type="text"/> No <input type="text"/>	Yes <input type="text"/> No <input type="text"/>
ii. Tumor, Cancer of any organ, Leukemia, Lymphoma, Sarcoma	Yes <input type="text"/> No <input type="text"/>	Yes <input type="text"/> No <input type="text"/>
iii. Major organ failure (Kidney, Liver, Heart, Lungs etc)	Yes <input type="text"/> No <input type="text"/>	Yes <input type="text"/> No <input type="text"/>
iv. Stroke, Encephalopathy, Brain abscess, or any neurological disease	Yes <input type="text"/> No <input type="text"/>	Yes <input type="text"/> No <input type="text"/>
v. Pulmonary fibrosis, collapse of lungs or Interstitial lung disease (ILD)	Yes <input type="text"/> No <input type="text"/>	Yes <input type="text"/> No <input type="text"/>
vi. Hepatitis B or C, Chronic liver disease, Crohn's disease, Ulcerative colitis	Yes <input type="text"/> No <input type="text"/>	Yes <input type="text"/> No <input type="text"/>
vii. Any anaemia other than iron deficiency anaemia	Yes <input type="text"/> No <input type="text"/>	Yes <input type="text"/> No <input type="text"/>
viii. Ever been hospitalized for more than 5 days	Yes <input type="text"/> No <input type="text"/>	Yes <input type="text"/> No <input type="text"/>
ix. Ever taken any medicines for more than 10 days continuously? Medication includes but not limited to inhalers, injections, oral drugs and external medical applications on body parts.	Yes <input type="text"/> No <input type="text"/>	Yes <input type="text"/> No <input type="text"/>
x. Awaiting any treatment, surgical or medical that has been advised	Yes <input type="text"/> No <input type="text"/>	Yes <input type="text"/> No <input type="text"/>
xi. Under any periodic / regular follow up for any disease suffered in past, whether cured or not? Follow up means periodic consultations, investigations etc	Yes <input type="text"/> No <input type="text"/>	Yes <input type="text"/> No <input type="text"/>
xii. Has any consultations with doctor(s) or advised any tests for problems currently having or had in last 30 days?	Yes <input type="text"/> No <input type="text"/>	Yes <input type="text"/> No <input type="text"/>
xiii. Diabetes (high blood sugar), Pre-diabetes, High or low blood pressure, Chest Pain or any heart disease or Thyroid disorder, Asthma, Bronchitis	Yes <input type="text"/> No <input type="text"/>	Yes <input type="text"/> No <input type="text"/>
xiv. Parents have any hereditary or genetic condition? Please mention even if any of them is a carrier state i.e. did not have the disease but was a carrier	Yes <input type="text"/> No <input type="text"/>	Yes <input type="text"/> No <input type="text"/>
xv. Any calculus (stone) disorder in any organ like Gall bladder, Kidneys, Urinary bladder, Ureter etc.	Yes <input type="text"/> No <input type="text"/>	Yes <input type="text"/> No <input type="text"/>
xvi. Tumor (Swelling)-benign or malignant, any external ulcer/growth/cyst/mass anywhere in the body?	Yes <input type="text"/> No <input type="text"/>	Yes <input type="text"/> No <input type="text"/>

xvii. HIV / AIDS, anaemia, thalassemia, haemophilia or any other blood related problem.	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
xviii. Psychiatric/Mental illnesses or sleep disorder?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
xix. Any health condition, disease, symptoms or information pertaining to health that is not captured above. If answer to this question is Yes for anyone, provide all medical documents	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
xx. Smokes or consumes tobacco / gutkha /pan masala or alcohol If Yes, please answer the following:	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
i. When did the applicant start smoking / consuming tobacco? a) School b) 10+2 c) College d) When started working e) Later		
ii. How many years since the applicant has been consuming alcohol?		
iii. How many days a week does the applicant consume alcohol? (1/2/3/4/5/6/7)		

6. Declaration (Please read carefully and put a check mark against each before signing the proposal form)

- ☐ 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.
- ☐ if the Proposer has signed in vernacular: The content of this form have been explained by me, Name of the person certifying
in Language, in presence of Name of witness to the Proposer who has understood and confirmed the same. Witness must be someone other than agent/ employee of the Company.

Date Place Signature of the Proposer

Signature of the certifying person: Signature of the Witness

Mobile number of the certifying person: Mobile number of the Witness:

7. Declaration if form is NOT filled by the proposer & Advisor declaration

Declaration if for any reason, the proposal and other connected papers are not filled by the Proposer.
The contents of the proposal form have been fully explained to me and I have fully understood all aspects and implications. The Proposal Form is filled by Name, Mobile No. under my instruction and I found all information to be correct & complete.

Signature of the Proposer

Advisor declaration: I as an Insurance Advisor / Specified Person of the Corporate Agent / Authorised employee of the Broker / Relationship Officer, do hereby declare that I have explained all the contents of this product / proposal to the Proposer

Signature of the Insurance Advisor

8. Premium Details (for office use only)

Premium payment option	<input type="checkbox"/> Cheque	<input type="checkbox"/> Demand Draft	<input type="checkbox"/> Credit card / Debit card	<input type="checkbox"/> Net Banking	<input type="checkbox"/> Cash	<input type="checkbox"/> Others
Premium amount			Premium paid by			
Relationship with proposer			Online payment transaction ID:			
Bank name/branch			Date	D D M M Y Y Y Y		
Niva Bupa branch location			Code No.			
Business sourced by: Advisor/DST/Corporate Agency/Other Channels			Code No			
Name						
Proposal received on:	D D M M Y Y Y Y		Customer ID:			
Is Proposer or the applicant a staff?	<input type="checkbox"/> Yes	<input type="checkbox"/> No				

9. NEFT & Bank details

All payments (refund of premium, claims etc) would be made electronically ONLY to your account. Please provide following details

Bank name			
Branch			
Account No.		City	
Account type:	<input type="checkbox"/> Savings	<input type="checkbox"/> Current	IFSC Code

10. Renewal

Renewal payment sign-up:

Payment of renewal premium of your health insurance Policy can be made every year through continuing your existing Automated Clearing House (ACH) / Standing Instructions (SI) with the Company. Under this option, your Policy can be renewed promptly, but subject to you completing all additional requirements of information and documentation as may be required by the Company.

☐ I want to opt for the ACH/SI renewal option and thereby avail a discount of 2.5% on the premium till the time policy is renewed using the same.

Date	D D M M Y Y Y Y	Place		Signature of the Proposer	
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11. Additional details for Bancassurance channel only (for office use only)

Branch Code		SP Code		RM/LG code	
Customer account number					

12. Statutory Warning

Prohibition of Rebates (Under Section 41 of the Insurance Act 1938)

- 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.
- 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.

Acknowledgment By The Company

Application No.		Date	D D M M Y Y Y Y
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We acknowledge with thanks the receipt of your proposal and amount by Cheque/Demand Draft/ Others-----of amount of Rs. ----
----- dated -----drawn on----- Neither the submission to us of a completed proposal for Insurance nor any
payment made towards issuance of a Policy obliges us to agree to issue a Policy, which 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's terms and conditions and we shall have no liability whatsoever if premium is not
received by us in full and in time or is not realized. If we do not accept the proposal, we will inform you and refund the payment after deducting cost of
medical tests, if any, received from you without interest.

Niva Bupa Health Insurance Company Limited

Registered office:- C-98, First Floor, Lajpat Nagar, Part 1, New Delhi-110024

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Name and Signature of the receiver and office seal

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