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ICICI LOMBARD COMPLETE HEALTH INSURANCE PROPOSAL FORM

For Official Use Only Plan : IHI HS HSP HP HPP HSM HSMP Proposal No. :

Intermediary ID : Intermediary Name :

Branch Name : Deal No. :

GUIDELINES FOR COMPLETION OF THE FORM (To be filled by proposer)

Please answer all the questions fully and correctly. Where any question does not apply, please mention clearly that the same is not applicable.

Insurance is a contract of Utmost Good Faith requiring the Insured not only to disclose all material facts but also not to suppress any material facts in response to the questions in the proposal form. If you think any fact is material, please disclose it.

The Policy shall become void at the option of Insurer, in the event of any untrue or incorrect statement, misrepresentation, non-description or non-disclosure in any material particular in the proposal form/personal statement, declaration and connected documents or any material information having been withheld by the Proposer or any one acting on his behalf. Kindly contact the Company's Offices or Agents for any doubts or clarifications on the proposal form.

NOTE :

The liability of the Company does not commence until this Proposal has been accepted by the Company and premium realised.

PROPOSER INFORMATION

Proposer's Name (please leave a space after each part of name)

Mr. / Ms. / Dr. : FIRST MIDDLE LAST

Date of Birth : DD / MM / YYYY Gender : Male Female Marital Status : Single Married

Occupation :Salaried Self Employed Professional Others Details

Annual Income : Less than 5 Lacs Between 5 - 10 Lacs Between 10 - 20 Lacs 20 Lacs and above

Correspondence Address :

Landmark :

City : State : Pin code :

Landline Number (with STD Code) : Mobile Number* :

E-mail address :

Permanent Residence Address :

Landmark :

City : State : Pin code :

*Kindly provide the details to enable us to serve you better

NOMINEE DETAILS

Name of Nominee : FIRST MIDDLE LAST

Relationship : Date of Birth : DD / MM / YYYY

FAMILY PHYSICIAN DETAILS

Name of Physician : FIRST MIDDLE LAST

Landline Number (with STD Code) : Mobile Number :

DETAILS OF PERSONS TO BE INSURED

Insured No.	Full Name (First, Middle, Last)	Gender (M/F)	Date of Birth (DD/MM/YY)	Relationship with Proposer	Height (feet / inch)	Weight (kgs)
Insured 1			DDMMYY			
Insured 2			DDMMYY			
Insured 3			DDMMYY			
Insured 4			DDMMYY			
Insured 5			DDMMYY			

*Mandatory medical test at ICICI Lombard General Insurance Company Ltd. designated diagnostic centres for :

1. All Individual(s) applying for insurance age 46 years & above irrespective of the sum insured.
2. The senior most member applying for insurance with Annual Sum Insured greater than ₹ 10 lacs irrespective of age.

PAYMENT DETAILS

Payment Option: Cheque DD Cheque / DD Number Dated : DD / MM / YYYY

Premium Amount : Amount in words :

Bank Branch

Yes, I would like to opt for ECS Payment option for Policy Renewal.

I/we hereby declare and undertake that the amount paid by me/us as premium for the aforementioned policy is out of my/our lawful and declared source of income

Signature of proposer : Date : DD / MM / YYYY

DETAILS OF INSURANCE / PLAN (Please Tick)

Tenure	1 Year 2 Year	Plan Type	Individual Floater	Plan Options	1A 2A 2A + 1C 1C	1A + 1C 2A + 2C	1A + 2C 2A + 3C
Plan Details	Individual Health Insurance	Health Secure	Health Secure Plus	Health Protect	Health Protect Plus	Health Smart	Health Smart Plus
Mandatory Covers	Hopsitalisation + Ambulance Cover + 4 Years PED	Hopsitalisation + Ambulance Cover + 4 Years PED	Hospitalisation + Ambulance Cover + 4 Years PED + Maternity + New Born Baby Cover + OPD	Hopsitalisation + Ambulance Cover + 2 Years PED	Hospitalisation + Ambulance Cover + 2 Years PED+ Maternity + New Born Baby Cover + OPD + HDC + Convalescence Benefit	Hospitalisation + Ambulance Cover + 2 Years PED+ Maternity + New Born Baby Cover + OPD + HDC + Convalescence Benefit	Hospitalisation + Ambulance Cover + 2 Years PED+ Maternity + New Born Baby Cover + OPD + HDC + Convalescence Benefit + Nurisng at Home + Compassionate Visit + Medical Evacuation Cover
Sum Insured	1 Lakh 2 Lakhs	1 Lakh 2 Lakhs	1 Lakh 2 Lakhs	3 Lakhs 4 Lakhs 5 Lakhs	3 Lakhs 4 Lakhs 5 Lakhs	7 Lakhs 10 Lakhs	15 Lakhs 20 Lakhs 30 Lakhs 50 Lakhs
Sub - limit	Sublimit A *Applicable only for 2 lacs sum insured.	Sublimit B	No Sublimit*	Sublimit C No Sublimit	Not Applicable		
Add-ons Cover	Hospital Daily Cash (HDC) + Convalescence Benefit Option 1				Critical Illness + Donor Expenses + Personal Accident (Option 5) Insured 1 Insured 2 Both	Compassionate Visit + Nursing at Home (Option 3) Critical Illness + Donor Expenses + Personal Accident (Option 5) Insured 1 Insured 2 Both	Critical Illness + Donor Expenses + Personal Accident (Option 5) Insured 1 Insured 2 Both

Critical Illness , Donor Expenses & Personal Accident available only for adults, subject to maximum of 2 adults only upto 60 years of age.

MEDICAL AND LIFESTYLE INFORMATION

SECTION A: Have any of the person proposed to be insured ever suffered from / are suffering from any of the following: Please tick 'YES" for insured wherever applicable and provide details in Section B

	Ye s/ No	Insured 1	Insured 2	Insured 3	Insured 4	Insured 5
1. Hypertension History :	Y N					
a) Duration						
b) Medications						
c) Dosage						
2. Diabetes Mellitus History :						
a) Type I or Type 2	Y N					
b) Duration						
c) Medications						
d) Dosage						

	Yes/ No	Insured No	Diagnosis Since (In Years)
3. Cardiovascular, Chest Pain, Any Heart, any artery/vein Disease	Y N	1 2 3 4 5	1 2 3 4 5 - 10 > 10
4. Renal Failure, Stone, Dialysis Or Any Other Kidney/Urinary Tract Or Prostate Disease	Y N	1 2 3 4 5	1 2 3 4 5 - 10 > 10
5. Arthritis, Spondylosis, Joint Pain, Joint Replacement Or Any Other Disorder Of The Muscle/ Bone/ Joint	Y N	1 2 3 4 5	1 2 3 4 5 - 10 > 10
6. Tuberculosis, Asthma, Bronchitis, COPD, Or Any Other Lung / Respiratory Disease	Y N	1 2 3 4 5	1 2 3 4 5 - 10 > 10
7. Liver Disease Or Any Other Gastro Intestinal Or Gallbladder Disease	Y N	1 2 3 4 5	1 2 3 4 5 - 10 > 10
8. Tumor-Benign Or Malignant, Any Growth/Cyst, any Cancer	Y N	1 2 3 4 5	1 2 3 4 5 - 10 > 10
9. Stroke, Epilepsy, Paralysis, Or Any Other Brain/ Nervous System Disease	Y N	1 2 3 4 5	1 2 3 4 5 - 10 > 10
10. Fibroid, Cyst/ Fibroadenoma, Bleeding Disorder, Pelvic infection Or Any Other Gynaecological / Breast Disorder	Y N	1 2 3 4 5	1 2 3 4 5 - 10 > 10
11. Undergone any hospitalisation/illness/surgery/symptoms /habit (please specify in section B)	Y N	1 2 3 4 5	1 2 3 4 5 - 10 > 10

SECTION B: Name and details of Illness / Medicine / Test / Surgery / Diopter grade (for questions answered as yes in SECTION A above)	Date of Last Consultation	Doctor's Name	Hospital Name & Phone No.
Insured 1 :			
Insured 2 :			
Insured 3 :			
Insured 4 :			
Insured 5 :			

TERMS AND CONDITIONS

SCOPE OF COVER

The Policy provides indemnification of the Medical Expenses incurred by you as an inpatient for a minimum period of 24 consecutive hours during Hospitalisation or less only in case of specified Day Care Procedures/Treatment and any such Medical Expenses as incurred by you for a period of up to 30 days immediately prior to Hospitalisation and up to 60 days immediately post-Hospitalisation.
For the details on complete scope of covers, please refer to policy documents.

SIGNIFICANT EXCLUSIONS

Pre Existing Conditions, diseases contracted during first 30 days of the Period of Insurance Start Date, self-inflicted Injury (whether arising from an attempt to suicide or otherwise), use/misuse/abuse of alcohol/drug, cost of spectacles/contact lenses, dental treatment, AIDS, treatment arising from or traceable to pregnancy and childbirth, miscarriage, abortion and its consequences, tests and treatment relating to infertility and invitro fertilization, certain specified diseases during first two years of the Period of Insurance.
For a detailed set of exclusions, please refer to the Policy document.

TERMS OF RENEWAL

a. The policy can be renewed under the then prevailing Complete Health Insurance Product or its nearest substitute approved by IRDA.
b. Premium payable on renewal and on subsequent continuation of cover are subject to change with prior approval from IRDA
c. There will be life-long renewable without any age restriction for the cover. The floater benefit under this policy is available up to lifetime
d. Addition & Deletion of member only at the time of renewal.

DECLARATION

I/ We have read and understood the terms and conditions of the Policy and confirm to abide by the same.
I/We hereby agree that the insurance coverage under the Policy will commence only on realization of full premium, receipt of complete medical reports (wherever applicable) and subject to medical underwriting approval by the Company. Receipt of proposal form by the Company shall not be construed as acceptance of proposal. Company in its sole discretion reserves the right to accept or reject any proposal without assigning any reasons thereof. I/We hereby declare that I/We will submit to medical examinations by the nominated doctors of the Company or undergo diagnostic or other medical tests, as suggested by the Company for its medical underwriting.
I/We hereby agree that the Company reserves the right to enquire from any physicians, nurse, hospital official or employee or any person, institution for all or any information regarding the medical history of the proposed and that the Company shall have the right to ask the proposed for the medical check-up.
I/We, the undersigned hereby declare that the above statements and particulars are true, accurate and complete and I/We declare and agree that this declaration and the answers given above shall be held to be promissory and shall be the basis of the contract between me/us and the Insurer.
I/We authorize the Company and their agents to exchange, share or part with all the information relating to my/ our personal and financial details with Government bodies / R egulatory Authorities/ Statutory bodies, or under court orders as may be required and I/We will not hold the Company and its agents liable for use of this information.
I/We agree that the Policy shall become voidable at the option of the Insurer, in the event of any untrue or incorrect statement, misrepresentation, non-description or nondisclosure in any material particular in the Proposal form/personal statement, declaration and connected documents, or any material information has been withheld by me/us or anyone acting on my/our behalf to obtain any benefit under this policy.
* A material fact will mean and include all important, essential and relevant information pertaining to the questions raised above herein that is likely to influence the Company's acceptance or assessment of the proposal.

Signature of the proposer :   Place :   Date :

ELECTRONIC CLEARING SERVICE (Debit Clearing) MANDATE FORM

Proposal No.

Plan : IHI HS HSP HP HPP HSM HSMP

To,

ICICI Lombard General Insurance Company Ltd,
ICICI Lombard House, 414, Veer Savarkar Marg, Near Siddhi Vinayak Temple, Prabhadevi, Mumbai 400 025.
Ref : Authorization of Customer to remit funds/payments to ICICI Bank Ltd through Electronic Clearing Service

Customer Information :

a. Account Holder(s) Name (As appearing in the Bank Records) :

b. Bank Name :   c. Bank Branch Name :

d. Address :

e. Branch City :

g. Account Type : Savings   Current   Cash Credit   Overdraft   g. Account No. :

h. Ledger No. / Ledger Folio No. :   i. 9 Digit MICR Code :

Declaration :
I wish to avail of the Electronic clearing facility and hereby express my unconditional consent to debit premium for my Health insurance policy applied vide proposal form no. xxxxxxxxxxx through participation in Electronic Clearing System (ECS) . I, understand and agree that premium amount to be debited from my account may vary due to – change in age bracket of the senior most member insured under the policy, claims history in expiring policy, change in applicable premium rates by the insurer, taxes and other statutory levies as may be applicable from time to time.
(Please refer to sales brochure for approximate premium details due to change in age applicable at the time of renewal)
I, hereby declare that the particulars given are correct and complete. I understand and accept that the transaction will be effected on the due date as opted by me in this form (provided the day is a working day). If the transaction is delayed or not affected at all for reasons of incomplete or incorrect information, I/we would not hold the user institution responsible. I/We have read all the terms and conditions as are applicable for availing of this ECS Debit service from/through the user institution and agree to discharge the responsibility expected of me/us as a participant under the scheme.
I/We also hereby authorize representative of ICICI Lombard General Insurance Company Ltd. carrying this ECS Debit Mandate Form to get it verified and executed by my/our Bank.

IMPORTANT NOTES

1. The information that you give to us on this proposal form or in any supplementary Information for 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 are complete and accurate in all respect.
2. The question in this proposal are indicative rather then 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 insurance advisor/ company.
3. Acceptance of your proposal would be subject to receipt of complete medical reports(wherever applicable), medical underwriting and realization of full premium amount by the company and the insurance coverage will commence from the date of underwriting by the company.
4. The list of exclusions/ inclusions and other policy details are indicative, for complete list and comprehensive details kindly refer policy wordings.

STATUTORY WARNING

PROHIBITION OF REBATES
(Under 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 punishable with fine, which may extend to five hundred rupees.

Aapka Plan B

Mailing Address: ICICI Lombard General Insurance Company Limited, Interface Building No.11, 401/402 4th Floor, New Link Road Malad (W), Mumbai - 400064.
Corporate Address : ICICI Lombard General Insurance Company Limited, ICICI Lombard House, 414, Veer Savarkar Marg, Near Siddhi Vinayak Temple, Prabhadevi, Mumbai 400 025.
Visit us at www.icicilombard.com • Mail us at customersupport@icicilombard.com
Now One Number for all your Insurance needs 1800 2666 (Toll Free also accessible from your mobile) SMS Facility "HEALTHCLAIM" to 575758
ICICI Lombard General Insurance Company Limited. Insurance is the subject matter of the solicitation. IRDA Reg. No. 115. Misc 128.

012183PF/SC

I, hereby authorize ICICI Lombard General Insurance Co. Ltd. and their authorized service providers, to enable the ECS facility for my premium payments and in the instance of ECS debit dishonor, to re-debit my account with the mentioned bank to recover the premium payable.

Primary Account Holder's Signature (If different from Policy Holder) | Policy Holder's Signature

Joint Account Holder's Signature 1 | Joint Account Holder's Signature 2

FOR OFFICE USE ONLY

Customer ID :

For Use by Customer/Account Holder's Bank :
We hereby certify that the particulars of the customers furnished above are correct as per our records, and we hereby declare that a copy of this mandate form, duly complete and signed, has been submitted to us

Proposal No.

Plan : IHI HS HSP HP HPP HSM HSMP

Bank Stamp

Signature of Authorized Official of the Bank

Name

Branch :

Designation

Date : D D / M M / Y Y Y Y

Disclaimer :

- Subject to change in service tax rates / re-instatement charges and as per customer's request. ICICI Lombard GIC Ltd. shall debit the customer's bank account if the customer's policy and the ECS mandate are In Force and until the customer gives a written request for cancellation of ECS.
- Request for cancellation of ECS facility has to be provided 15 days prior to the due date or the same would be effective from the next premium due date.
- Requests for payment mode to change to ECS has to be provided 30 days prior to the due date or the same would be effective from the next premium due date.
- Data provided by the customer in the cheque copy and the proposal form may be used by the Company to complete the ECS mandate in case required information has not been filled.