Proposal Form No.: 097020

Common Proposal Form 2 - Unique Reference No.: SHAI/PR0069 | PRO / COMMON 2 / V.1 / 2022 | 1 of 4

STAR Health Insurance — Personal & Caring — The Health Insurance Specialist

Ref. No.: _____

Policy No.: _____

PLEASE FILL UP THE FORM IN BLOCK LETTERS

The company will not be on risk until the proposal has been accepted and full payment of premium has been received.

Policy Issuing Office

SM CODE	SO161130
SM NAME	DIRECT
AGENT / CORPORATE AGENT / BROKER / IMF / CODE	0C-32
AGENT / CORPORATE AGENT / BROKER / IMF / NAME	J.S.P.S

Please affix Passport size photograph of the Proposer

PROPOSER DETAILS

	Prefix	First Name	Middle Name	Last Name
Proposer Name (same as KYC/ID proof)	MR	HARPREET		SINGH
Father / Spouse Name				
Mother Name				

Date of Birth: 10 04 1984 | Gender: ✓ Male | Female | Transgender | Occupation: SERVICE

Business Type: Do you come under below mentioned Social Sector Classification* ☐ Yes ✓ No

If Yes (please tick): ☐ Unorganized Sector ☐ Economically Vulnerable or Backward Classes ☐ Other Categories of Persons ☐ Informal Sector

Rural and Social Sector Classification: Are you a ASHA worker ☐ Yes ✓ No | Are you a MGNREGA worker ☐ Yes ✓ No

* "Social Sector" includes unorganised sector, informal sector, economically Vulnerable or backward classes and other categories of persons, both in rural and urban areas; (a) "Unorganised sector" includes self-employed workers such as agricultural labourers, bidi workers, brick kiln workers, carpenters, cobblers, construction workers, fishermen, hamals, handicraft artisans, handloom and khadi workers, lady tailors, leather and tannery workers, papad makers, powerloom workers, physically handicapped self-employed persons, primary milk producers, rickshaw pullers, safaikarmacharis, salt growers, sericulture workers, sugarcane cutters, tendu leaf collectors, toddy tappers, vegetable vendors, washerwomen, working women in hills, daily wagers, hired drivers and coolies or such other categories of persons.(b)"Economically Vulnerable or Backward Classes" means persons who live below the poverty line. (c) "Other Categories of Persons" includes persons with disability as defined in the Persons with Disabilities (Equal Opportunities, Protection of Rights and Full Participation) Act, 1995 and who may not be gainfully employed; and also includes guardians who need insurance to protect spastic persons or persons with disability. (d) "Informal Sector" includes small scale, self-employed workers typically at a low level of organisation and technology, with the primary objective of generating employment and income, with heterogeneous activities like retail trade, transport, repair and maintenance, construction, personal and domestic services and manufacturing, with the work mostly labour intensive, having often unwritten and informal employer-employee relationship.

Source of Income: ✓ Salaried ☐ Business ☐ Others, please specify _____ | Proof of Income to be submitted: ☐ IT Returns ☐ 3mths Payslip ☐ Other Proof, please specify _____

Annual Income (in Rs.): 10,00,000/- | PAN Number[†]: BEPPS5938R | If PAN number is not available submit Form 60[†] ☐

GST Number: | Residential Status: ☐ Indian Resident ☐ NRI ☐ PIO ☐ Foreign National

CKYC Number: | Email ID: HARPREETANAND04@GMAIL.COM

Do you wish to update CKYC with the KYC details provided here ☐ Yes ☐ No | Are you (Proposer) or any of the insured person is a PEP (Politically Exposed Person) or related to PEP[†††] ☐ Yes ☐ No | If yes, please provide details

	Current Address	Permanent Address (should be same as address Proof)
Address line 1	H.NO-6 STREET NO- UP NEAR B-2/1091 GOUTAM NAGAR	
Address line 2	HOSHIARPUR	
City / Town / Village	PUNJAB	
District		
State	HOSHIARPUR	
Country and Pincode	INDIA 146001	
Mobile Number	9540105111	
Alternate Mobile Number		

Please attach any one proof in support of ID and Address[††]: ☐ Voter ID ☐ Driving License Exp Dt.: ☐ Aadhar Card ☐ Passport Exp Dt.: ☐ NREGA Job Card ☐ Any Other Govt. Notified Document

Nomination

Nominee's Name: AMARJEET SINGH ANAND | Relationship to Proposer: FATHER | Date of Birth: 05 02 1957 | Age: ☐ in yrs

Name of the Appointee (if nominee is a minor): | Relationship to Nominee: | Date of Birth: D D M M Y Y Y Y | Age: ☐ in yrs

(Incase of Multiple nominees a separate form containing nominee details should be enclosed duly specifying the % to each nominee)

Do you wish to receive the copy of the policy document by Email / Whatsapp / Any other electronic mode ✓ Yes ☐ No

I would like to receive my insurance policy and all the information related to the proposed insurance policy through insurance repository ☐ Yes ☐ No

If you already have an e-Insurance Account (eIA) number, please provide:

If you don't have an (eIA) number, please choose any one Insurance Repository: ☐ Karvy Insurance Repository Limited ☐ CDSL Insurance Repository Limited ☐ CAMS Insurance Repository Services Limited ☐ NSDL National Insurance Repository (NIR)

Please choose the Policy Term Opted: ✓ 1 yr ☐ 2 yrs ☐ 3 yrs | Period of Insurance: From 14 05 2023 To 13 05 2024

Premium can also be paid: Annually for 1 year term / Biennial for 2 year term / Triennial for 3 years

Do you want to pay the premium in instalments ☐ Yes ✓ No | If yes (Please choose instalment option) ☐ Quarterly ☐ Halfyearly

(Please check the brochure for policy term and Instalment facility in respect of each product)

[†]The copy of PAN card or Form 60 is mandatory | [††]If CKYC number is provided, proof of submission is not mandatory | [†††]Politically Exposed Persons (PEPs) are individuals who are or have been entrusted with prominent public functions in a foreign country, example, Heads of State or of Governments, senior politicians, senior government / judicial / military officials, senior executives of state owned corporations, important political party officials, etc., including their family members and close relatives.

Star Women Care Insurance Policy Unique Identification Number: SHAHLIP23132V022223	✓ Star Health Assure Insurance Policy Unique Identification Number: SHAHLIP23131V022223	Star Health Premier Insurance Policy Unique Identification Number: SHAHLIP22226V012122

Policy Type (Please ✓)	Individual	✓ Floater	Family Size A=Adult, C=Child	1A	1A 1C+	1A 2C+	1A 3C+	Premium Amount Rs.	54,989/-	Mode of Payment	Cheque / Debit Card / NEFT
Sum Insured on Floater Basis in Lakhs** Rs.	10 LAKH			✓ 2A	2A 1C+	2A 2C+	2A 3C+				DD / ✓ Credit Card / Cash
											ECS / CC Mandate / (Cash payments are not eligible for the 80D tax benefits)

Applicable for Star Health Assure Insurance Policy Floater Sum Insured

Number of Parents / Parents-in-law (as part of the same floater sum insured)		
Do you wish to choose Deductible option	☐ Yes	✓ No
If yes, choose Deductible Option (Please Tick)	☐ Rs.50,000/-	☐ Rs.1,00,000/-

Bank Details of the Proposer

Account Number _____

Type of Account: ☐ Savings Account ☐ Current Account ☐ Others Please Specify _____

Name of the Bank : _____

Name of the Branch : _____

IFSC Code : _____

Payment Details

Cheque / DD No. :

Date : D D M M Y Y Y Y

Branch :

Please attach a photo copy of cancelled cheque leaf

Details of the person/s proposed for Insurance

	Insured Person - 1	Insured Person - 2*	Insured Person - 3	Insured Person - 4	Insured Person - 5
Name	AMARJEET SINGH ANAND	RAMANJEET KAUR			
Gender / Date of Birth	M / 05/02/1957	F / 05/08/1964	M / F / Transgender DD/MM/YYYY	M / F / Transgender DD/MM/YYYY	M / F / Transgender DD/MM/YYYY
Height (cms) / Weight (kgs)	173 CMS 67 KGS	167 CMS 70 KGS	CMS KGS	CMS KGS	CMS KGS
Relationship with proposer	FATHER	MOTHER			
Occupation / Annual Income (Rs.)	RITERED 1 LAKH	H.W NO			
Sum Insured Opted (For Individual Policy) (Rs.)					
Applicable for Star Women Care Insurance Policy Do you want optional Cover (Applicable only for Females) If yes, Please mention Sum Insured Opted (Rs.) for Optional Cover	☐ Yes / ☐ No	☐ Yes / ☐ No	☐ Yes / ☐ No	☐ Yes / ☐ No	☐ Yes / ☐ No
Applicable for Star Health Assure Insurance Policy (Individual Policy) Do you wish to choose Deductible option If yes, choose deductible (Rs.)	☐ Yes / ☐ No ☐ Rs.50,000/- ☐ Rs.1,00,000/-	☐ Yes / ☐ No ☐ Rs.50,000/- ☐ Rs.1,00,000/-	☐ Yes / ☐ No ☐ Rs.50,000/- ☐ Rs.1,00,000/-	☐ Yes / ☐ No ☐ Rs.50,000/- ☐ Rs.1,00,000/-	☐ Yes / ☐ No ☐ Rs.50,000/- ☐ Rs.1,00,000/-
Existing Insurance Coverage with us and/or any other company give details: 1. Name of the Insurance Company	HDFC ERGO				
2. Period of Insurance	20-04-2021 To 13-05-2023				
3. Sum Insured (Rs)	5 LAKH	5 LAKH			
4. Policy No.	2805 2041 3000 0101 000				
Details of Claims: 1. Ailment for which Claim was made / Year	NO NO	NO NO	YYYY	YYYY	YYYY
2. Claim Amount Paid / Rejected	NO	NO			
Have you ever been declined health insurance coverage due to a diagnosis of a health condition?	NO	NO			

Health History: Please provide detailed, response-specific diagnosis and treatment. A mere dash is not sufficient

Family Physician's Name: Phone: Regn No:

Note : If any of the below mentioned questions from "1 to 9" is "YES" and if additional space is needed to provide medical condition in detail, please enclose a seperate sheet along with this proposal form.

1. Is the person proposed for insurance in good health free from physical and mental disease or infirmity. If not give details	YES	YES
2. Has the person proposed for insurance consulted / diagnosed / taken treatment / been admitted for any illness / injury. If yes, give details	NO	NO
3. Does the person proposed for insurance have any complications during / following birth. If yes, please submit all necessary documents.	NO	NO
4. Whether the insured person is pregnant if yes, kindly provide duration of pregnancy and scan reports.	NO	NO
5. Has the person proposed for insurance ever suffered or suffering from any of the following		
a) Diabetes Mellitus – if yes, mention the duration/date of diagnosis, Type and medication details.	NO	NO
b) High BP/ Cholesterol – if yes, mention duration/date of diagnosis and medication details	NO	NO
c) Thyroid disorders, specify diagnosis Hypo / Hyperthyroid / Autoimmune thyroiditis, Goitre etc), duration/date of diagnosis and medication details	NO	NO
d) Heart and vascular disease / Arrhythmias / valvular diseases / Cardiomyopathy – if yes, mention duration/date of diagnosis, medication details, Intervention done, CAG, PTCA, CABG and others)	NO	NO
e) Stroke, epilepsy, fainting attack, chronic headache, Parkinson's disease, Alzheimer's disease, mental disease or infirmity? – if yes, mention the duration/date of diagnosis and medication details	NO	NO
f) Tuberculosis, asthma, COPD, ILD, other respiratory diseases if yes, mention – duration/date of diagnosis and medication details	NO	NO

g) Disease of bones/joints, slipped disc, spinal disorder, injury to ligaments – if yes, mention duration/date of diagnosis and operation or treatment details	NO	NO			
h) Whether diagnosed to have arthritis (Rheumatoid / Osteo arthritis or any other inflammatory arthritis like Ankylosing spondylitis). If yes, mention treatment details and submit all records	NO	NO			
i) Gynecological disorder such as menstrual irregularity (DUB), fibroid uterus, ovarian cyst- or have undergone cesarean / hysterectomy – if yes, mention duration/date of diagnosis and medication details	NO	NO			
j) Treatment for sub-fertility or has been advised for? (answer if applicable – if yes, mention duration/date of diagnosis and medication details	NO	NO			
k) Disease of stomach, intestine, liver, gall bladder / Pancreas, Piles / Fistula / Fissure / Hernia if yes, mention duration/date of diagnosis and medication details	NO	NO			
l) Disease of kidney, urinary bladder, urinary tract disease, Calculi- if yes, duration/date of diagnosis and medication details	NO	NO			
m) Disease of prostate / hydrocele / genital disease / - if yes, mention duration/date of diagnosis and medication details	NO	NO			
n) Diseases of the eye, Cataract / corneal / retinal, other disorders and Ear, Nose Throat disease –if yes, mention duration/date of diagnosis and medication details	NO	NO			
o) Cancer, Precancerous lesions, Non-healing ulcers – if yes, mention type of cancer, duration/date of diagnosis and treatment details	NO	NO			
p) Any blood disorder, specify the diagnosis, mention duration/date of diagnosis and medication details	NO	NO			
q) Any autoimmune disease / any long-term steroid / Immunosuppressant intake like myasthenia gravis / SLE / Psoriasis, Ulcerative Colitis, Crohn's disease etc.) duration/date of diagnosis and medication details.	NO	NO			
r) Any other Health problems/diseases please specify	NO	NO			
6. Has the person proposed for insurance					
a) Undergone any medical test?	NO	NO			
b) Prescribed any medicines? If yes	NO	NO			
1. Name the illness for which medicines have been prescribed					
2. Details of medicines and drugs prescribed					
3. Period for which these drugs were taken					
c) Been advised for any surgery/treatment? – If yes, give details	NO	NO			
d) Received / received any payment for any disability / injury / illness / diseases. Give details	NO	NO			
7. Does the person proposed for insurance has any of the mentioned habits					
a) Chew Tobacco - If yes, since when	NO	NO			
b) Smoke - If yes, since when	NO	NO			
c) Consume Alcohol - If yes, since when	NO	NO			
d) If a, b and c, are mentioned as yes, mandatory to give details whether diagnosed with any local or systemic disease / complications.	NO	NO			
8. Is the person proposed for insurance positive for HIV, Hepatitis B/C If yes, mention duration/date of diagnosis, medication details, CD4 count (please attach proof) and Viral load	NO	NO			
9. Type and the total number of medical documents provided	NO	NO			
Applicable for STAR WOMEN CARE INSURANCE POLICY (Specific Questions for Female)	☐ Yes / ☑ No	☐ Yes / ☑ No	☐ Yes / ☐ No	☐ Yes / ☐ No	☐ Yes / ☐ No
A) Is the person proposed for insurance presently pregnant? (If Yes, please submit the scan reports taken during 12th and 20th week of Pregnency period, at Star Health specified scan centres and mention the expected date of delivery). Applicable for Female Insured Persons					
B) Any complaint of Diabetes, Hypertension or any complication during current or earlier pregnancy?	NO	NO			
C) Has the person proposed for insurance ever undergone hysterectomy or ever had any disease of uterus, cervix or ovaries?	NO	NO			

Declaration of the Agent / Intermediary : I / We confirm that the product's suitability has been explained to the proposer. The information furnished in the proposal is true to the best of my knowledge and recommend acceptance of the proposal. (Please Enclose Insurance Agent's Confidential Report, If Any)	18/04/2023	OL-32	J.S.P.S	
	Date	Code	Name of the Agent / Specified Person of Corporate Agent / Broker Qualified Person / Insurance Sales Person of the IMF	Signature of the Agent / Specified Person of Corporate Agent / Broker Qualified Person / Insurance Sales Person of the IMF

Please affix stamp size photograph of Insured Person - 1	Please affix stamp size photograph of Insured Person - 2	Please affix stamp size photograph of Insured Person - 3	Please affix stamp size photograph of Insured Person - 4	Please affix stamp size photograph of Insured Person - 5

Submitted the above proposal for HEALTH ASSURE policy along with payment of Rs. 54,989/- by cash/vide cheque/DD no. _____

dated _____ drawn on _____. I understand that the cash/cheque given is banked for operational convenience and commencement of risk is subject to the acceptance of proposal by you.

Declaration

The primary duty of the proposer is to fill out the proposal form and also to make sure that the proposal contains all the details correctly. If you or any of the insured person(s) have suffered or suffering from any of the diseases which has not been mentioned in the proposal, the claim that may arise will result in a repudiation of the claim/cancellation of the policy.

I/we agree that the PAN details and other information provided by me/us in the proposal form may be used by the Company to download/ verify / modify / add my/our KYC documents from the CERSAI* CKYC portal for processing this application. I/We understand that only the acceptable officially valid documents would be relied upon for processing this application. (*Central Registry of Securitization and Asset Reconstruction and security Interest of India) I hereby consent to receiving information from Central KYC Registry through SMS / email on the above registered number/email address.

1. 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. 2. 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. 3. 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. 4. I declare that I consent to the company seeking medical information from any doctor or from a hospital who/which at anytime 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. 5. 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. I confirm that the payment is made through my card / bank account. I also confirm that the source of funds for premium paid under this policy is legal. I hereby confirm that the features of the product have been understood by me. I hereby authorize Star Health and Allied Insurance Company to contact me. It will override my registry on the NCPR.

Place	Date	Name	Signature / Thumb impression of the proposer:
DELHI	18/04/2023	HARPREET SINGH	Harpreet Singh

WHERE THE PROPOSER IS ILLITERATE OR SIGNS IN A LANGUAGE DIFFERENT FROM THAT OF THE LANGUAGE OF THE PROPOSAL FORM:

I hereby confirm that the details have been explained to the proposer.

Date	Name of the person who explained	Signature of the person who explained

The contents of the proposal form and features of the product have been fully explained to me and I have fully understood the significance of the proposed contract.

Signature / Thumb impression of the proposer

Prohibition of Rebates: Section 41 of Insurance Act 1938.

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.

Beware of spurious phone calls and fictitious/fraudulent offers and never respond to calls/emails/embedded links in SMS/emails asking you to update User id/Password/Credit Card Number/CVV/OTP etc.

Insurance is a contract of the utmost good faith, requiring the insured to answer all of the questions on the proposal form honestly and without omitting any information that is relevant. When submitting the proposal form, kindly reveal all pertinent information. If any important information is omitted from the proposal form, personal statement, declaration, or related papers, or if the proposer or someone acting on his behalf makes any false or erroneous statements, misrepresentations, or omissions, the Policy will be invalid, at the insurer's discretion. Please get in touch with the company's offices or agents if you have any questions about the proposal form.

STAR HEALTH AND ALLIED INSURANCE COMPANY LIMITED

Regd. & Corporate Office: 1, New Tank Street, ValluvarKottam High Road, Nungambakkam, Chennai - 600 034. ★ Phone: 044 - 28288800 ★ Email: support@starhealth.in
Website: www.starhealth.in ★ CIN: U66010TN2005PLC056649 ★ IRDAI Regn. No. : 129

Application for Portability Form - Part I

Details of the Proposer

Name of the Policyholder / Proposer : Harpreet singh. Male / Female - Male. Address :-House No -6 Street No -4E Near B-2/1091Gautam Nagar Hosihiarpur Punjab-146001 . Mobile- ..... Off / Res ..... Email Id (to be filled-in if updates are desired.).....

Details of the Existing Insurer

Name of the existing Insurer HDFC ERGO Policy No 2805204130000101000 Period of Insurance From .....20-04-2021...To .....13-05-2023.....

Name of the Product Optima Restore Policy..... IRDAI Product ID.....Type of Policy (✔) : Individual - N/ Floater Y

Details of the Person Covered**

Name of the persons	Gender	Aadhar No.	Pan No.	Member ID under expiring policy	Date of Birth	Age in Completed years
Amarjeet singh anand	M				05.02.1957	
Ramanjeet kaur	F				05.08.1964	

Name of the persons	No of years of continuous coverage including that under the expiring policy	Sum insured under the expiring policy	Cumulative Bonus	Claims experience
Amarjeet singh anand	Since2021	5L		
Ramanjeet kaur	Since2021	5L		

** Give only those of the members who want porting-out.

Details of the proposed insurance

Name of the Insurer STAR HEALTH AND ALLIED INSURANCE COMPANY LIMITED Name of the product proposed/ intended to be taken .....Health Assure .....

Whether Cumulative Bonus to be converted to an enhanced Sum Insured X No

Reasons for Portability (Tick whichever is applicable):

☐ **Service problem** ☐ Product is not suitable ☐ Dissatisfied with existing insurer ☐ Policy servicing by current insurer is not good
☐ Price is better ☐ Delay in policy issuance ☐ Renewal notices not received ☐ Wider coverage available with new insurer
☐ Claim not handled properly ☐ Delay in claim settlements ☐ Existing agent not providing service ☐ Premium rates with existing insurer is high/costly
☐ Wrong repudiation of claims by current insurer ☐ Wrong deductions in claims/Claims settled for less amounts ☐ Any Other

Part II

- I have understood the difference between the expiring policy with M/S...Hdfc Ergo ... and the proposed policy with M/S Star Health and Allied Insurance Co. Ltd. especially relating to preexisting disease exclusions, time bound exclusions and other terms and conditions.
- I also give my consent to the proposed insurer to access my previous policy and claims details through my previous insurers / Insurance information Bureau of India.
- I understand in the event of my renewal of existing policy with the present insurer also the new policy now issued by the new Insurer will not be treated as a ported policy
- In case of any change in the information furnished in the proposal form (attached herewith) regarding member(s) details/ health status and claims Subsequent to the date of this application, I shall communicate to the insurer before inception of this policy

Place : New Delhi **Date: 18-04-2023** **Signature of the proposer:** Harpreet Anand

Please note the following

For availing the portability benefits, please submit the following documents in addition to portability form duly filled.

- Self attested copies of the previous year's policy schedule (s).
- Proposal form duly filled and signed in all, respects.
- Details of existing and previous policies. (Please furnish the details in the enclosed sheet)

Additional Declaration

I confirm having filled up and signed the proposal and portability forms, proposing to port the policy number 2805204130000101000 Insured with HDFC ERGO For 2 year(s) to STAR HEALTH AND ALLIED INSURANCE COMPANY LIMITED.

I further confirm after reading /explained by the sales wing, that none of the insured person(s) has/have been diagnosed with (or) treated for (or) hospitalized for any aliment/disease/illness or for any accidental injury other than those that have been mentioned in the proposal form.

Place: New Delhi Date: 18-04-2023

Note: Signature of the Proposer Harpreet Anand

Please have a re-look of your proposal. If you or any of the insured person(s) have suffered or suffering from any of the diseases which has not been mentioned in the proposal, the claim that may arise will result in the repudiation of the claim/cancellation of the policy. The other option for you is to continue with the existing insurer.