



# STAR HEALTH AND ALLIED INSURANCE COMPANY LIMITED

Regd. & Corporate Office: 1, New Tank Street, Valluvar Kottam High Road, Nungambakkam,

Chennai - 600 034. ★ Phone : 044 - 28288800 ★ Email : support@starhealth.in

Website : www.starhealth.in ★ CIN : U66010TN2005PLC056649 ★ IRDAI Regn. No. : 129

## PROPOSAL FORM - ACCIDENT CARE INDIVIDUAL INSURANCE POLICY

Unique Identification No. : IRDAI/HLT/SHAI/P-P/V.III/134/2017-18

Ref. No.

Policy No.

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

Please fill up the form in block letters. Also submit photographs of each of the person proposed for insurance for issuance of identity cards

Policy Issuing Office :	SM CODE	SM NAME
	AGENT CODE	AGENT NAME

### BUSINESS TYPE

Social Sector Classification\* :  Yes  No

Rural Sector Classification :

If Yes :  a. Unorganised Sector

c. Other Categories of Persons

Urban  Rural

b. Economically Vulnerable or Backward Classes  d. Informal Sector

This classification is based upon the address of the proposer

\* "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;

Name of the Proposer Mr / Mrs / Ms.		Date of Birth :	
Occupation of the Proposer		Annual Income Rs.:	
Residence Address		Pin Code :	
Office Address		Pin Code :	
Email ID :		Mobile Number	
Aadhar (UID) Number	Period of Insurance	To	
GST No. :	PAN Number		
NOMINATION	Nominee's Name		
	Relationship to the Proposer	Date of Birth	Age :
	Name of the Appointee (if nominee is a minor)	Relationship to the Nominee	Age :

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

**Payments Details**

Annual Premium Rs.	<input type="checkbox"/> Cash / <input type="checkbox"/> Cheque	Cheque No. :	Date :	Drawn on :	Branch :
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**Bank Details of the proposer**

Please attach a photo copy of cancelled cheque leaf of the above Bank Account.

Account Number :	Type of Account : <input type="checkbox"/> Savings <input type="checkbox"/> Current <input type="checkbox"/> Others please specify	IFSC Code :
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Name of the Bank :	Name of the Branch :
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Policy Term : <input type="checkbox"/> 1 Year <input type="checkbox"/> 2 Years <input type="checkbox"/> 3 Years	Family Physician's Name _____	Phone _____	Regn No _____
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Please attach any of the following proof of Date of Birth : <input type="checkbox"/> Birth Certificate <input type="checkbox"/> Voter ID <input type="checkbox"/> PAN Card <input type="checkbox"/> Driving License <input type="checkbox"/> Aadhar Card <input type="checkbox"/> Any other Govt. Recognised Proof					
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Particulars	Insured Person - 1	Insured Person - 2	Insured Person - 3	Insured Person - 4
Name of the person to be insured				
Relationship with the proposer				
Gender				
Date of Birth				
Height in cms				
Weight In Kgs				
Occupation/Trade/Business				
Table A - Sum Insured (Rs.)				
Table B - Sum Insured (Rs.)				
Table C - Sum Insured (Rs.)				
Medical Expenses Extension (Optional benefit)	YES <input type="checkbox"/> NO <input type="checkbox"/>	YES <input type="checkbox"/> NO <input type="checkbox"/>	YES <input type="checkbox"/> NO <input type="checkbox"/>	YES <input type="checkbox"/> NO <input type="checkbox"/>
Hospital Cash (Optional benefit)	YES <input type="checkbox"/> NO <input type="checkbox"/>	YES <input type="checkbox"/> NO <input type="checkbox"/>	YES <input type="checkbox"/> NO <input type="checkbox"/>	YES <input type="checkbox"/> NO <input type="checkbox"/>

Signature of the Proposer

Particulars	Insured Person - 1	Insured Person - 2	Insured Person - 3	Insured Person - 4
Home convalescence (Optional benefit)	YES <input type="checkbox"/> NO <input type="checkbox"/>	YES <input type="checkbox"/> NO <input type="checkbox"/>	YES <input type="checkbox"/> NO <input type="checkbox"/>	YES <input type="checkbox"/> NO <input type="checkbox"/>
Winter Sports/Rallies (Optional Cover)	YES <input type="checkbox"/> NO <input type="checkbox"/>	YES <input type="checkbox"/> NO <input type="checkbox"/>	YES <input type="checkbox"/> NO <input type="checkbox"/>	YES <input type="checkbox"/> NO <input type="checkbox"/>
Does the occupation of the proposed persons require engaging in manual labour	YES <input type="checkbox"/> NO <input type="checkbox"/>	YES <input type="checkbox"/> NO <input type="checkbox"/>	YES <input type="checkbox"/> NO <input type="checkbox"/>	YES <input type="checkbox"/> NO <input type="checkbox"/>
Does the proposed person engage in or propose to engage in racing on wheels or horse back, Big Game Hunting, Mountaineering, winter sports, skiing or ice Hockey, Ballooning, Polo or sports of similar nature or any other activities of similar nature. If yes give details				
What is the monthly income from Gainful Employment (in Rs.)				
Has/Is the proposed person suffered/ suffering from Physical defect or infirmity or any other disability. If yes give details.				
Has the person ever proposed for any personal accident insurance.	YES <input type="checkbox"/> NO <input type="checkbox"/>	YES <input type="checkbox"/> NO <input type="checkbox"/>	YES <input type="checkbox"/> NO <input type="checkbox"/>	YES <input type="checkbox"/> NO <input type="checkbox"/>
If yes details of Insurance Company Period of Insurance Sum Insured.				
Has any company Declined to issue a policy or Imposed any restrictions / special conditions				
Has the proposed person ever claimed or received compensation under any Accident Policy? If yes, give full details				

Signature of the Proposer

Received the proposal for **ACCIDENT CARE INDIVIDUAL INSURANCE POLICY** from Mr/Mrs/Ms. \_\_\_\_\_ along with payment of Rs. \_\_\_\_\_ /- by Cash / vide Cheque/ DD No. \_\_\_\_\_ dt. \_\_\_\_\_. The Cash/Cheque given by you is banked for operational convenience and banking of the Cash/Cheque does not mean acceptance of risk by us. The receipt of the Cash/Cheque will also be acknowledged by our office vide advance premium receipt. If the proposal is accepted, the cover will commence from the date of the advance premium receipt, subject to realization of the Cheque. If the proposal is not accepted, the amount paid will be refunded. Contact our office. In case policy is not received within 15 days from the date of payment of premium.

**Name & Code of the authorised person : / / s t**

**Date :** \_\_\_\_\_ **Place :** \_\_\_\_\_

**Signature of the authorised person**

**Declaration of the Intermediary :** I / We confirm that the product has been explained to the proposer and is suitable for the proposer

**Name :** \_\_\_\_\_ **Code :** \_\_\_\_\_ **Signature of the Intermediary** \_\_\_\_\_

**Declaration :** 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 insurance company and that the policy will come into force only after full receipt 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 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 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 Governmental and/or Regulatory authority. The terminology in the proposal form with the terms and conditions of the product are explained to me .

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.

Submitted the above proposal for **ACCIDENT CARE INDIVIDUAL INSURANCE POLICY** along with payment of Rs. \_\_\_\_\_ / 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.

**Date:** \_\_\_\_\_ **Name :** \_\_\_\_\_

**Place :** \_\_\_\_\_

**Signature of the Proposer :**

**Prohibition of Rebates:** Section 41 of 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.

