Combo Proposal Form

ApolloMunich HEALTH INSURANCE

www.apollomunichinsurance.com

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: _____

Product opted : _____

Aadhaar Number | Mobile Number

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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 :		Phone/Mobile :	
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 Act1938 (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
2. Proof of residence : Telephone Bill/ Bank Account Statement/ Letter from any recognized public authority/Electricity Bill/ Ration Card
3. Age Proof
4. Renewal Notice with claim details
5. Certification of previous insurer for previous claim details
6. Photocopies of all previous policies and endorsements

9. FOR OFFICE USE ONLY

Apollo Munich Health Office Code	:	Advisors Code & Name	:
Branch Receipt Date	:	Channel Type	:
Business Type	:	Urban/ Rural/ Social	:

MY PRODUCT DETAILS (To be filled with assistance of Agent)

OPTIMA VITAL

Description-A benefit policy that pays a lump sum benefit (upto the Sum Insured opted) on the first diagnosis of the critical illnesses covered in the insurance plan on completion of the survival period.

Application No.	Plan Tenure (1 year/ 2 year)	Premium
OV _____	☐ 1 year ☐ 2 year	

PLAN DETAILS	Member 1	Member 2	Member 3	Member 4	Member 5	Member 6
Sum Insured						

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.

90 days waiting period in the first year and is not applicable in subsequent renewals, 4 years waiting period for any pre-existing condition.

Non medical - War or any act of war, invasion, act of foreign enemy, war like operations (whether war be declared or not or caused during service in the armed forces of any country), civil war, public defence, rebellion, revolution, insurrection, military or usurped acts, nuclear weapons/materials, chemical and biological weapons, radiation of any kind. Any Insured Person committing or attempting to commit a breach of law with criminal intent, or intentional self injury or attempted suicide while sane or insane. Any Insured Person's participation or involvement in naval, military or air force operation, racing, diving, aviation, scuba diving, parachuting, hang-gliding, rock or mountain climbing in a professional or semi professional nature.

Medical - Abuse or the consequences of the abuse of intoxicants or hallucinogenic substances such as intoxicating drugs and alcohol. Any treatment arising from pregnancy (including voluntary termination), miscarriage, maternity or birth (including caesarean section). Congenital internal or external diseases, defects or anomalies, genetic disorders. Any critical illness in presence of HIV infection and / or any AIDS . Any specific time bound or lifetime exclusion(s) applied by Us and specified in the Schedule and accepted by the insured, as per Our underwriting guidelines.

Please specify Preferred Risk Start Date* (if any) in space provided | D | D | M | M | Y | Y | Y | Y |

*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: _____

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

AMHI/PR/H/0003/0082/022012-OV

NEFT Details

ApolloMunich HEALTH INSURANCE
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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

I hereby declare that below bank details are correct and should be used to process all payment due in relation to my insurance policy:

- ☐ 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.
- ☐ I do not have any existing bank account. I agree to open a bank account and provide my bank account details to the Company for electronic fund transfer as mode of payment. I shall provide these details before renewal of my insurance policy or before any payment becomes due in relation to my insurance policy (whichever is earlier). I understand that as per regulatory requirement, Company shall process any payment in relation to my insurance policy only through electronic fund transfer after receipt of aforesaid pending bank details from me.
- ☐ Bank account details as provided below and for which I am submitting a cancelled cheque, should be used by the Company for electronic fund transfer as mode of payment. (Cancelled Cheque should be of the same bank account in which the refund needs to be credited directly)

Particulars of Bank Account:

Name as in Bank Account:																							
Bank Name:																							
Bank Branch:								Bank Account Number:															
MICR No. :										IFSC Code:													

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

Date : D D M M Y Y

Proposer/Policy holder's Signature ☑

DISCLAIMER: APOLLO MUNICH 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. Apollo Munich shall be indemnified against any loss/damage/claims caused to Apollo Munich 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.

*** in case the premium payment cheque does not have all the details required for electronic fund transfer, please fill the above table**

AMHI/PR/H/0003/0082/022012

CF/BASE/V0.02/072016

Acknowledgement

ApolloMunich HEALTH INSURANCE
www.apollomunichinsurance.com

Application No : _____ Date : _____

Name of Proposer : _____

We acknowledge with thanks the receipt of your application and amount by cash/cheque/Demand Draft/others _____ of amount of Rs. _____.

Neither the submission to us of a completed proposal for insurance nor any payment for any policy sought obliges us to agree to issue a policy, which decision is and always shall be in our sole and absolute discretion. If we accept a proposal for insurance, it shall be subject to the policy terms and conditions and we shall have no liability to make any payment if premium is not received by us in full and in time, or is not realised. If we do not accept the proposal, we will inform you and refund any payment received from you without interest within next 30 days.

Signature of the receiver and official seal