oposal Form No.:	(Formerly Corporate Goregaon Call (Toll	known as CignaTTK office : 401/402, R (E), Mumbai - 4000 Free): 1800-102-446	nce Company Limited (Health Insurance Cor aheja Titanium, Weste 63. IRDAI Registration 62 Visit: www.manipa valcigna.com CIN No.:	npany Limited) rn Express Highway, No. 151. Icigna.com			
Photograph of Insured 1		Photograph of Insured 2	F	Photograph Insured 3			Photograph of Insured 4
Photograph of Insured 5		Photograph of Insured 6	f	Photograph Insured 7			Photograph of Insured 8
Branch Name:			FOR OFFICE USE	ONLY Branch Code:			
Intermediary Name: Business Type: Urban /				-	-	de / Broker Code / C	
Business Type: Urban /	Social / Rural MS Code: ManipalCigna		IGNA PROHE		/ertical Code		CA Code
Business Type: Urban / Ops Tags: Employee D ef. A ef. B		MANIPALC		me: Partner Business V ALTH SELE FORM	Vertical Code	Partner Bran	ch ID: Partner Branch Code
Business Type: Urban / Ops Tags: Employee D ef. A ef. B	MS Code: ManipalCigna e fill the form in CK LETTERS. ManipalCigna Health Insi	MANIPALC	IGNA PROHE PROPOSAL F details marked with * ard ed (the Company) does no	me: Partner Business N ALTH SELE FORM	CT B	Partner Bran Ref. C The Proposer must cancellations/alterat	ch ID: Partner Branch Code authenticate the ions in this form.
Business Type: Urban / Ops Tags: Employee D ef. A ef. B Pleas BLOO	MS Code: ManipalCigna e fill the form in CK LETTERS. ManipalCigna Health Inst I has been accepted by th	MANIPALC	IGNA PROHE PROPOSAL F details marked with * ard ed (the Company) does no	me: Partner Business N ALTH SELE FORM	CT B	Partner Bran Ref. C The Proposer must cancellations/alterat	ch ID: Partner Branch Code authenticate the ions in this form.
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Business Type: Urban / Dps Tags: Employee D of. A of. B Pleas BLOC e issuance of this form by mmence until this proposal PROPOSER DETAI tle* ate of Birth*	MS Code: ManipalCigna e fill the form in X LETTERS. ManipalCigna Health Ins has been accepted by th LS*: : Mr. Mrs. : D D M M	MANIPALC 2 All urance Company Limite the Company and premi	I details marked with * ard ed (the Company) does no um realized.	me: Partner Business \ EALTH SELE FORM e mandatory. tot amount to acceptance Male	CT B CT B 3 e of proposal.	Partner Bran Ref. C The Proposer must cancellations/alterat The actual liability of Others	ch ID: Partner Branch Code authenticate the ions in this form. if the Company does not Tick if
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Business Type: Urban / Dps Tags: Employee D of. A of. B Please BLOC e issuance of this form by mmence until this proposal PROPOSER DETAI tle* ate of Birth* ame*(as in bank account ermanent Address*: As per the KYC roof submitted): orrespondence Address	MS Code: ManipalCigna ie fill the form in CK LETTERS. ManipalCigna Health Insi has been accepted by th LS*: : Mr. Mrs. : D D M M nt): F I R S : D D M M I Andmark: City*: State*: Gram Panchayat: s*: iere Landmark: City* : State*:	MANIPALC 2 All urance Company Limite ne Company and premi Ms.	IGNA PROHE PROPOSAL F details marked with * ard ed (the Company) does no um realized. Gender* : Marital Status* :	me: Partner Business \ EALTH SELE FORM a mandatory. a mandatory. b amount to acceptance Male L E N A M	Vertical Code CT B CT B C I B C I C C C C C C C C C C C C C C C C C	Partner Bran Ref. C The Proposer must cancellations/alterat The actual liability of Others Others SURN Others Pin Code*:	authenticate the ions in this form. ithe Company does not Tick if Employer is the Payor: A M A M I I

ManipalCigna ProHealth Select Proposal Form | UIN: MCIHLIP25025V042425 | URN: 2024/PSLT/V4.01 | October 2024

Would you like to subscribe to important alert on Whatsapp? Yes No	
Policyholders have the option to access their Policy documents through DigiLocker with no additional charges.	
To learn more about DigiLocker, please visit https://www.manipalcigna.com/video/	
Would you prefer to receive all policy document digitally (via email/soft copy)?	
Yes (I would like to receive policy document digitally). No (I prefer to receive policy document in hard copy).	
Occupation* : Government Service Private Service Self Employed Others	
Annual Income* : Up to ₹50,000 ₹5 to ₹10 Lacs ₹15 to ₹20 Lacs	
₹50,000 to ₹5 Lacs ₹10 to ₹15 Lacs Above ₹20 Lacs	
Educational Qualification* : Less than class X Class X Class XII Graduate Post Graduate F	Professional Degree
Customer Goods & Service Tax Identification Number (if any):	
Residential status* : Indian NRI If NRI, Please mention country Others (Please specify)	
PAN Card Number* :	
Form 60* (only in case where PAN number is not available) Yes No	
Identity Document Type : Aadhaar Card Driving License Passport Voter's ID card Others	
VID Number (Please mention only last four digits of your Aadhaar^^ or VID):	
CKYC number : EIA number:	
PEP or relative of PEP:	
Family Physician Details:	
ranny r nysician betans.	
Name : FIRSTNAME MIDDLENAME SUR	N A M E
	N A M E
Name : FIRSTNAME MIDDLENAME SUR	
Name : F I R S T N A M E M I D D L E N A M E S U R Contact number :	N A M E
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Name : FIRSTNAME MIDDLENAME SUR Contact number : Email id: Email id: Address : Image: Superior Superio	N A M E* I

II. NOMINEE DETAILS*:

^^Please provide the details to enable us to serve you better.

Is the Nominee same as Caregiver (if provided above)? Ves No. If No, please provide Nominee details.

S. No.	Particulars	Nominee 1	Nominee 2	Nominee 3
1	Name			
2	Age			
3	Mobile No.			
4	Email ID			
5	Correspondence Address			
6	Permanent Address			
7	Relationship with Proposer			
8	Specify the percentage (%) of the claim amount payable to each nominee in the event of the policyholder's death. The total percentage of contribution across all the nominee must not exceed 100%			
9	Bank Details of Nominee Account No. IFSC/MICR Code Name of Bank Account Holder Name			
10	Appointee Details (Required only if nominee is a minor) Name Age [#] Mobile No. E-mail ID Relationship with Nominee			

As per recent regulatory mandate, nomination details are mandatory to be provided by the customers. Please provide your nominee details urgently by emailing us at customercare@manipalcigna.com; contacting us on 1800-102-4462, or visit our nearest branch.

In the event of death of the Proposer, any payment due under the Policy shall become payable to the nominee, as per the 'Nomination' clause defined by the IRDAI and the receipt of the proceeds by such nominee would be sufficient discharge to the Company. For all other persons covered under the Policy, the Proposer will be the nominee.

(Must be on or later than instrument date/ premium payment date)

*A Minor should not be declared as Appointee.

III. POLICY/PLAN DETAILS*:	
Tenure*: 1 Year 2 Years 3 Years	Proposed Policy Period: From D D M M Y Y Y Y at : Hrs

INSURED DETAILS*: (Deductible and Sum Insured only for individual cover)

Particulars		Insured Person 1	Insured Person 2	Insured Person 3	Insured Person 4	Insured Person 5
Name (First*, Middle	, Last*)					
Gender*						
DOB*						
Relationship v	vith Proposer*					
ABHA Numbe	۲ ^{۸۸۸}					
Height* (Cms))					
Weight* (Kgs)	1					
Gainful Annua	al Income*					
Occupation/ In	ndustry Type/ Nature of Job*					
City*						
Deductible	ManipalCigna ProHealth Select A					
Sum Insured*						
HMB						
Sum Insured*						
HMB	ManipalCigna ProHealth					
Deductible	Select B					
Sum Insured* (only for individual cover)						
Insured addre	ss if different from Proposer					
If PEP ^(Y/N)						
C-KYC numbe	er					

^Politically exposed person

If PEP details are not provided, we will consider the same as "No".

^^^Please provide ABHA number (Ayushman Bharat Health Account number) for all the proposed Insured Persons. In case the ABHA number is not available for any Insured Person, you may request to create an ABHA number by visiting the web link: <u>https://healthid.ndhm.gov.in/register</u>

Plan Type*: Individual Fl		f yes portability form to be Migration: Yes No (If yes migration form to be completed and attached)
Sum Insured*:		OPTIONAL COVERS
₹2 Lacs ₹10 Lacs	Deductible: (cannot be higher than the Sum Insured	Removal of Room Rent Limit
₹3 Lacs ₹15 Lacs	₹1 Lac ₹4 Lacs	Re-Assurance
₹4 Lacs ₹20 Lacs	₹2 Lacs ₹5 Lacs	Cumulative Bonus Booster~
₹5 Lacs ₹25 Lacs	₹3 Lacs	Option A Option B Option C Option D
₹7 Lacs		

ManipalCigna Health 360 Add on cover

ManipalCigna Health 360-Shield A	dd On Cover [UIN: I	VICIHLIA23023V0122	23]		
ManipalCigna Health 360-OPD Ac (Opt any one of the Package below and Sum		CIHLIA23023V01222	3]		
ManipalCigna Health 360 - Shield		Health 360 - OPD of the Packages below	v and Sum Insured)		
Non-Medical Items	Package 1	Package 2		Package 3	
Durable Medical Equipment	₹5,000	₹10,000	₹50,000	₹20,000	₹60,000
	₹10,000	₹15,000	₹60,000	₹25,000	₹70,000
	₹15,000	₹20,000	₹70,000	₹30,000	₹80,000
	₹20,000	₹25,000	₹80,000	₹40,000	₹90,000
		₹30,000	₹90,000	₹50,000	₹100,000
		₹40,000	₹100,000		

Applicable Discounts:
a. Family Discount of 10% for policies covering more than 2 individuals with individual Sum Insured.
b. Long Term Discount of 7.5% for policies with term 2 years and 10% for policies with term 3 years, only upon payment of lump sum premium.
c. Zone Discount of 8% for customer from Zone 2 and 16% for customer from Zone 3.
Premium payment mode: Monthly^ Quarterly Half yearly Single
^2 months premium to be paid in advance and instalment/renewal premium payment through NACH or standing instruction (where payment is made either by direct debit of bank account or credit card).
Zone of Cover: (Please tick against your Zone):
Zone I(All India Cover) Zone II(All India Cover excluding cities in Zone I) Zone III(Rest of India excluding cities in Zone I & II)
Your default zone is based on the city mentioned in your correspondence address.
Zone Classification: Zone I: Mumbai, Thane & Navi Mumbai and Delhi & NCR Zone II: Bangalore, Hyderabad, Chennai, Chandigarh, Ludhiana, Kolkata, Gujarat Zone III: Rest of India excluding the locations mentioned under Zone I & Zone II Identification of Zone will be based on the City of the proposed Insured Persons.
Note: Please note that your Policy period will start from premium received date at our branch office in case of cash payments or/ as per instrument date when paying through Cheque/ demand draft/ pay order. In case of credit card/ debit card transactions, Policy period will start from date of debit of requisite premium from the Proposer's card/ bank account.

~Cumulative Bonus Booster

Option A: (10% increase, max upto 100% non-reducing bonus)

Option C: (50% increase, max upto 100%, will reduce on claim)

Option B: (25% increase, max upto 100% non-reducing bonus) Option D: (10% increase, max upto 200%, irrespective of claim)

IV. MEDICAL AND LIFESTYLE INFORMATION*:

Me	dical questions	Insured 1	Insured 2	Insured 3	Insured 4	Insured 5	Insured 6	Insured 7	Insured 8
Q1	Has any of the applicant ever been diagnosed with or suspected to	inisureu i	insureu z	insuleu 3	msuleu 4	moureu o	insureu o	msuleu /	insuleu o
×1	have < <cancer arthritis="" collisis="" crohn's<br="" or="" rheumatoid="" ulcerative="">disease or Chronic Liver Disease, Hepatitis B, Cirrhosis or Crohn's disease or Chronic Liver Disease, Hepatitis B, Cirrhosis or Crohn's Kidney Disease or Kidney failure or Epilepsy or Fits or Stroke or Paralysis or Parkinsonism or Alzheimer's or Multiple sclerosis or Brain Tumor or Cerebral Palsy or Heart Failure or Heart Attack or Angina or Coronary Artery Disease or Ischemic Heart Disease or Chronic Bronchitis or Intestitial Lung Diseases or Pneumoconiosis or Emphysema.>> (If Yes, tick against the disease)</cancer>	YES	YES	YES	YES	YES	YES	YES	YES
i	Cancer	YES NO	YES NO	YES NO	YES NO	YES NO	YES NO	YES NO	YES NO
ii	Rheumatoid Arthritis / Ulcerative Colitis / Crohn's disease	YES NO	YES NO	YES NO	YES NO	YES NO	YES NO	YES NO	YES NO
iii	Chronic Liver Disease, Hepatitis B, Cirrhosis	YES NO	YES NO	YES NO	YES NO	YES NO	YES NO	YES NO	YES NO
iv	Chronic Kidney Disease / Kidney failure	YES NO	YES NO	YES NO	YES NO	YES NO	YES NO	YES NO	YES NO
v	Diseases of the Brain - Epilepsy/Fits/Stroke/Paralysis/Parkinsonism /Alzheimer's/Multiple sclerosis/Brain Tumor/ Cerebral Palsy	YES NO	YES NO	YES NO	YES NO	YES NO	YES NO	YES NO	YES NO
vi	Diseases of Heart - Heart Failure/Heart Attack/Angina/Coronary Artery Disease/Ischemic Heart Disease	YES NO	YES NO	YES NO	YES NO	YES NO	YES NO	YES NO	YES NO
vii	Chronic diseases of the Lungs - Chronic Bronchitis/ Intestitial Lung Diseases/ Pneumoconiosis/ Emphysema	YES NO	YES NO	YES NO	YES NO	YES NO	YES NO	YES NO	YES NO
Q2	Has any member ever suffered or currently suffering from or under treatment (operated, hospitalised, investigated) or been under medication for more than a week for any medical condition.	YES NO	YES NO	YES NO	YES NO	YES NO	YES NO	YES NO	YES NO
i	Diabetes Mellitus	YES NO	YES NO	YES NO	YES NO	YES NO	YES NO	YES NO	YES NO
1	How does the applicant manage his/her diabetes / pre-diabetes?								
а	Insulin								
b	Oral diabetic medication								
с	No medicine								
d	Any other treatment								
2	How many medicines does the applicant take to manage his/her diabetes / pre-diabetes?								
а	No medicine								
b	One medicine								
с	Two medicines								
d	Three or more medicines								
3	When was the applicant first diagnosed with diabetes / pre- diabetes?								
а	1-5 years								
b	5-10 Years								
с	10 - 15 years								

d	More than 15 Years									
ii	Hypertension		YES NO	YES NO	YES NO	YES NO	YES NO	YES NO	YES NO	YES NO
1	How does the applicant manage his/her Hypertension / High Blood Pressure?									
а	No medicine									
b	One medicine									
с	Two medicines	[
d	Three or more medicines	[
2	When was the applicant first diagnosed with Hypertension / High Blood Pressure?									
а	1-5 years	[
b	5 - 10 Years	[
С	10 - 15 years	[
d	More than 15 Years	[
111	High Cholesterol		YES NO	YES	YES NO	YES	YES	YES	YES	YES NO
1	Is any of the applicant under medication for high cholesterol/high triglycerides		_							
а	Yes									
b	No									
iv	Thyroid disorders		YES NO	YES NO	YES NO	YES NO	YES NO	YES NO	YES NO	YES NO
1	Which thyroid disorder is the applicant suffering from?									
а	Goitre									
b	Hyperthyroidism (high thyroid activity)									
с	Hypothyroidism (low thyroid activity)									
d	Other thyroid disorders									
е	Thyroid Nodule	<u> </u>								
f	Thyroditis									
g	Any other									
v	Heart and Lung disorders		YES NO	YES	YES	YES	YES	YES	YES	YES
1	Asthma						NO			
2	Tuberculosis	-								
3	Upper Respiratory Tract Infection									
	Lower Respiratory Tract Infection									
4 5	Varicose veins									
6	DVT (Deep vein thrombosis)									
7	Syncope									
8	Hypotension (Low Blood Pressure)									
9	Varicocele									
10	LungAbscess									
11	Allergic Bronchitis									
12	Any other heart and lung condition		YES	YES	YES	YES	YES	YES	YES	YES
vi	Digestive system disorders (Stomach and related organs)		NO	NO	NO	NO	NO	NO	NO	NO
1	Peptic ulcer (Ulcer in stomach or duodenum)									
2	Appendicitis	-								
3	Cholecystitis/Cholelithiasis (Gall Bladder stones)	-								
4	Hemorrhoids(Piles)	-								
5 6	Anal Fissure Anal Fistula	-								
6 7	Pancreatitis	-								
8	Umbilical Hernia (Hernia at navel)	-								
0 9	Inguinal Hernia (Hernia in groin)	-								
10	Irritable bowel syndrome	-								
11	Fatty liver	-								
12	Any other									
			YES	YES	YES	YES	YES	YES	YES	YES
vii	Brain, nerve and Psychiatric (Mental) disorders		NO	NO	NO		NO	NO	NO	NO

1	Recurring or severe headaches / Migraine									
2	Febrile Convulsions									
3	Vertigo (Recurrent dizziness)									
4	Encephalitis									
5	Mental Retardation									
6	Anxiety									
7	Depression									
8	Psychosis									
9	Any other psychological disorders									
10	Dementia (Memory loss)									
11	Attention deficit Disorder									
12	Any other									
			YES							
viii	Other Endocrine (Hormonal) disorders		NO							
1	Parathyroid gland disorders									
2	Adrenal Disorder									
3	Pituitary Disorders									
5		_								
ix	Bone, joints and muscle disorders		YES							
			NO							
1	Gout / Hyperuricemia (high uric acid in blood)									
2	Osteoarthiritis									
3	Shoulder Dislocation									
4	Spondylitis / Spondylosis									
5	Osteoporosis									
6	Prolapse of Inter-vertebral disc (disc prolapse)									
7	Total Knee Replacement									
8	Total Hip Replacement									
9	Any other									
			YES							
х	Ear, nose, eye and throat disorders		NO							
1	Otitis-media (middle ear infection)									
2	Hearing loss	-								
3	Nasal Polyp									
4	Sinusitis									
5	Deviated Nasal Septum									
6	Tonsillitis									
7	Pharyngitis (throat infection)									
8	Cataract									
9	Glaucoma	-								
10	Vocal Cord Nodule									
11	Any other									
11			YES							
xi	Genito-urinary and Gynaecological disorders			_		NO	NO		NO	
4			NO	NO	NO			NO	NO	NO
1	Kidney / bladder stones									
2	Recurrent Urinary tract infection									
3	Stricture Urethra									
4	Cytitis/ Infection of urinary bladder									
5	Urinary incontinence									
6	Benign Hypertrophy of Prostate									
	Denight Typer Tophy of Flostate									
7										
7 8	Hydrocele Torsion of testes									
	Hydrocele									
8 9	Hydrocele Torsion of testes Phimosis									
8 9 10	Hydrocele Torsion of testes Phimosis Breast lump / Cyst / abscess									
8 9 10 11	Hydrocele Torsion of testes Phimosis Breast lump / Cyst / abscess Ovarian cyst									
8 9 10 11 12	Hydrocele Torsion of testes Phimosis Breast lump / Cyst / abscess Ovarian cyst Endometriosis									
8 9 10 11	Hydrocele Torsion of testes Phimosis Breast lump / Cyst / abscess Ovarian cyst									
8 9 10 11 12	Hydrocele Torsion of testes Phimosis Breast lump / Cyst / abscess Ovarian cyst Endometriosis									
8 9 10 11 12 13	Hydrocele Torsion of testes Phimosis Breast lump / Cyst / abscess Ovarian cyst Endometriosis Fibroid Uterus									
8 9 10 11 12 13 14	Hydrocele Torsion of testes Phimosis Breast lump / Cyst / abscess Ovarian cyst Endometriosis Fibroid Uterus Menstrual disorder / irregular or excessive bleeding									
8 9 10 11 12 13 14 15	Hydrocele Torsion of testes Phimosis Breast lump / Cyst / abscess Ovarian cyst Endometriosis Fibroid Uterus Menstrual disorder / irregular or excessive bleeding Bartholin's abscess / cyst									

xii	Blood and related disorders	YES	YES	YES	YES	YES	YES	YES	YES
		NO	NO	NO	NO	NO	NO	NO	NO
1	Anaemia								
2	Thalassaemia								
3	Sexually transmitted diseases								
4	HIV/AIDS (Acquired Immuno-deficiency syndrome)								
xiii	Skin disorders	YES NO	YES NO	YES NO	YES NO	YES NO	YES NO	YES NO	YES NO
1	Psoriasis								
2	Eczema								
3	Dermatitis								
4	Urticaria								
5	Vitiligo								
6	Cyst/lump/growth/polyp/tumour								
7	Any other								
		VES			YES	YES		YES	YES
		YES	YES	YES			YES		
xiv	Any other condition / illness / disorder / surgery	NO	NO	NO	NO	NO	NO	NO	NO
		YES	YES	YES	YES	YES	YES	YES	YES
Q3	Has any of the applicants recommended to undergo or has undergone any pathologic or radiologic tests for any illness other	NO	NO	NO	NO	NO	NO	NO	NO
	than the ones listed above and routine or annual health check-up?	NO				NO			
Q4	Is any applicant currently not in good health and undergoing any	YES	YES	YES	YES	YES	YES	YES	YES
	Investigation or treatment or medication for any illness or medical condition (Physical/ Mental/ Sleep disorders)?	NO	NO	NO	NO	NO	NO	NO	NO
	condition (Friysical/ Mental/ Sleep disorders)?	 							
Hab	its and Lifestyle questions	 ired 1	Insured 2			Insured 5			Insured 8
Hab Q5	ts and Lifestyle questions Does any of the insured/s chew tobacco/ smoke/ consume alcohol?	YES	YES	YES	YES	YES	YES	YES	YES
	ts and Lifestyle questions	YES NO	YES NO	YES NO	YES NO	YES NO	YES NO	YES	YES NO
	ts and Lifestyle questions Does any of the insured/s chew tobacco/ smoke/ consume alcohol?	YES NO YES	YES	YES	YES NO YES	YES NO YES	YES NO YES	YES NO YES	YES NO YES
Q5	ts and Lifestyle questions Does any of the insured/s chew tobacco/ smoke/ consume alcohol? Please tick the relevant box(es) below Smoke	YES NO	YES NO	YES NO	YES NO	YES NO	YES NO	YES	YES NO
Q5 A	ts and Lifestyle questions Does any of the insured/s chew tobacco/ smoke/ consume alcohol? Please tick the relevant box(es) below	YES NO YES	YES	YES	YES NO YES	YES NO YES	YES NO YES	YES NO YES	YES NO YES
Q5 A 1	ts and Lifestyle questions Does any of the insured/s chew tobacco/ smoke/ consume alcohol? Please tick the relevant box(es) below Smoke Since how long does the applicant smoke	YES NO YES	YES	YES	YES NO YES	YES NO YES	YES NO YES	YES NO YES	YES NO YES
Q5 A 1 a b	ts and Lifestyle questions Does any of the insured/s chew tobacco/ smoke/ consume alcohol? Please tick the relevant box(es) below Smoke Since how long does the applicant smoke <=20 years >20 years	YES NO YES	YES	YES	YES NO YES	YES NO YES	YES NO YES	YES NO YES	YES NO YES
Q5 A 1 a	ts and Lifestyle questions Does any of the insured/s chew tobacco/ smoke/ consume alcohol? Please tick the relevant box(es) below Smoke Since how long does the applicant smoke <=20 years >20 years Tobacco	YES NO YES NO	YES NO YES NO	YES NO YES NO	YES NO YES NO	YES NO YES NO	YES NO YES NO	YES NO YES NO	YES NO YES NO
Q5 A 1 a b	ts and Lifestyle questions Does any of the insured/s chew tobacco/ smoke/ consume alcohol? Please tick the relevant box(es) below Smoke Since how long does the applicant smoke <=20 years >20 years Tobacco How many Pan masala/gutka packets does the applicant has in a day	YES NO YES NO YES	YES NO YES NO YES	YES NO YES NO YES	YES NO YES NO YES YES	YES NO YES NO YES	YES NO YES NO YES	YES NO YES NO YES	YES NO YES NO YES YES
Q5 A 1 a b B 1 a	ts and Lifestyle questions Does any of the insured/s chew tobacco/ smoke/ consume alcohol? Please tick the relevant box(es) below Smoke Since how long does the applicant smoke <=20 years >20 years Tobacco How many Pan masala/gutka packets does the applicant has in a day 1-3 packets/day	YES NO YES NO YES	YES NO YES NO YES	YES NO YES NO YES YES	YES NO YES NO YES YES	YES NO YES NO YES	YES NO YES NO YES	YES NO YES NO YES	YES NO YES NO YES YES
Q5 A 1 a b B 1 a b	ts and Lifestyle questions Does any of the insured/s chew tobacco/ smoke/ consume alcohol? Please tick the relevant box(es) below Smoke Since how long does the applicant smoke <=20 years >20 years Tobacco How many Pan masala/gutka packets does the applicant has in a day 1-3 packets/day 4-6 packets/day	YES NO YES NO YES	YES NO YES NO YES	YES NO YES NO YES YES	YES NO YES NO YES YES	YES NO YES NO YES	YES NO YES NO YES	YES NO YES NO YES	YES NO YES NO YES YES
Q5 A 1 a b B 1 a	ts and Lifestyle questions Does any of the insured/s chew tobacco/ smoke/ consume alcohol? Please tick the relevant box(es) below Smoke Since how long does the applicant smoke <=20 years >20 years Tobacco How many Pan masala/gutka packets does the applicant has in a day 1-3 packets/day	YES NO YES NO YES NO	YES NO YES NO YES NO YES NO	YES NO YES NO YES NO YES NO	YES NO YES NO YES NO YES NO	YES NO YES NO YES NO YES NO	YES NO YES NO YES NO YES NO O	YES NO YES NO YES NO YES NO	YES NO YES NO YES NO YES NO YES NO
Q5 A 1 a b B 1 a b	ts and Lifestyle questions Does any of the insured/s chew tobacco/ smoke/ consume alcohol? Please tick the relevant box(es) below Smoke Since how long does the applicant smoke <=20 years >20 years Tobacco How many Pan masala/gutka packets does the applicant has in a day 1-3 packets/day 4-6 packets/day	YES NO YES NO YES	YES NO YES NO YES	YES NO YES NO YES YES	YES NO YES NO YES YES	YES NO YES NO YES	YES NO YES NO YES	YES NO YES NO YES	YES NO YES NO YES YES
Q5 A 1 a b C	ts and Lifestyle questions Does any of the insured/s chew tobacco/ smoke/ consume alcohol? Please tick the relevant box(es) below Smoke Since how long does the applicant smoke <=20 years >20 years Tobacco How many Pan masala/gutka packets does the applicant has in a day 1-3 packets/day 4-6 packets/day >6 packets/day	YES NO YES NO YES NO	YES NO YES NO YES NO YES YES	YES NO YES NO YES NO YES YES YES	YES NO YES NO YES NO YES YES YES	YES NO YES NO YES NO YES YES YES	YES NO YES NO YES NO YES YES YES	YES NO YES NO YES NO YES YES YES	YES NO YES NO YES NO YES YES YES
Q5 A 1 a b B 1 a b c c C	ts and Lifestyle questions Does any of the insured/s chew tobacco/ smoke/ consume alcohol? Please tick the relevant box(es) below Smoke Since how long does the applicant smoke <=20 years >20 years Tobacco How many Pan masala/gutka packets does the applicant has in a day 1-3 packets/day 4-6 packets/day >6 packets/day Alcohol	YES NO YES NO YES NO	YES NO YES NO YES NO YES YES	YES NO YES NO YES NO YES YES YES	YES NO YES NO YES NO YES YES YES	YES NO YES NO YES NO YES YES YES	YES NO YES NO YES NO YES YES YES	YES NO YES NO YES NO	YES NO YES NO YES NO YES YES YES
Q5 A 1 a b C C C 1	ts and Lifestyle questions Does any of the insured/s chew tobacco/ smoke/ consume alcohol? Please tick the relevant box(es) below Smoke Since how long does the applicant smoke <=20 years >20 years Tobacco How many Pan masala/gutka packets does the applicant has in a day 1-3 packets/day 4-6 packets/day >6 packets/day Alcohol How frequently does the applicant consume alcohol 1-3 days/ week 3-6 days / week	YES NO YES NO YES NO	YES NO YES NO YES NO YES YES	YES NO YES NO YES NO YES YES YES	YES NO YES NO YES NO YES YES YES	YES NO YES NO YES NO YES YES YES	YES NO YES NO YES NO YES YES YES	YES NO YES NO YES NO	YES NO YES NO YES NO YES YES YES
Q5 A 1 a b C C 1 a b c C	ts and Lifestyle questions Does any of the insured/s chew tobacco/ smoke/ consume alcohol? Please tick the relevant box(es) below Smoke Since how long does the applicant smoke <=20 years >20 years Tobacco How many Pan masala/gutka packets does the applicant has in a day 1-3 packets/day 4-6 packets/day Alcohol How frequently does the applicant consume alcohol 1-3 days/ week 3-6 days / week Daily	YES NO YES NO YES NO YES NO	YES NO YES NO YES NO YES NO YES NO	YES NO YES NO YES NO YES NO YES NO	YES NO YES NO YES NO YES NO NO	YES NO YES NO YES NO YES NO NO	YES NO YES NO YES NO YES NO YES NO	YES NO YES NO YES NO YES NO YES NO NO	YES NO YES NO YES NO YES NO YES NO YES NO NO NO NO NO NO NO NO
Q5 A 1 a b C C 1 a b c C	ts and Lifestyle questions Does any of the insured/s chew tobacco/ smoke/ consume alcohol? Please tick the relevant box(es) below Smoke Since how long does the applicant smoke <=20 years >20 years Tobacco How many Pan masala/gutka packets does the applicant has in a day 1-3 packets/day 4-6 packets/day >6 packets/day Alcohol How frequently does the applicant consume alcohol 1-3 days/ week 3-6 days / week	YES NO YES NO YES NO	YES NO YES NO YES NO YES YES	YES NO YES NO YES NO YES NO YES NO	YES NO YES NO YES NO YES YES	YES NO YES NO YES NO YES NO NO	YES NO YES NO YES NO YES YES YES	YES NO YES NO YES NO YES NO YES NO NO	YES NO YES NO YES NO YES NO YES NO YES NO NO NO NO NO NO NO NO
Q5 A 1 a b C C C 1 a b c C For	ts and Lifestyle questions Does any of the insured/s chew tobacco/ smoke/ consume alcohol? Please tick the relevant box(es) below Smoke Since how long does the applicant smoke <=20 years >20 years Tobacco How many Pan masala/gutka packets does the applicant has in a day 1-3 packets/day 4-6 packets/day >6 packets/day Alcohol How frequently does the applicant consume alcohol 1-3 days/ week 3-6 days / week Daily Lifestyle Protection – Critical Illness Add On Cover Have any first degree relatives (i.e. parents, brothers, sisters or	YES NO YES NO YES NO YES NO	YES NO YES NO YES NO YES NO YES NO	YES NO YES NO YES NO YES NO YES NO INO INO INO INO INO INO INO INO INO	YES NO YES NO YES NO YES NO	YES NO YES NO YES NO YES NO NO YES NO INO INO INO INO INO INO INO INO INO	YES NO YES NO YES NO YES NO YES NO	YES NO YES NO YES NO YES NO YES NO	YES NO YES NO YES NO YES NO
Q5 A 1 a b C C C 1 a b c C For	ts and Lifestyle questions Does any of the insured/s chew tobacco/ smoke/ consume alcohol? Please tick the relevant box(es) below Smoke Since how long does the applicant smoke <=20 years >20 years Tobacco How many Pan masala/gutka packets does the applicant has in a day 1-3 packets/day 4-6 packets/day >6 packets/day Alcohol How frequently does the applicant consume alcohol 1-3 days/ week 3-6 days / week Daily Lifestyle Protection – Critical Illness Add On Cover	YES NO YES NO YES NO YES NO	YES NO YES NO YES NO YES NO YES NO	YES NO YES NO YES NO YES NO YES NO	YES NO YES NO YES NO YES NO NO	YES NO YES NO YES NO YES NO NO	YES NO YES NO YES NO YES NO YES NO	YES NO YES NO YES NO YES NO YES NO NO	YES NO YES NO YES NO YES NO YES NO YES NO NO NO NO NO NO NO NO

V. ADDITIONAL MEDICAL INFORMATION:

If answers to Q2 and Q5 are "Yes", please provide further details below. Please attach extra sheets if required.

Sr.No.	Additional Medical Information	Insured 1	Insured 2	Insured 3	Insured 4	Insured 5	Insured 6	Insured 7	Insured 8
a.	Exact Diagnosis								
b.	Year of diagnosis								
C.	Treatment taken : Surgical/ Medical / No treatment / Defaulter (left treatment on own)								
d.	Current status - Cured/On treatment / Pending surgery or treatment								
e.	Complications/ Recurrences - Yes/No								
f.	Last consultation date - "Month/Year" to be provided								
g.	Histopathology Examination Report (only for surgical) - No abnormality, Malignancy/ borderline malignancy/Tuberculosis								

VI. PREVIOUS INSURANCE DETAILS:

Signature of Proposer *:

(A policyholder or prospect, who is a person with disability, may duly authorize a representative to give declaration on his/her behalf, if required. For further assistance, please visit nearest branch)

Pease fill the following details with respect to health insurance policies(s) currently or held with the Company or any other insurance company (Individual or Group)?

Insured	Policy No.	Type of Policy e.g. Mediclaim, PA, CI, Hospital Cash	Insurer Name	From Date	To Date	Sum Insured	Claim Details				umulative nus Earned	Has any proposal for life, health, hospital daily cash or critical illness insurance on the life of the applicant ever been declined, postponed, loaded or been made subject to any special conditions
							Claim Number	Claimed Amount	Ailment	%	Amount	such as exclusions by any insurance company?
Insured 1												
Insured 2												
Insured 3												
Insured 4												
Insured 5												
Insured 6												
Insured 7												
Insured 8												

VII. Current Insurance Details

In the unfortunate event of claim, the below information will facilitate Us, in case you have chosen Us as a Primary insurer to coordinate with other insurers to ensure the hassle free settlement of your claim as per the applicable policy terms and conditions

Please fill the following details with respect to health indemnity insurance policies(s) currently with any other insurance company?

Insured	Policy No	Insurer Name	From Date	To Date	Sum Insured	Cumulative	Bonus Earned
						%	Amount
Insured 1							
Insured 2							
Insured 3							
Insured 4							
Insured 5							

For active policies, please attach policy copies. Insured wise information required with all the above information in Current Insurance Details

VIII. PAYMENT DETAILS*:

Premium Paid by :	<first></first>	<middle></middle>	<last></last>	Relationship to Proposer :	
Premium Amount :		in	Words		
Signature :					
Payment Option: Cheque	Demand Draft	Pay Order	Credit Card	Debit Card	Cash^
^For Cash Payments of ₹ 50,000	and above PAN Num	nber is Mandatory			
For Cheque / DD / Credit Card/	Debit Card/ PO/ Other	s (Please specify)	(Payable in favour of "	ManipalCigna Health Insuran	ice Company Limited" -
Proposal form No)				
Instrument / Transaction Numbe	r :		Instrument/Transactio	n Date: D D M M	YYYYY
Instrument /Transaction Amount	:				
Bank Name	:				
Payment to be collected only from Propo	osers Card/Bank Account				

IX. BANK ACCOUNT DETAILS*:

Mandatory details required to process all payment due in relation to your policy including refunds (if any) and / or claims directly to your bank account. Please select any one of the below options as applicable

Bank details as per premium cheque to be used for electronic fund transfer/refund.
Bank account details as mentioned on the cheque being submitted along with the Proposal Form towards premium payment for insurance Policy should be used by
the Company for electronic fund transfer as mode of payment.
Please fill the below table if the premium payment cheque does not have all the details required for electronic fund transfer.

Particulars of Bank Account*:

Account Number:																	
IFSC/MICR Code:																	
Name of the Bank:																	
Account Holder Name:																	

I agree and undertake to intimate in writing to ManipalCigna Health Insurance Co. Ltd about any change in bank account details. I also hereby certify that the particulars furnished above are correct to the best of my knowledge.

DISCLAIMER: ManipalCigna shall not be liable to anybody, in any manner, whatsoever if the NEFT transaction does not complete for any reason whatsoever including without limitation- failure on part of the Bank/s involved to perform any of their obligations for aforesaid NEFT transaction or incomplete/incorrect information by Customer/Policy Holder.

Aforesaid NEFT transaction shall be governed by applicable Reserve Bank of India rules, directions & guidelines and shall be subject to participating Bank user terms and conditions related to NEFT facility. ManipalCigna shall be indemnified against any loss/damage/claims caused to ManipalCigna in carrying out your aforesaid NEFT instructions.

Instructions:

- It is important for these electronic payment systems that the Policy Holder's name in the Policy must exactly match with the name in the Bank Account records/details given above.
- In cases where beneficiary's bank account number & name is printed on the cheque, bank attestation is not required. For all other cases bank attested NEFT mandate is required.
- The customer who is willing to transfer the funds will be required to provide the 11 digits valid IFS Code, which is applicable for NEFT only. (a number allotted to each participating banks branch) of the branch where the funds need to be transferred.
- Cancelled cheque should be attached along with the NEFT format.
- In case cancelled blank cheque does not bear account holder's name, please provide photocopy of bank statement / passbook with latest entries updated or else Bank attestation is required.
- NEFT Form needs to be complete in all respect.

	Signature of Proposer *:
Date: D D M M Y Y Y Y Y	(A policyholder or prospect, who is a person with disability, may duly authorize a representative to
	give declaration on his/her behalf, if required. For further assistance, please visit nearest branch)

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X. DECLARATION & AUTHORISATION*:

I/We 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/We am/are authorised 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 insurance company and that the policy will come into force only after full receipt of the premium chargeable.

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

I/We authorize the company to share information pertaining to my proposal including the medical records for the sole purpose of proposal underwriting and/or claims settlement and with any Government and/or Regulatory authority, including seeking and/or sharing of my medical data through ABHA.

I hereby consent to and authorize ManipalCigna Health Insurance Company Limited ("Company") and its representatives to collect, use, share and disclose information provided by me, as per the privacy policy of the Company. Company or its representatives are also hereby authorised to contact me (including overriding my registry on NCPR/NDNC and/or under any extant TRAI regulations) and / or notify about the services being rendered by the Company.

Further, I hereby provide my consent and authorize Company and its representatives to collect the premium upfront at proposal stage. I hereby further declare that I am also aware of the recent regulatory changes (details available at https://irdai.gov.in/web/guest/document-detail?documentId=5625747), wherein Insurer has been asked to collect premium after acceptance of proposal, however it would be difficult for me to subsequently submit premium at later stage to the insurer and hence I hereby request and authorize Insurer to accept my premium along with this proposal to avoid any inconvenience to me, at my sole cost and consequences. I hereby agree to the Terms and Conditions of the policy/ies

Date: D		Place	
	IVI	Flace	•

Signature of Proposer *:

M M Y Y Y Y Place:	(A policyholder or prospect, who is a person with disability, may duly authorize a representative to
	give declaration on his/her behalf, if required. For further assistance, please visit nearest branch)

XI. VERNACULAR DECLARATION:

I hereby declare that, I have fully explained the contents of the proposal form and terms and conditions of the Policy to the Proposer in the language understood to him/her and that the Proposer has affixed the thumb impression above after fully understanding the contents thereof.

Date: D D M M Place:

Signature of Proposer *:

(A policyholder or prospect, who is a person with disability, may duly authorize a representative to give declaration on his/her behalf, if required. For further assistance, please visit nearest branch)

XII. ADVISOR / INTERMEDIARY DECLARATION*:

In my capacity 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 Proposal Form, including the nature of the questions contained in this Proposal Form to the Proposar including statement(s), information and response(s) submitted by him/her in this Proposal Form to questions contained herein or any details sought herein that 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 further confirm that I have explained the product features, terms and conditions to the prospect and the product opted is suitable to the needs of the customer.

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 favour 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. / ID (Advisor/Corporate Agent/Broker/Relationship Officer):

- Date: D D M M Y Y Y Y
- Place:

Signature of Agent:

Section 41 of Insurance Act 1938 (Prohibition of rebates):

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 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.

ACKNOWLEDGEMENT: (Tear Off)	
Received from Ms / Mrs / Mr	
a sum of ₹ through Cash/Cheque/DD/Credit Card/Debit Card No	against your proposal for Policy.
Signature of ManipalCigna official / Intermediary:	Date:
ManipalCigna official / Intermediary Name:	
Time: Place: Place:	
Note: Neither the submission of a completed proposal for insurance or any payment for any Policy sought oblige the C is and always shall be in the Company's sole and absolute discretion.	ompany to agree to issue a Policy, which decision

If ManipalCigna Health Insurance Company Limited accepts a proposal for insurance, it shall be subject to the board approved underwriting policy of the Company and the Policy terms and conditions of this product and the Company shall have no liability to make any payment if premium is not received by ManipalCigna Health Insurance Company Limited in full and in time, or is not realised.

Should you choose to pay premium by Cash, you are advised to do so only at the nearest ManipalCigna branch or its authorised collection points. Handing over cash to any Advisor/ Employee is solely at your own risk and the Company shall in no way be held responsible for any loss in this regard.