

Combo Proposal Form



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Application No. : _____

This is an application for Insurance. Every Information this application seeks is important. Please read all questions and answer them carefully. You must provide complete and correct information. **Incomplete/incorrect/partially correct information may lead to cancellation of proposal and policy even if it is issued.** It is not obligatory for us to accept any risk or issue policy to anyone. Regulations mandate that the coverage can incept only after we have received the full amount of premium and have explicitly accepted the risk.

Please fill-up this form in CAPITAL LETTERS. (PLEASE LEAVE A SPACE AFTER EVERY WORD)

The Aadhaar details provided by you would be used for authentication of your identity which would help in faster claim settlement without KYC process.

1. PLEASE TELL US ABOUT YOURSELF

My name : (Mr./Ms./Mrs.)																											
You will be the policyholder of this policy		First Name										Middle Name										Last Name					
My Address : (We will send your policy and all other important documents here)																											
City/Town :												District :															
State :												Pin Code :															
My Marital Status :												My Nationality :										My Date of Birth: D D M M Y Y Y Y					
My landline No. with STD Code)												My Mobile No.:										Gender: M F					

My Email id [This is your user id to log in to our customer wellness portal] _____

My Aadhaar No.: _____ My Annual Income _____

Did you know that 17 trees are cut for making a tonne of paper?

GO-GREEN



☐ I would like to protect my environment and would like to help save paper by authorizing Apollo Munich Health Insurance Company Limited to send all my policy and service related communication to the email id as mentioned in the application form.

2. PLEASE TELL US MORE ABOUT MEMBERS YOU WOULD LIKE TO INSURE IN THIS POLICY (Include your details if you would also like to be insured)

Member 1:

Name : (Mr./Ms./Mrs.)																											
Photograph	DOB: D D M M Y Y Y Y	Gender: ☐ M / ☐ F	Height: cms	Weight: kgs																							
	Relationship to Policy Holder: Self ☐ Husband ☐ Wife ☐ Mother ☐ Father ☐ Son ☐ Daughter ☐ Others ☐																										
	Education: Post Grad ☐ Graduate ☐ Diploma ☐ 12th Pass ☐ 10th Pass ☐ Below 10th ☐ Others _____																										
	Occupation: Salaried ☐ Self Employed ☐ Professional ☐ Student ☐ Housewife ☐ Retired ☐																										
	Others : _____ Annual Income: _____																										
	Name of the Organization : _____																										
	Designation: _____ Nature of duty: _____																										
	Product opted : _____																										
Aadhaar Number													Mobile Number														

Member 2:

Name : (Mr./Ms./Mrs.)																											
Photograph	DOB: D D M M Y Y Y Y	Gender: ☐ M / ☐ F	Height: cms	Weight: kgs																							
	Relationship to Policy Holder: Self ☐ Husband ☐ Wife ☐ Mother ☐ Father ☐ Son ☐ Daughter ☐ Others ☐																										
	Education: Post Grad ☐ Graduate ☐ Diploma ☐ 12th Pass ☐ 10th Pass ☐ Below 10th ☐ Others _____																										
	Occupation: Salaried ☐ Self Employed ☐ Professional ☐ Student ☐ Housewife ☐ Retired ☐																										
	Others : _____ Annual Income: _____																										
	Name of the Organization : _____																										
	Designation: _____ Nature of duty: _____																										
	Product opted : _____																										
Aadhaar Number													Mobile Number														

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Member 3:

Name : (Mr./Ms./Mrs.)																											
Photograph	DOB:	D	D	M	M	Y	Y	Y	Y	Gender:	☐ M / ☐ F	Height:	cms	Weight:	kgs												
	Relationship to Policy Holder: Self ☐ Husband ☐ Wife ☐ Mother ☐ Father ☐ Son ☐ Daughter ☐ Others ☐																										
	Education: Post Grad ☐ Graduate ☐ Diploma ☐ 12th Pass ☐ 10th Pass ☐ Below 10th ☐ Others _____																										
	Occupation: Salaried ☐ Self Employed ☐ Professional ☐ Student ☐ Housewife ☐ Retired ☐																										
	Others : _____ Annual Income: _____																										
	Name of the Organization : _____																										
	Designation: _____ Nature of duty: _____																										
Product opted : _____																											
Aadhaar Number															Mobile Number												

Member 4:

Name : (Mr./Ms./Mrs.)																											
Photograph	DOB:	D	D	M	M	Y	Y	Y	Y	Gender:	☐ M / ☐ F	Height:	cms	Weight:	kgs												
	Relationship to Policy Holder: Self ☐ Husband ☐ Wife ☐ Mother ☐ Father ☐ Son ☐ Daughter ☐ Others ☐																										
	Education: Post Grad ☐ Graduate ☐ Diploma ☐ 12th Pass ☐ 10th Pass ☐ Below 10th ☐ Others _____																										
	Occupation: Salaried ☐ Self Employed ☐ Professional ☐ Student ☐ Housewife ☐ Retired ☐																										
	Others : _____ Annual Income: _____																										
	Name of the Organization : _____																										
	Designation: _____ Nature of duty: _____																										
Product opted : _____																											
Aadhaar Number															Mobile Number												

Member 5:

Name : (Mr./Ms./Mrs.)																											
Photograph	DOB:	D	D	M	M	Y	Y	Y	Y	Gender:	☐ M / ☐ F	Height:	cms	Weight:	kgs												
	Relationship to Policy Holder: Self ☐ Husband ☐ Wife ☐ Mother ☐ Father ☐ Son ☐ Daughter ☐ Others ☐																										
	Education: Post Grad ☐ Graduate ☐ Diploma ☐ 12th Pass ☐ 10th Pass ☐ Below 10th ☐ Others _____																										
	Occupation: Salaried ☐ Self Employed ☐ Professional ☐ Student ☐ Housewife ☐ Retired ☐																										
	Others : _____ Annual Income: _____																										
	Name of the Organization : _____																										
	Designation: _____ Nature of duty: _____																										
Product opted : _____																											
Aadhaar Number															Mobile Number												

Member 6:

Name : (Mr./Ms./Mrs.)																											
Photograph	DOB:	D	D	M	M	Y	Y	Y	Y	Gender:	☐ M / ☐ F	Height:	cms	Weight:	kgs												
	Relationship to Policy Holder: Self ☐ Husband ☐ Wife ☐ Mother ☐ Father ☐ Son ☐ Daughter ☐ Others ☐																										
	Education: Post Grad ☐ Graduate ☐ Diploma ☐ 12th Pass ☐ 10th Pass ☐ Below 10th ☐ Others _____																										
	Occupation: Salaried ☐ Self Employed ☐ Professional ☐ Student ☐ Housewife ☐ Retired ☐																										
	Others : _____ Annual Income: _____																										
	Name of the Organization : _____																										
	Designation: _____ Nature of duty: _____																										
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3. EXISTING/PREVIOUS INSURANCE DETAILS*

Is the proposer or the persons proposed, already insured under a plan with Apollo Munich Health Insurance Company Limited or any other insurance company? ☐ Yes ☐ No

If yes, please indicate below the Policy/ Application number(s) (Please mention application number incase of pending proposal.)

Since when are you continuously insured:

Do you want Us to consider these details for continuity*? ☐ Yes ☐ No

Policy No./ Application No.	Previous Insurer	Period of Insurance										Sum Insured (Rs.)	Claims lodged during the preceding years	Status of Previous application(s) if any
		From					To							

* Please note that continuity of benefits shall NOT be considered if the details are not provided.

4. PLEASE PROVIDE US WITH INFORMATION ON MEDICAL HISTORY AND LIFE STYLE OF ALL MEMBERS INCLUDED IN THIS POLICY

Medical History: Please answer the below mentioned questions individually in Yes(Y)/No (N).

Section A: In respect of any of the persons proposed to be insured:	Member 1	Member 2	Member 3	Member 4	Member 5	Member 6
Has any application for life, health, hospital daily cash or critical illness insurance ever been declined, postponed, loaded or been made subject to any special conditions by any insurance company?	Y□/N□	Y□/N□	Y□/N□	Y□/N□	Y□/N□	Y□/N□
Section B: Have any of the person proposed to be insured ever suffered from/ are currently suffering from any of the following.						
i. High or low blood pressure, Chest Pain or any heart disease?	Y□/N□	Y□/N□	Y□/N□	Y□/N□	Y□/N□	Y□/N□
ii. Tuberculosis, Asthma, Bronchitis or any other lung/respiratory disorder?	Y□/N□	Y□/N□	Y□/N□	Y□/N□	Y□/N□	Y□/N□
iii. Ulcer(Stomach/Duodenal),liver or gall bladder disorder or any other digestive tract disorder?	Y□/N□	Y□/N□	Y□/N□	Y□/N□	Y□/N□	Y□/N□
iv. Kidney Failure, Stone in kidney and urinary tract, Prostate disorder or any other kidney/urinary tract disorder?	Y□/N□	Y□/N□	Y□/N□	Y□/N□	Y□/N□	Y□/N□
v. Stroke, Epilepsy (fits), Paralysis or other nervous system (Brain, spinal cord, etc) disorder?	Y□/N□	Y□/N□	Y□/N□	Y□/N□	Y□/N□	Y□/N□
vi. Diabetes, Impaired glucose tolerance (Pre-diabetes), Thyroid/Pituitary Disorder or any other endocrine disorder?	Y□/N□	Y□/N□	Y□/N□	Y□/N□	Y□/N□	Y□/N□
vii. Tumor (Swelling)-benign or malignant, any external ulcer/growth/cyst/mass anywhere in the body?	Y□/N□	Y□/N□	Y□/N□	Y□/N□	Y□/N□	Y□/N□
viii. Arthritis, Spondylosis or any other disorder of the muscle/bone/joint?	Y□/N□	Y□/N□	Y□/N□	Y□/N□	Y□/N□	Y□/N□
viii. Diseases of the Ear/Nose/Throat/Teeth/ Eye (please mention Dioptres in case of refractory error) ?	Y□/N□	Y□/N□	Y□/N□	Y□/N□	Y□/N□	Y□/N□
ix. HIV/AIDS or sexually transmitted diseases or any immune system disorder?	Y□/N□	Y□/N□	Y□/N□	Y□/N□	Y□/N□	Y□/N□
x. Anemia , Leukemia, Lymphoma or any other blood/lymphatic system disorder?	Y□/N□	Y□/N□	Y□/N□	Y□/N□	Y□/N□	Y□/N□
xi. Psychiatric/Mental illnesses or sleep disorder?	Y□/N□	Y□/N□	Y□/N□	Y□/N□	Y□/N□	Y□/N□
xii. Uterine Fibroid, Fibroadenoma breast or any other Gynaecological (Female reproductive system)/Breast disorder?	Y□/N□	Y□/N□	Y□/N□	Y□/N□	Y□/N□	Y□/N□
xiii. Any other illness or injury not mentioned above (other than common cold)?	Y□/N□	Y□/N□	Y□/N□	Y□/N□	Y□/N□	Y□/N□
Section C: Has any of the persons proposed to be insured:						
i. Been addicted to alcohol, narcotics, habit forming drugs or been under detoxication therapy?	Y□/N□	Y□/N□	Y□/N□	Y□/N□	Y□/N□	Y□/N□
ii. Been under any regular medication (self/ prescribed)?	Y□/N□	Y□/N□	Y□/N□	Y□/N□	Y□/N□	Y□/N□
iii. Undertaken any lab/blood tests, imaging tests viz. scans/MRI in the last 5 years other than routine health check-up or pre-employment check-up?	Y□/N□	Y□/N□	Y□/N□	Y□/N□	Y□/N□	Y□/N□
iv. Undertaken any surgery or a surgery been advised and have surgery still pending?	Y□/N□	Y□/N□	Y□/N□	Y□/N□	Y□/N□	Y□/N□
v. Is any of the insured pregnant? If yes please mention the expected date of delivery. Any complication during current or earlier pregnancy?	Y□/N□	Y□/N□	Y□/N□	Y□/N□	Y□/N□	Y□/N□

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Section D : Name and details of Illness/ Medicine/Test/Surgery/ Diopter grade (for questions answered as Yes in Section B & C above)					
Insured Name	Exact diagnosis	Diagnosis date	Date of last consultation	Treatment in/out-patient and details of treatment given	Doctor/Hospital Name & Phone No.

Section E: Name, address, qualification and contact details of the family doctor, if any																													
Name :																													
Address :																													
Qualification :																													
Email :																													

Section F: Does any person proposed to be insured consumes alcohol, smoke or consume gutkha/pan masala or alcohol. If yes please indicate the name and quantity per week.	Alcohol (30ml pegs of hard liquor/ bottles of beer/ glass of wines)	Smoke (No of cigarette/ bidi sticks)	Pan Masala/ gutkha (No. of pouches)	Others
Member 1 :				
Member 2 :				
Member 3 :				
Member 4 :				
Member 5 :				
Member 6 :				

5. PLEASE TELL US WHO YOU WOULD LIKE TO NOMINATE

In the event of the death of an Insured Person, any payment due under the Policy shall become payable to the nominee in accordance with the Policy terms and conditions. The nominee must be an immediate relative of the Proposer. Nominee for any of the persons proposed to be insured shall be the Proposer.

Nominee Name	Relationship	Address of Nominee

*If the Nominee is minor, Name and Address of Appointee and Relationship with Minor:

Appointee Name	Relationship	Address of Appointee

6. PAYMENT DETAILS

Instrument type : Cash ☐ Cheque ☐ Debit Card ☐ Credit Card ☐ Others _____

Instrument No.	Name of the Premium Payor	Relationship of Payor with Proposer	Bank Details	Date	Amount (in Rs.)

Please make a A/c Payee Cheque/DD/Pay Order in favour of 'Apollo Munich Health Insurance Company Limited' only.

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 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 insurers.

2. Any person making default in complying with the provision of this section shall be liable for a penalty which may extend to ten lakh rupees.

7. AGENT'S DECLARATION

I, _____ (Full Name)) 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 Proposer including statement(s), information and response(s) submitted by him/her in this Proposal Form to questions contained herein or any details sought herein 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 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. (Advisor/Corporate Agent/Broker/Relationship Officer) : _____

Signature of Agent: _____ Date: _____ Place: _____

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8. CHECKLIST

Please check the following documents are attached along with the proposal form

- | | |
|--|---|
| 1. ID Proof : Passport/ PAN Card/ Voter ID/ Driving License/ Letter from a recognized public authority | 4. Renewal Notice with claim details |
| 2. Proof of residence : Telephone Bill/ Bank Account Statement/ Letter from any recognized public authority/ Electricity Bill/ Ration Card | 5. Certification of previous insurer for previous claim details |
| 3. Age Proof | 6. Photocopies of all previous policies and endorsements |

9. FOR OFFICE USE ONLY

Apollo Munich Health Office Code :
Branch Receipt Date :
Business Type :

Advisors Code & Name :
Channel Type :
Urban/ Rural/ Social :

We would be happy to assist you. For any help contact us at: Email: customerservice@apollomunichinsurance.com Toll Free: 1800 102 0333

Apollo Munich Health Insurance Co. Ltd. • 2nd & 3rd Floor, iLABS Centre, Plot No. 404-405, Udyog Vihar, Phase-III, Gurgaon-122016, Haryana • Corp. Off. 1st Floor, SCF-19, Sector-14, Gurgaon-122001, Haryana • Reg. Off. Apollo Hospitals Complex, Jubilee Hills, Hyderabad-500033, Telangana • For more details on risk factors, terms and conditions, please read sales brochure carefully before concluding a sale • IRDAI Registration Number - 131 • Corporate Identity Number: U66030AP2006PLC051760

Description- A unique inpatient health insurance product providing base coverage for medical treatment due to illness or accident with unique restore and multiplier benefit. Basic sum insured is restored without any charge if you exhaust your sum insured in the middle of the year. Also in case you have a claim-free year, multiplier benefit increases the insurance cover by 50% the first year and doubles it the year after, at no extra charge

Application No.	Plan Type	Plan Tenure (1 year/ 2 year)	Premium
OR _____	☐ Individual ☐ Floater	☐ 1 year ☐ 2 year	

PLAN DETAILS	Member 1	Member 2	Member 3	Member 4	Member 5	Member 6
Sum Insured *						
Critical Advantage Sum Insured (USD)#						

*Incise of Floater Option, Please mention Sum Insured for member 1 only.

Critical Advantage rider will be offered if base policy Sum Insured is Rs. 10 lacs & above.

GENERAL EXCLUSIONS

The following is an outline of the general exclusions under the policy.

For more details on the exclusions and the waiting periods please refer to the policy wordings before purchasing this policy.

All treatments within the first 30 days of cover except any accidental injury, 2 year waiting period for specified illness/ conditions, Pre- existing waiting period for 36 months, War or any act of war, invasion, act of foreign enemy, war like operations, nuclear weapons/materials radiation of any kind, committing or attempting to commit a breach of law with criminal intent, or intentional self injury or attempted suicide while sane or insane, participation or involvement in naval, military or air force operation or any hazardous or dangerous or adventurous activities including but not limited to racing, driving, aviation, scuba diving, parachuting, hang-gliding, rock or mountain climbing, abuse or the consequences of the abuse of intoxicants or hallucinogenic substances such as intoxicating drugs and alcohol, smoking cessation programs and the treatment of nicotine addiction or any other substance abuse treatment or services or supplies, treatment of obesity or any weight control program, psychiatric, mental disorders, Parkinson and Alzheimer's disease, general debility or exhaustion ("run-down condition"), congenital external diseases, genetic disorders, stem cell implantation or surgery or growth hormone therapy, venereal disease, sexually transmitted disease, "AIDS" (Acquired Immune Deficiency Syndrome) and/or infection with HIV (Human immunodeficiency virus), sterility / infertility treatment of any type, treatment and supplies for analysis and adjustments of spinal subluxation, diagnosis and treatment by manipulation of the skeletal structure, muscle stimulation by any means except for treatment of fractures (excluding hairline fractures) and dislocations of the mandible and extremities, circumcisions unless necessitated by illness or injury and forming part of treatment, laser treatment for correction of eye due to refractive error, aesthetic or change-of-life treatments, plastic surgery or cosmetic surgery unless necessary as a part of medically necessary treatment for reconstruction following an Accident, Cancer or Burns, experimental, investigational or unproven treatment devices and pharmacological regimens, measures primarily for diagnostic, convalescence, cure, rest cure, sanatorium treatment, rehabilitation measures, private duty nursing, respite care, long-term nursing care or custodial care, all preventive care, vaccination including inoculation and immunizations (except in case of post- bite treatment), any non allopathic treatment, items of personal comfort and convenience, vitamins and tonics, treatments rendered by a Medical Practitioner which is outside his discipline or the discipline for which he is licensed, treatments rendered by a Medical Practitioner who shares the same residence as an Insured Person.

Please specify Preferred Risk Start Date* (if any) in space provided

D	D	M	M	Y	Y	Y	Y
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*Will be subject to policy terms and conditions and the acceptance norms specific to this product.

DECLARATION & WARRANTY ON BEHALF OF ALL PERSONS PROPOSED TO BE INSURED

- ☐ I/We hereby declare on my behalf and on behalf of all persons proposed to be insured that the above statements are true and complete in all respects to the best of my knowledge and that I/We am/are authorized to propose on behalf of these other persons.
- ☐ I understand that the information provided by me will form the basis of 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 further consent to the company, seeking medical information from any hospital I 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 and 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 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.
- ☐ I/We have understood the purpose of Aadhar authentication and hereby state that I/We have no objection in providing my Aadhar details

Signature of Proposer: _____ Date: _____ Time: _____ Place: _____

Vernacular Declaration: Certification in case the proposer has signed in vernacular (to be witnessed by someone other than agent/employee of the company)

The content of this form and its particulars have been explained by me in vernacular to the proposer who has understood and confirmed the same.

Signature of Proposer: _____ Date: _____ Place: _____

Name of the witness: _____

Signature of witness: _____ Date: _____ Place: _____

We would be happy to assist you. For any help contact us at: Email: customerservice@apollomunichinsurance.com Toll Free: 1800 102 0333

Apollo Munich Health Insurance Co. Ltd. • Central Processing Center, 2nd & 3rd Floor, iLABS Centre, Plot No. 404-405, Udyog Vihar, Phase-III, Gurgaon-122016, Haryana • Corp. Off. 1st Floor, SCF-19, Sector-14, Gurgaon-122001, Haryana • Reg. Off. Apollo Hospitals Complex, Jubilee Hills, Hyderabad-500033, Telangana • For more details on risk factors, terms and conditions, please read sales brochure carefully before concluding a sale • IRDAI Reg. No.: - 131 • CIN: U66030AP2006PLC051760

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