



Universal Sompo General Insurance Co. Ltd.

[A joint venture of Abhyudaya Bank, India Overseas Bank, Karnataka Bank Ltd., Dabur Investment Corp. and Sompo Japan Nipponkoa Insurance Inc.]

Registered and Corporate Office: Unit No. 401, 4th Floor, Sangam Complex, 127, Andheri Kurla Road, Andheri (East), Mumbai - 400 059.

Mailhead No. Post # 022 - 29211841, Email : complaints@usgsompo.com

POS - HOSPITAL CASH INSURANCE POLICY - PROPOSAL FORM

POS Person Name: _____

Adhaar Card / PAN Card No. : _____

Instruction to the Applicant

This proposal should be answered after detailed scrutiny of all papers to be covered

1. You must answer all the questions in this form. If a question is not applicable, state "N/A". If more space is required to answer a question, please attach additional sheets

2. If You have any questions concerning this proposal, please contact your insurance advisor or the Company to discuss

1. Name: _____

2. Address: _____

City: _____ Pin Code: _____

State: _____ Date of Birth: _____

3. Phone Number: _____

4. Email Address: _____

5. Identification Proof Number: Please tick

Driving License Number

Aadhar Card Number

Pan Card Number

Passport Number

Any other (please specify): _____

6. Occupation: _____

7. Annual Salary: _____

8. Do you wish to cover your family members in the Policy? Yes No

If yes, please provide details in the format as per below.

Sr No.	Name of the Family Members	Relationship with you	Gender	DOB	Name of PEOs, if any	Name of Nominee	Relationship with Nominee

9. Please provide details of pre-existing disease/ illness/ condition suffered by you or your family member (if any): _____

10. Please provide details of Hereditary Diseases (if any) Family Medical History: _____

Sr.No.	Questions	Insured 1	Insured 2	Insured 3	Insured 4	Insured 5	Insured 6
1.	Have any history/sickness or any medical complaint	Y/N	Y/N	Y/N	Y/N	Y/N	Y/N
2.	Have suffered from any one of the following						
a.	Any nervous, mental or psychomane disease or sickness	Y/N	Y/N	Y/N	Y/N	Y/N	Y/N
b.	Slipped disc or other spinal disorder or parapalsia (including but not limited to forming spinae thesoms, leg) of any kind	Y/N	Y/N	Y/N	Y/N	Y/N	Y/N
c.	High blood pressure, heart disease, including ischemic heart disease, other circulatory disorders	Y/N	Y/N	Y/N	Y/N	Y/N	Y/N
d.	Fracture, pain, laceration, arthritis, vertigo	Y/N	Y/N	Y/N	Y/N	Y/N	Y/N
e.	Any disease of the bones on joint including rheumatic disease	Y/N	Y/N	Y/N	Y/N	Y/N	Y/N
f.	Disease of uterus, ovaries or breast or any specific gynaecological disorders	Y/N	Y/N	Y/N	Y/N	Y/N	Y/N
g.	Any respiratory or allergic disease	Y/N	Y/N	Y/N	Y/N	Y/N	Y/N
h.	Any disorder of the stomach, liver, bowel or gallbladder, kidney stones	Y/N	Y/N	Y/N	Y/N	Y/N	Y/N
i.	Any other complaints requiring specialist's consultation or surgical or hospital treatment or investigations	Y/N	Y/N	Y/N	Y/N	Y/N	Y/N
j.	Any complaint or tendency that may necessitate such consultation or treatment in the future	Y/N	Y/N	Y/N	Y/N	Y/N	Y/N
k.	Any blindness of vision (cataract)	Y/N	Y/N	Y/N	Y/N	Y/N	Y/N
l.	Any disease of ears or difficulty or interference with hearing	Y/N	Y/N	Y/N	Y/N	Y/N	Y/N
m.	Distilled or any urinary disease	Y/N	Y/N	Y/N	Y/N	Y/N	Y/N
n.	Rheumatic fever	Y/N	Y/N	Y/N	Y/N	Y/N	Y/N
o.	Any cancer or malignant growth	Y/N	Y/N	Y/N	Y/N	Y/N	Y/N
p.	Any tuberc. syst or wound which does not heal or improve despite treatment	Y/N	Y/N	Y/N	Y/N	Y/N	Y/N

11. Has any Company

a. Declined to issue a policy to you? Y N

b. Declined to renew your insurance? Y N

c. Not noticed the removal of your Policy? Y N

d. Imposed any restriction or special conditions? Y N

If yes, please give name and address of each Company in respect of a, b, c, d above

12. Is this insurance to be additional to any other Accidental Policy or Medical Health insurance? Y N

If so give particulars of all other policies

a. Name and address of Company: _____

b. Number of persons covered under the Policy: _____

c. Benefits under the Policy: _____

d. Sum Insured: _____

e. Policy Number: _____

DETAILS OF THE RISK

13. Policy Period: (DDMMYYYY) Policy End Date:

Policy Start Date:

14. Please indicate Sum Insured under the Policy for following sections

Option I <input type="checkbox"/>	Option II <input type="checkbox"/>
Rs. 500/- per day	Rs. 1000/- per day
Max 180 day per Policy period	Max 90 day per Policy period

15. Premium Details

Basic Premium: (Rs)

Less Discount (if any): (Rs)

Net Premium: (Rs)

Add: Service Tax* and Education CESS (as applicable): (Rs)

Total payable premium: (Rs)

* Service Tax is subject to change as per change in Tax Laws

DECLARATION

- 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 are 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/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 settlements.
- 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 Governmental and/or Regulatory authority.

Dated at _____ this _____ day _____ of _____ 20____

Please Note: The liability of the company does not commence until the acceptance of the proposal has been formally intimated by the Company.

PROHIBITION OF REBATE - Section 41 of the 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 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 rebates 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 punishable with fine which may extend to Ten Lakh Rupees.

Proposer's Signature

**USE IF FILLED BY SCRIBE
DECLARATION**

(APPLICABLE ONLY WHERE FORMS FILLED IN BY A SCRIBE* OR FOR FORMS SIGNED IN VERNACULAR LANGUAGES)

1. _____ (Full Name), have explained to the Proposer, that the answers to the questions form the basis of the contract for _____ Policy between the Company and the Proposee Policyholder and that if any untrue statement is contained therein the Company shall have the right to vary the benefits which may be payable and further if there has been a nondisclosure of a material fact, the policy may be treated as void and all premiums paid under the policy may be forfeited to the Company. I also confirm that the Proposee Policyholder has signed, affixed his/her right thumb impression in my presence.

I, the Proposee Policyholder declare that the contents in the proposal form and documents have been fully explained to me and I have fully understood the significance of the proposed contract.

ADDRESS OF SCRIBE
City/Village: _____
State: _____
Place: _____
Pin: _____
Date: _____

Signature of the Scribe
*Scribe is a person not connected with the Company

Signature / Right Thumb Impression
of the Policyholder Proposer

Signature of Agent
/ Broker as witness

USE IF FILLED BY OTHER THAN SCRIBE

IN CASE THE PROPOSED INSURED/PROPOSER IS ILLITERATE OR IS SIGNING IN VERNACULAR OR IF FORM HAS BEEN FILLED BY AGENT/EMPLOYEE / SPECIFIED PERSON/BROKER ON BEHALF OF THE PROPOSER/PROPOSED INSURED

I, _____ (Name of the Agent/Specified Person/Broker/Employee) Agent/Specified Person/Broker/Employee, _____ (Name of the Proposed Insured/ Proposer) hereby declare that I have read & explained the contents of the proposal form to the Proposed Insured/ Proposer in language and that I have read out to the Proposed Insured/ Proposer the answers to the questions dictated by the Proposed Insured/Proposer. The information/answers filled in the proposal form by me on behalf of the Proposed Insured/ Proposer are exact replication of the information/answers provided to me by the Proposed Insured/Proposer and that the Proposed Insured/ Proposer has signed/affixed his/her thumb impression on the proposal form after fully understanding the contents thereof. I further declare that there is no addition/ deletion/alteration done by me to the information/answers provided by the Proposed Insured/ Proposer.

Signature of Agent/Specified Person/Broker/Employee _____ Signature/ Thumb Impression of Proposed Insured/ Proposer _____

Witness Details:

Name: _____
Signature: _____
ID Proof Type: _____
ID Proof Number: _____

Universal Sompo General Insurance Co. Ltd.

Express IT Park, Plot No. EL-94, TTC Industrial Area, MID.C., Phase, New Mumbai - 400 710.
Tel Free No. 1800-200-5142 / Fax No. : 1800-200-9134, Landline Number: (022) - 39635200

Insurance is a contractual matter. For more details on the policy, terms and conditions, please contact your agent. *This is a standard contract form to be signed by the Proposed Insured/ Proposer or his/her authorized representative. These names and addresses are for reference only and do not constitute an offer of insurance. Please read the policy and its conditions carefully before signing. IRDA/ML-HIT/USGI/P-H/M/1/25/13-1A

POS - Hospital Cash Insurance Policy

IRDA/ML-HIT/USGI/P-H/M/1/25/13-1A

IRDAI Reg No : 134