



# 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

<b>ACCIDENT TRAUMA CARE INSURANCE POLICY (INDIVIDUAL)</b>		Ref. No.			
Unique Identification No.: IRDA/NL-HLT/SHAI/P-P/V.I/136/13-14		Policy No.			
Proposal Form - Unique Reference No.: SHAI/PR0014					
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					
<b>Policy Issuing Office:</b>		SM CODE	SM NAME		
		AGENT / CORPORATE AGENT / BROKER / IMF CODE	AGENT / CORPORATE AGENT / BROKER / IMF NAME		
Name of the Proposer Mr / Mrs / Ms.		Date of Birth		DD/MM/YYYY	
Occupation of the Proposer		Annual Income		Rs.	
Residential Address:		Office Address:			
Pin Code:		Pin Code:			
Email ID		Mobile No.			
Period of Insurance		From	To		
GST Number		PAN Number			
<b>BUSINESS TYPE</b>	Do you come under below mentioned Social Sector Classification*: <input type="checkbox"/> Yes <input type="checkbox"/> No			Rural and Social Sector Classification	
	If Yes: <input type="checkbox"/> a. Unorganized Sector <input type="checkbox"/> b. Other Categories of Persons			Are you a ASHA workers	<input type="checkbox"/> YES <input type="checkbox"/> NO
	<input type="checkbox"/> c. Economically Vulnerable or Backward Classes <input type="checkbox"/> d. Informal Sector			Are you a MGNREGA workers	<input type="checkbox"/> YES <input type="checkbox"/> 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.					
<b>NOMINATION</b>	Nominee's Name				
	Relationship to the Proposer		Date of Birth	DD/MM/YYYY	Age Yrs
	Name of the Appointee (if nominee is a minor)		Relationship to the Nominee	Age	Yrs
(Incase of Multiple nominees a separate form containing nominee details should be enclosed duly specifying the % to each nominee)					
I would like to receive my insurance policy and all the information related to the proposed insurance policy through insurance repository			<input type="checkbox"/> YES <input type="checkbox"/> NO	Do you wish to receive the physical copy of the policy document	
			<input type="checkbox"/> YES <input type="checkbox"/> NO		
If you already have an e-Insurance Account (eIA) number, kindly provide e-Insurance Account (eIA) number: _____					
If you don't have an (eIA) number, choose any one Insurance Repository		<input type="checkbox"/> KARVY <input type="checkbox"/> CIRL - Central Insurance Repository Limited		<input type="checkbox"/> CAMSRep - CAMS Insurance Repository & Services <input type="checkbox"/> NDML - NSDL Data Management Services limited	

Bank Details of the Proposer	Account Number			Type of Account : <input type="checkbox"/> SB <input type="checkbox"/> CA <input type="checkbox"/> Others please specify _____		
	Name of the Bank			Name of the Branch		IFSC Code
Please attach a photo copy of cancelled cheque leaf of the above Bank Account.						
Payments Details	Annual Premium	Rs.	Mode of Payment : Cash / Chque / DD / Credit Card / Debit Card / NEFT / CC Mandate			
Cheque / DD No.		Date		Drawn on	Branch	
Please attach any one 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						
Family Physician's Name		Phone		Regn No		

Particulars	Insured Person - 1	Insured Person - 2
		Please affix photograph of Insured Person - 1
Name of the person to be insured		
Relationship with the proposer		
Gender		
Date of Birth		
Height in cms		
Weight In Kgs		
Occupation/Trade/Business		

Signature / Thumb impression of the proposer:

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Particulars	Insured Person - 1	Insured Person - 2
<b>Health History</b>		
1) Is the person proposed for insurance in good health and free from physical and mental disease or infirmity. If not give details		
2) Has the person proposed for insurance consulted / diagnosed / taken treatment / been admitted for any illness / injury. If Yes, give details		
<b>Sum insured opted (Rs) - Section I &amp; Section II</b>	Section -I	Section -II
Do you wish to cover Accidents at work place?	<input type="checkbox"/> YES <input type="checkbox"/> NO	<input type="checkbox"/> YES <input type="checkbox"/> NO
If Yes, please furnish details of nature of work and location of the workplace		
Please furnish details of other similar insurance/s taken		
Any proposal for this insurance or any other such insurance refused, cancelled or higher premium charged. If so provide details		
Has any claim been rejected by the previous Insurer? If Yes, please provide details	<input type="checkbox"/> YES <input type="checkbox"/> NO	<input type="checkbox"/> YES <input type="checkbox"/> NO
<b>In last 3 years have any of these persons who proposed for insurance</b>		
1. Has any life / Health / disability / cover declined / modified / postponed		
2. Been advised to surgery but not yet done		
3. Received payment for disability / illness / injury		
4. Been treated as inpatient or out patient for surgery		
5. Had any medical treatment, mental or physical impairment		

Signature / Thumb impression of the proposer:



# STAR HEALTH AND ALLIED INSURANCE COMPANY LIMITED

## Acknowledgement

Received the proposal for ACCIDENT TRAUMA CARE INSURANCE POLICY (INDIVIDUAL) policy from Mr/ Mrs/ Ms. \_\_\_\_\_ along with payment of Rs. \_\_\_\_\_/- by Cash / vide Cheque/ DD No. \_\_\_\_\_ dt. \_\_\_\_\_ drawn on \_\_\_\_\_. 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 collection receipt. If the proposal is accepted, the cover will commence from the date of the collection 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.

**Date:** \_\_\_\_\_ **Place:** \_\_\_\_\_ **Name & Code of the authorised person:** \_\_\_\_\_ **Signature of the authorised person:** \_\_\_\_\_

<b>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)</b>			
	<b>code</b>	<b>Name of the Agent / Specified Person of Corporate Agent / Broker Qualified Person / Insurance Sales Person of the IMF:</b>	<b>Signature of the Agent / Specified Person of Corporate Agent / Broker Qualified Person / Insurance Sales Person of the IMF:</b>

### Declaration

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.

Submitted the above proposal for ACCIDENT TRAUMA CARE INSURANCE POLICY (INDIVIDUAL) 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.

Place	Date	Name

**Signature / Thumb impression of the proposer:**

**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.

<b>Date</b>	<b>Name of the person who explained</b>	<b>Signature of the person who explained</b>

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.